

COVID-19: Pandemic Toolkit

To our valued clients:

As Covid-19 continues to rapidly evolve with increasing measures from federal and provincial governments, including local health authorities to curb the spread and risk of infection within our personal communities, you may find yourself endlessly searching for information to support you, your family, friends, peers and community.

There is no shortage of information and opinions available through media outlets, including in some instances, false or misleading dialogue by so called experts. At Homewood, we've been implementing and amending the various aspects of our pandemic plan and business continuity protocols. Along with our internal expertise in mental health, we continue to monitor and where required, adopt new practices and guidance from trusted sources including Health Canada, The Public Health Agency of Canada, the World Health Organization and others.

It's is our privilege to provide you with timely, supportive and meaningful communications as we navigate uncharted territory during these unprecedented times. The entire Homewood team is here for you.

The toolkit you have received is a consolidation of content, both directly and indirectly related to COVID-19. We've put together a package of valuable and informative materials with information to support you and your family. The toolkit includes resources and addresses key and frequently asked questions.

We're here to help. Please don't hesitate to reach out should you wish to discuss any components of the toolkit, or if there is anything we can do to provide support to you.

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SECTION 1

i-Volve Online Cognitive Behavioural Therapy (CBT) for the treatment of anxiety and depression



As cases of COVID-19 continue to rise globally and across Canada, an increasing number of persons are experiencing increased levels of anxiety. It is normal during this time of uncertainty for us to speculate on the potential spread of the virus and to experience understandable reactions from worry to anxiety. When faced with uncertainty, we experience physical, emotional and behavioural reactions.

As a reminder, you have access to i-Volve, Online CBT. i-Volve is a bilingual, self-paced, web-based solution designed to treat anxiety and/or mild cases of depression. i-Volve offers structured programs to help you manage your anxiety using cognitive behavioural therapy (CBT), the current best-practice treatment approach for these conditions.

During these unprecedented times, the insights will help you to change and adapt the ways in which you think, feel, and react. i-Volve will help you to identify, challenge and overcome your anxious thoughts, behaviours and emotions.

Self-Guided: Work at Your Own Pace

Unlike traditional CBT programs delivered in a therapist's office, Homewood's i-Volve is available 24 hours a day, seven days a week, wherever you choose to access it, and was designed to allow you to work at your own pace.

To access i-Volve, please register on **Homeweb.ca**.





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SECTION 2

e-Courses, available online courses



If you like to learn on your own time, in your own way, then our e-courses are for you. Homewood Health offers a variety of courses that focus on health and wellness, life skills, and workrelated people management concerns. All content is based on current, best practice research and include printable information, quizzes, and practical exercises. The best part is that you can access courses from anywhere 24/7.

Learn new skills where and when it suits you!

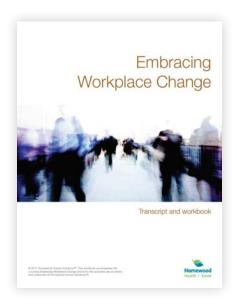
- Can't resolve a conflict with someone? We have an e-course in conflict resolution that will help you work out your issues.
- Not sure if you have a substance use problem? We have an e-course that will help you self-assess and decide if you should seek professional help.
- Feeling a little negative lately? Try our e-course on optimistic thinking and see if you can pick up your spirits.
- Blowing up over minor issues? Perhaps you need to take our course in managing anger and might like to try our course on managing stress.

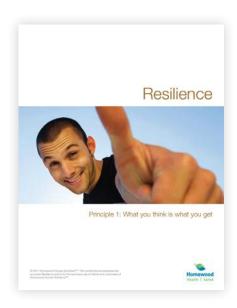
One click is all it takes to get started

E-Learning courses empower you with the information you need to better manage your personal health and expand work-related skills all on your own time. We make it simple to get started and guide you step-by-step:

- 1. Visit the Homewood Health website
 - (www.www.homeweb.ca) and follow the links to the Member Services area. If you are a first time visitor to Member Services, follow the online instructions for registering, and access the courses available to you. If you are a returning user, log in as usual and follow the instructions to access the courses.
- **2. Review the list of courses** and click on the one you would like to take.
- **3.** Check back regularly as we add new courses each year.

If you ever feel overwhelmed or stressed out by the challenges you face, we can easily arrange counselling (face-to-face, over the phone, or through the Internet).





Embracing Workplace Change

How do you stay productive during times of uncertainty and change?

This course offers self-care strategies for coping with, and embracing, change. Skills taught include: continuous learning, collaborating with others, managing thinking, valuing mistakes, staying balanced, and taking action.

Course Contents

- A stage-based model of transition and self-assessment test.
- Warning signs of poorly managed change.
- Six principles of continuous learning.
- Managing distressing feelings, thinking and misperceptions.
- Working together for trust and support.
- How to add value to your workplace and take risks.

Additional Features

- Self-guided workbooks for completing offline.
- Resources for continued learning.
- Course certificate can be printed following successful completion of course learning quiz.

Resilience

How can you turn life's challenges into opportunities?

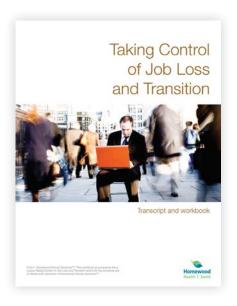
This course features video segments of a psychology expert and four people learning to become more resilient. The course features before-and-after testimonials, interviews with a psychologist, and step-by-step exercises.

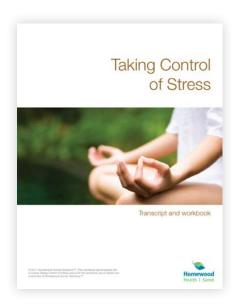
Course Contents

- How to think optimistically and control negative or self-defeating thoughts.
- How to learn from feelings and use them to propel yourself to action, rather than paralyze you with inaction.
- How to take constructive steps towards changing your behaviour.
- The importance of staying connected to friends, family, work, and whatever provides meaning to your life.

Additional Features

- Self-guided workbooks for completing offline.
- Resources for continued learning.
- Course certificate can be printed following successful completion of course learning quiz.
 What is COVID-19?





Taking Control of Job Loss and Transition

How do you take back control of your life?

For Key Persons and supervisors leading employees through change: modeling change and transition, people-centered communication, challenging inaccurate perceptions, delivering unwelcome news, supporting employees and self-care strategies.

Course Contents

- The mental and emotional impact of job loss.
- Signs of unhealthy coping.
- Coping tools, including: staying active, changing thinking, fueling esteem, reducing money worries, and reducing tension.
- How to prepare your family.
- Preparing yourself for a changing workplace.

Additional Features

- Self-guided workbooks for completing offline.
- Resources for continued learning.
- Course certificate can be printed following successful completion of course learning quiz.

Taking Control of Stress

Is there more to stress management than learning to relax?

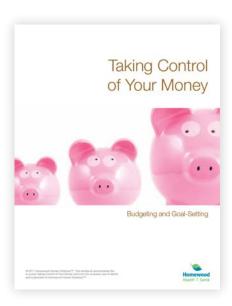
Most people feel that they are under "higher than normal" levels of stress and pressure. This course focuses on key stress management skills, including: managing thinking and feelings, time management, increasing positive experiences, getting active and relaxation.

Course Contents

- What stress is.
- Signs and symptoms of unhealthy stress.
- Seven stress management strategies.

Additional Features

- Audio recordings of relaxation exercises to download and use offline (MP3 format).
- Self-guided workbooks for completing offline.
- Resources for continued learning.
- Course certificate can be printed following successful completion of course learning quiz.



Taking Control of Your Money

How is your financial 'health'?

There are endless choices to be made about what to do with the money you earn and as many options for saving more of it. This course can be a good start if you don't know the basics of money management, or as a refresher if you already have some money management knowledge.

Course Contents

- Why it is important to actively manage your money.
- The hidden costs of living beyond your means.
- How to create a budget and saving/spending plan.
- Small changes that can help you keep more of the money you earn.
- How to avoid common money issues that create conflict for couples and families.

Additional Features

- Self-guided workbooks for completing offline.
- Resources for continued learning.
- Course certificate can be printed following successful completion of course learning quiz.

Enrollment may be covered by your benefit plan/Homewood Health employee assistance services. Our website will help you determine this.

To learn more, visit Member Services at www.homeweb.ca.

SECTION 3

COVID-19 Communications, Facts and General Information



What is COVID-19?

(WHO) was alerted to several cases of pneumonia in Wuhan City, Hubei Province of China. The virus did not match any other known virus. This raised concern because when a virus is new, we do not know how it affects people. One week later, on 7 January, Chinese authorities confirmed that they had identified a new virus. On 11 February 2020, the WHO officially named the disease 'COVID-19'. According to the WHO, a pandemic is declared when a new disease for which people do not have immunity spreads around the world beyond expectations.

How are COVID-19 infections diagnosed?

COVID-19 infections are diagnosed by a health care provider based on symptoms and laboratory tests. In many cases, travel history may be important.

How is COVID-19 treated?

According to Health Canada, currently, there are no specific treatments required for most people with COVID-19 infection, as most people with common coronavirus illnesses will recover on their own. Your health care provider may recommend steps you can take to relieve symptoms.

Consult your health care provider as soon as possible if you are concerned about your symptoms or have travelled recently to a region where the COVID-19 pandemic is significantly widespread.

How do I reduce the risk of infection?

To reduce your risk of infection thoroughly wash your hands with soap and water or alcohol-based rub; cover your nose and mouth when coughing and sneezing with a tissue or flexed elbow; avoid close contact with anyone with cold or flu-like symptoms; thoroughly cook meat and eggs and have no unprotected contact with live wild animals. The Government of Canada has issued an official global travel advisory, recommending avoidance of all non-essential travel outside Canada until further notice.



What is physical/social distancing? How does it help?

Physical/social distancing measures are a way to minimize COVID-19 transmission in the community. This means minimizing close contact with others during the peak of a pandemic. We should plan for actions we can take if we need to reduce the spread of infection in places where we gather.² The virus can easily spread in dense places; in a packed subway car, for example, or at a rally or entertainment event.

Physical/social distancing refers to measures that are taken to increase the physical space between people to slow the spread of the virus. Examples include working from home, school closures and the postponement or cancellation of mass gatherings, such as sporting events, conferences and other events. Physical/social distancing helps to slow the transmission of the virus. This in turn lessens the burden on the Canadian healthcare system.

Various provinces have enacted laws under the Emergency Management and Civil Protection Act, including fines for those violating distancing and gathering restrictions. Please remember: staying socially connected is truly imperative to everyone's mental health - particularly in this time of physical distancing. Virtually check on your family members, friends and colleagues we are all coping throughout this stressful time.

The WHO have posted the following quick tips on how to best protect yourself from risk of infection:³

- 1. Wash your hands frequently. Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.
- 2. Maintain physical/social distancing. When someone coughs or sneezes they emit small liquid droplets from their nose or mouth which may contain virus. If you are too close, you may breathe in the droplets.
- 3. Avoid touching eyes, nose and mouth. Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.
- 4. Practice respiratory hygiene. Droplets spread the virus. By covering your mouth and nose with your bent elbow or tissue when you cough or sneeze, you protect the people around you from viruses such as cold, flu and COVID-19.
- 5. If you have fever, cough and difficulty breathing, seek medical care early. National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.

How is Canada monitoring the situation?

The Public Health Agency of Canada is working with international partners, including the World Health Organization, to actively monitor the situation. Canada's Chief Public Health Officer is in close contact with provincial and territorial Chief Medical Officers of Health to ensure that Canada is prepared to rapidly identify and manage COVID-19.4 As of 20 March 2020, the Government of Canada implemented several measures to control our borders including closing the U.S. and Canadian border to all non-essential travel. Additionally, international flights are being directed to four primary airports including Calgary, Montreal, Toronto and Vancouver international.

Federal and provincial governments have implemented regulations for non-essential businesses and extended school closures. For up to date information please check your provincial government websites, or the following federal website: https://www.canada.ca/en/publichealth/services/diseases/coronavirus-disease-covid-19 html

The Government of Canada has also introduced several economic and financial plans to support those directly impacted by the COVID-19 pandemic. For detailed information on Canada's economic recovery plan, please check the following website: https://www.canada.ca/en/department-finance/economicresponse-plan.html

Fast Facts

- WHO has determined that the COVID-19 pandemic constitutes a Public Health Emergency of International Concern (PHEIC).
- Symptoms include: coughing, runny nose, sore throat, fever. Severe cases advance to include difficulty breathing and pneumonia.
- Usually, cases have mild symptoms. 1 in 4 cases has more severe symptoms.

People of all ages can be infected by COVID-19. Still, older individuals and those with pre-existing medical conditions such as asthma, diabetes and heart disease appear to be more vulnerable.

Should I stay home from work?

If you're feeling ill, unwell or concerned, the best thing to do is speak to your manager, HR or occupational health and safety department within your organization. They're there to help.

Where can I get more information on the novel COVID 19?

Here are some helpful links to gather more information.

- Health Canada: https://www.canada.ca/en/health-canada.html
- World Health Organization: https://www.who.int/
- Centers for Disease Control and Prevention: https://www.cdc.gov/

For those persons who may be concerned they may have symptoms of COVID-19, the federal government has created an online self-assessment tool. You will be asked a series of questions and dependent upon the responses and symptoms identified, the tool will provide advice, giving one of the four following actions:

- · Visit an emergency room
- Call telehealth
- Self-isolate at home
- Do nothing

The tool can be accessed here: https://ca.thrive.health/covid19/en

I feel very stressed about all of this. Should I still reach out to Homewood Health?

Absolutely. We are here for you 24/7/365 and will help get you the tools, resources and/or support you're looking for.

What if I was already seeing a counsellor in-person or have an upcoming appointment? How will I know what to do next?

You will be contacted shortly by the person you were seeing, or by Homewood Health, and we'll make the process really clear and simple for you so you understand how you will connect with the counsellor for your session.

Homewood Health would like to extend our thanks and express our gratitude to all first responders and health care workers, including those in public facing positions. We appreciate your efforts and support to help others during these difficult times.

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COVID-19: Self-isolation and quarantine: What you need to know

As cases of COVID-19 continue to rise globally and throughout Canada, many employers are reviewing operations and core functions to make decisions surrounding employee self-isolation or quarantine in an effort to limit the risk of infection and potential harm to employees and others.

Symptoms of COVID-19

• Coughing • Runny nose • Sore throat • Fever • Difficulty breathing

| Self-monitoring | Self-isolation | Quarantine |
|--|---|---|
| You have:no symptomsand a history of possible exposure in the last 14 days | You have: • no symptoms • and a history of possible exposure due to travel outside Canada or close contact with someone diagnosed with COVID-19 | You have: • symptoms, even mild • and have been diagnosed with COVID-19 or are awaiting lab results for COVID-19 |
| Means: monitor yourself for 14 days for one or more symptoms go about your day, but avoid crowded places and practice social distancing | Means: • stay at home and monitor yourself for symptoms, even mild for 14 days • avoid contact with others to help prevent the spread of disease | Means: • stay at home until your public health authority advises you are no longer at risk of spreading the virus • avoid contact with others to help prevent the spread of disease, particularly high risk populations including the elderly, and those medically vulnerable |
| Self-monitor if: you believe you have been exposed you are in close contact with elderly or medically vulnerable persons you have been advised to self-monitor by a public health authority | Self-isolate if: • you have travelled outside Canada within the last 14 days • you have been advised to self-isolate by a public health authority | Quarantine if: • you have been diagnosed with COVID-19 • you are awaiting lab results for COVID-19 • you have been advised to quarantine yourself by a public health authority |

https://www.canada.ca/en/public-health/services/publications/diseases-conditions/self-monitoring-self-isolation-isolation-for-covid-19.html

How does COVID-19 infect a person?

Human coronaviruses are most commonly spread from an infected person to others through the air by respiratory droplets generated when coughing and sneezing.

Additionally, close personal contact, such as touching or shaking hands and touching of the eyes, nose or mouth after touching an infected surface. In rare instances the virus is spread by fecal contamination.

How to manage self-isolation or quarantine:

Often overlooked in times of rapid change and when making key policy decisions under unprecedented events are considerations on the psychological impacts of self-isolation or quarantine. Our routines and daily interactions play a critical part in our social connections and identities.

If you've been asked to isolate or place yourself in quarantine, here are few suggestions on how to best manage your time and mental health while physically away from your workplace.

- Get the facts obtain medical advice from trusted sources only. If you're concerned or need assistance with understanding what's needed, reach out to provincial support resources.
- Create a daily routine establish a daily process and set objectives. Don't let the basics slip. Create a dedicated workspace, maintain normal business hours and an adequate sleep schedule. Keep up with daily hygiene, chores and cleaning practices.
- Eating and hydration maintain a healthy diet and stay hydrated. Avoid high sugar snacks and beverages to avoid swings in mood and energy levels. A healthy immune system is best equipped to fight infections.

- Physical activity don't forget to move. Exercise
 and movement are good for your mind and
 body. Stay as active as possible, set reminders
 if necessary. There are online exercise programs
 designed for small spaces.
- Think about natural light maintain a positive outlook. Natural light plays and important role. Try to find a spot where natural light is available. Keep in mind, backlighting may impact the ability of others to see you when attending video conferencing or meetings.
- Social connections stay engaged with your personal and professional support networks. If you start to feel overwhelmed or isolated, call or videoconference with family, friends, or peers. You never have to be alone.
- Mental fitness be active in supporting your mental health and resiliency. Practice and engage in online activities you find rewarding. Spend quality time within your household. Avoid extended time or attention on pandemic related news, read a book that promotes mental fitness and try starting a daily journal.

Here are some helpful links to gather more information.

- Health Canada: https://www.canada.ca/en/health-canada.html
- World Health Organization: https://www.who.int/
- Centers for Disease Control and Prevention: https://www.cdc.gov/

As a reminder, while you may not feel sick or exhibit any symptoms, we understand these measures may be inconvenient. Please be mindful of your community. There are vulnerable populations who are more susceptible to COVID-19 than others. We are all in this together.



COVID-19: Virtual workplaces, the new norm

Could remote working be the new normal for work workplaces? We're getting a taste of what that looks and feels like right now.

As we publish this article, a coronavirus called Covid-19 is evading containment around the world.¹ The fast-spreading virus is causing many employers to switch to remote working with employees staying home. The move to socially distance and isolate is a bid to "flatten the curve" and stop the virus from spreading to an even more unmanageable point.² What sounds like the plot to a thriller is a chance to explore the strength of our communication, discipline and self-care skills while attempting to produce a continuing amount of career successes from our comfortable, and somewhat, distraction-filled homes.

How will we deal with it? What happens if we experience economic and productivity slow downs? How can we be as productive working from home? These questions are top of mind for many of us. This article is all about the advantages of having a remote workforce, and the key factors employers and managers must consider for their virtual work environments to be successful.

Advantages to working in a virtual environment

In the case of a global health crisis, when conditions are worsening and the risk of infection increasing, we need to slow the spread of disease as quickly as possible. Working from home is one of the best ways to protect your workforce. Beyond the immediate, there are a number of benefits to working remotely that you may discover and enjoy during this time.

- 1. A properly functioning remote workspace should help workers get critical tasks done without the usual office distractions and pressures.
- 2. Being able to control the environment we work in allows us to adjust the "tone" of the space (vibrant, or cozy, or minimalist) until it becomes a place that puts us in a productivity mindset each time we enter.
- 3. At least one peer-reviewed study shows a link between a worker's sense of autonomy and job satisfaction. Those who feel more in control of their work lives associated with informal flexibility and working at home tend to remain with their companies for longer durations and feel less stressed.³

- 4. In a separate report from Owl Labs, findings show that remote workers are not only happier and more engaged, but they're 13% more likely to stay at their current job for the next five years than their office-bound counterparts.⁴
- 5. Commuting takes up a lot of time, is expensive (even public transport), causes a lot of avoidable stress at the beginning and end of the day, and contributes to the pollution of our planet. Enjoy more free time and no lines when you work at home.
- 6. With more time and access to the home, it is more comfortable (with practice) to strike a work-life balance while working remotely as compared to what is achievable within a traditional workplace. Take a break, prepare your meals, and engage in some afternoon stretching or exercise without reducing your productivity. Done consciously, you may find that engaging in healthy alternative activities during the day increases, rather than disrupts, your productivity.

What do employees need to know?

In challenging times, employees need to think about their health and safety first. Once their well-being is considered, then comes staying effective and productive as an organization, with the ultimate aim of coming out the other side in good shape. Here's what employees need to know when entering a phase of required isolation and remote working.

- 1. Do not panic, even if you fall ill. Seasonal illnesses may present themselves that have nothing to do with the pandemic illness. Though you may not need immediate medical attention, you should call your doctor to report the illness. Once you've done that, check in with your HR department or supervisor to update your current status (ill, not ill, self-isolating, etc.) with that part of the team.
- In the case of a pandemic like Covid-19, Health
 Canada will provide a list of tips, like staying away
 from family members who are vulnerable or who
 have underlying health conditions, covering your
 coughs, and washing your hands afterward and



frequently.⁵ If you live with other people, you should regularly clean high traffic zones and the communal surfaces often touched doorknobs, faucet handles, toilets, remote controls and the like with a household disinfectant or soapy water.

3. Find your perfect workflow. With some willpower and a steady routine, any worker can learn to overlook distractions around the house. Turn this period into an opportunity for self-reflection and discovery. Since you have control over your surroundings, make adjustments each day that benefits your ability to focus on tasks for long periods. You will find that there's a right way and a wrong way to set up your ideal office. You may find some insights that you can implement in your employer's work environment.6 Keep natural light top of mind as it plays an important role in maintaining a positive outlook. Whether you have done it in the past or not, you can and will survive working remotely. You may have different needs than your co-workers when it comes to technical issues or emotional support. Always ask for what you need, and make sure your requests are being heard and addressed. The remote office may not last for most of those who are self-isolating, however, it can be a positive and rewarding experience.⁷ Beyond the health benefits, monetary savings and reduced carbon footprint more, your participation is having a positive influence on reducing the risk of infection and the overall recovery.

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Tips and Tricks for Remote Working Conditions

When we are called upon to work remotely from home due to circumstances beyond our control, it will take some adjustments. For some folks, it may even require a few lifestyle modifications to get the most out of a given workspace. Still, the time and stress avoided by not having to commute may turn those who are new to remote working into advocates for this flexible workflow.

At the time of this publishing, the coronavirus, Covid-19, is rattling health care systems and stock markets around the world. It is also making it challenging for office environments to continue with "business as usual" while congregations (concerts, symposiums, weddings, and even funerals) of 50 or more people being cancelled or postponed due to "social distancing." Remote working during a health crisis is employed when conditions are increasing, and we need to "flatten the curve" (a global effort to slow the spread of disease to ensure that medical facilities and resources remain available) as quickly as possible.2 This flu, though it is relatively harmless to most healthy individuals, spreads exceptionally fast and can be dangerous to at-risk populations who have compromised immune systems due to age (the very old and very young), especially those who don't self-isolate.

Due to this, business events all over the world are becoming stream-from-home affairs. Even fitness centres are telling clients to stay home and enjoy some free at-home workout sessions instead.

In this article, we highlight the best work-from-home advice for workers who are new to this type of workflow. Whether your at-home conditions are due to Covid-19 or another issue, the most important thing you can do is put your health and safety first. Remember the air mask demonstration on the plane. "Put your mask on first." Because if you're not able to breathe, you're not going to be able to help anyone else.

- Set regular working hours. The only way to stay productive is to focus on working like you usually do.
- 2. Plan and structure your workday. Try to group meetings and set aside chunks of time for individual tasks and email.
- 3. Mark the times where you are OOO ("out of office") by blocking your calendar and adding an OOO notification to prevent people from thinking you're unresponsive.

- 4. Try to avoid distractions. It will be hard with other family members and pets at home and many other things you could be doing in your house, but staying focused is critical to your team's success.
- 5. Set aside a designated work area with a flat worktop and everything you need to be productive. Let your family members know that when you are in your workspace, they should avoid disturbing you. If you believe you can't be productive from home, please discuss with your manager and HR department, so they can determine how to assist you best.
- 6. Dress similarly to how you would look at the office to help maintain your usual level of productivity. No need for a full suit, but you should dress with the mentality that you'll be talking to the same people you would if you were in the office some by video conference.
- 7. Over-communicate with your co-workers, managers and anyone that reports into you. It is a challenge to realize how much information is informally communicated in an office because you happen to be sitting near someone. Since you will no longer be near your team, please make an effort to consciously over-communicate using one of the many free messaging tools we have at our disposal.³
- 8. Be aware of your need for social interactions. For many workers, one of the hardest things about operating in isolation from home is that they don't get the social interactions that are important for their happiness. Be aware of this and don't be afraid to video conference with your peers regularly. One idea may be to plan "virtual lunches" over video conferences with the team to give people a chance to interact.
- If there's a specific cost that you think is an absolute requirement for you to be able to work from home, make sure you discuss with your manager first and obtain written or verbal approval before incurring the expense.
- In the case of a contagious virus, insist on curbside pickups and drop-offs for all courier deliveries, as well as food deliveries.



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How to stay productive and motivated when working from home...



Create or continue your routines: Create or maintain your daily routine in preparation for your workday, establish a wake-up time and a routine to support a normal working day.



Create a dedicated space for work: Select an area of your home that provides you with a suitable workspace, think about surface space and room to stretch. Avoid your bedroom or high traffic zones.



Think about natural light: Helping to maintain a positive outlook, natural light plays an important role. Try to find a spot where natural light is available. Keep in mind, backlighting may impact the ability of others to see you when attending video conferencing or meetings.



Eating and hydration: Try to maintain healthy eating patterns and stay hydrated. Avoid high sugar snacks and beverages to avoid swings in mood and energy levels.



Mental health and wellness: If you start to feel overwhelmed or isolated, remain active and engaged with your personal and professional support networks. Take mental health breaks, avoid watching or reading pandemic headlines and social media postings during your free time. Take care of your body, take deep breaths, stretch, or meditate when possible and ensure you're getting plenty of sleep.



The COVID-19 Pandemic: Managing the Impact

This news has placed global populations on alert causing varied reactions in different countries and regions including Canada and the United States of America.

It is normal during this time of uncertainty for us to speculate on the potential spread of the virus and to experience understandable reactions from worry to anxiety about this health concern. At this time, workers within health care and emergency services sectors and their families may be particularly vulnerable to strong reactions.

What are some possible reactions?

When we are uncertain about our own and our family's health and safety, we experience physical, emotional and behavioural reactions. You may experience a range of reactions varying in degrees of intensity as this outbreak continues to have a global impact. You may find yourself preoccupied with news events which may trigger worrying thoughts. We all react somewhat differently yet we may experience common reactions such as:

- **Emotional reactions.** Fear, anxiety, distress, anger, irritability, sadness, guilt, and uncertainty.
- Mental reactions. Disbelief about the extent of the outbreak, loss of concentration, recurring visions of media images about the pandemic, fearful thoughts about travelling, forgetfulness, indecisiveness, confusion, distressing dreams.
- Physical reactions. Numbness, shock, headaches, loss of appetite, sleep difficulties, persistent heart palpitations, fatigue, nausea, and gastrointestinal problems.
- Behavioural reactions. Tearfulness, feeling disconnected, excessive vigilance, withdrawal or isolation from the mainstream population, increased tendency to blame or criticize others, increased consumption of alcohol or medication to cope with uncertainty.

Are these reactions "normal"?

Absolutely. These are normal reactions that human beings experience when they are in abnormally distressing situations. Research has shown that when you acknowledge anxiety and you take care of it, anxiety will usually diminish within a few weeks. Most people recover even after acute traumatic events and they return to normal or close to normal functioning, either on their own or with the assistance of a mental health professional.

Do these reactions always occur after hearing news of an outbreak?

Not always. Everyone experiences reactions in a way that is unique to themselves and their situation. When a viral outbreak occurs a long way away, the perceived risk can be viewed as less concerning. If you or someone you know is in closer proximity to an outbreak location, this can trigger a stronger reaction to the news. Some individuals experience delayed reactions, as a result of exposure to the news over time and this can invoke a growing sense of fear and anxiety.

Is there any way to avoid these types of reactions?

You can never avoid them completely. Even individuals who are well-informed and well-prepared may experience acute stress reactions in such situations. Police officers, paramedics, first-aid workers and fire fighters can have strong stress reactions to emergency situations, despite their training and experience. Remember that these are normal reactions.

What can you do?

- Pay more attention to your feelings and reactions than to the event itself.
- Don't judge or blame yourself. Don't criticize yourself for having these reactions. Be patient.
 Think about how you would support a friend in this situation and then treat yourself the same way.
- Try to reduce other sources of stress in your life for a while.

- Take the time to talk about your physical and emotional reactions with someone close to you like a friend, partner or loved one. You can also turn to coworkers.
- Let your family, colleagues and friends know how they could best support you during your period of stress. If they are doing something unhelpful, give yourself permission to let them know.
- Find something that helps distract you. Some people find it helpful to keep busy (leisure activities, hobbies, routine chores, warm baths, physical exercise, etc.), while others find it helpful to relax or go out with friends.
- Try to avoid saturation from exposure to the constant media coverage of this news.
- Take time to rest and maintain good sleep habits.
- If you find you are experiencing distressing thoughts and feeling anxious, remind yourself that most of us are safe and not affected by this disease.

What should you do if your stress reactions don't diminish from week to week?

It's better not to keep the worrying thoughts and anxieties all to yourself. People close to you don't always know how to help, despite their best intentions. If these reactions have not diminished from week to week, don't hesitate to contact your Employee & Family Assistance Program to meet with a professional. If you take good care of yourself, ensuring that you obtain the support you might need, you will gradually regain your normal sense of self and resume life activities.

For additional information on the COVID-19 pandemic here are some helpful resources:

- Health Canada: https://www.canada.ca/en/health-canada.html
- World Health Organization: https://www.who.int/
- Centers for Disease Control and Prevention: https://www.cdc.gov/



COVID-19: How to speak to children

As the Covid-19 situation continues to rapidly evolve with increasing measures from federal and provincial governments to curb the spread and risk of infection within our personal communities, many of us are faced with extended school closures and growing inquiries from inquisitive children.

As with many conversations between parents, guardians and children, there requires a balanced approach when speaking of scenarios involving the health and safety of family members, friends and others who play important roles in our lives and development.

Overall, there are two key considerations; to ensure we are providing reliable, age appropriate messages and information and to ensure your children hear and recognize you as their primary source of advice and knowledge.

Here are a few quick tips on how to speak to your children about COVID-19:1

Find out what your child already knows

Ensure you ask questions at an age appropriate level. For older children, you may ask, "what are your friends saying", for younger kids, you might ask, "have you heard grownups talking about people being sick". Asking questions provides you with an opportunity to learn how much information is being consumed and whether the information is fact or fiction based. Follow their lead, they may be interested or not, that's okay.

Offer comfort and honesty

Help your child feel safe, but maintain honesty. Keep your conversations grounded and concise, offering details to their level of satisfaction. When you don't have the answer, use the question as a shared learning opportunity using reliable resources including Health Canada or the Centers for Disease Control and Prevention (CDC) websites.

Remember to speak calmly and reassuringly

Listen for opportunities to provide guidance Pay particular attention to how and where kids are getting information. Reinforce the need to rely upon reliable age appropriate resources and remind them to ask you any questions they may have as often as needed.

Give them a sense of control

Have children complete or manage tasks so they feel they have control. Teach them about the benefits of healthy eating and snacking, adequate sleep and the importance of washing their hands. Explain how each increases their ability to fight infection and increases their immune system to fight against viruses. Remember, be a role model when it comes to learning behaviours. Kids may worry about family members and friends, allow them to check-in through calls or video messaging.

Frequent check-ups

Keep up to date and check in with your children frequently. Use COVID-19 as a learning opportunity when possible. Ask questions to learn more about their understanding or lack thereof, and encourage dialogue where possible.

Throughout these exceptional circumstances, we may find ourselves facing moments of inexperience and doubt. Remember, trust yourself and don't be afraid that you may not have any training on the scenarios surrounding COVID-19.

We're here to help.

Resources: https://kidshealth.org/en/parents/coronavirushow-talk-child.html

SECTION 4

Articles and Newsletters



The Many Faces Of Anxiety

Anxiety, regardless of a person's psychological or biological makeup, is highly common. Although it can be triggered by a specific event, such as a trauma or stressful situation, anxiety can also present as a consistent theme in a person's life, creating challenges in daily activities or interactions.

Despite the debilitating symptoms that anxiety can lead to, it is treatable. With the support of friends and family, as well as a combination of counselling, self-care techniques, and a doctor's advice, people with anxiety can lead healthier, happier lives.

If you're suffering from anxiety, support from EFAP providers, physicians, and primary care practitioners is crucial. Here are the facts you need to know about the many faces of anxiety, including the signs and symptoms, and what you can do to put yourself on the road to recovery.

The main types of anxiety disorders

Anxiety comes in many forms, and is highly dependent on the existing physical, emotional, and psychological stressors in your life. Typically, anxiety can be classified into six categories:

- 1. Generalized Anxiety Disorder (GAD). One of the most common forms of anxiety, this disorder is typically characterized by chronic, persistent, and severe feelings of anxiousness, panic, fear, tension, and worry without immediate provocation, or the ability to identify the source of these feelings.
- 2. Panic Disorder. Characterized as a condition consisting of persistent panic attacks, panic disorder is accompanied by extreme and unexpected fear, shortness of breath, heart palpitations, dizziness, and nausea.
- 3. Agoraphobia. Characterized as fear and avoidance of places or situations that might cause a person to panic or feel trapped, helpless, or embarrassed. Often accompanied by Panic Disorder because people come to fear places in which they have had a panic attack.

- **4. Social Anxiety Disorder.** Characterized by excessive self-consciousness in everyday situations to the point of developing a social phobia. People with extreme forms of Social Anxiety Disorder may endeavor to avoid social events at all cost.
- 5. Separation Anxiety Disorder. Though this typically affects children who are separated from their parents, this disorder can affect adults with equal severity, and involves a fear or anxiety of being separated from a loved one. Separation anxiety can occur due to a separation in any relationship, including friends, loved ones, and even pets.
- of a person, thing, archetype, or abstract concept. These fears typically develop in early childhood, but may develop later in life based on a traumatic incident or stressful situation. Phobias can get in the way of a person's daily life, if the subject of the phobia is persistently present. Though anxiety disorders typically develop in a person's 20s or 30s, they can be triggered at any point in a person's life, especially if a traumatic or stressful event has occurred.

If a person has an existing genetic predisposition to mental health issues, the likelihood of developing a form of anxiety is higher than if no predisposition is present. In addition, a person can have a combination of several anxiety disorders simultaneously.

The signs, symptoms, and causes

Although genetic predisposition, traumatic events, and current life circumstances are all factors in the development of an anxiety disorder, the exact cause of anxiety disorders is relatively unknown. Therefore, the diagnosis and treatment of anxiety disorders can only be properly assessed on a case by case basis.

If symptoms persist over a few months, or if the anxiety elevates in severity, an anxiety disorder is typically present.³ These symptoms can include:

- Panic, fear, and a persistent sense of uneasiness
- Sleep issues
- An inability to stay calm or still, especially in a stressful situation
- Tingling in the hands, feet, and other limbs
- Cold or clammy skin
- Shortness of breath
- Tension in the joints or muscle tissue
- Dry mouth
- Nausea
- Localized pain, especially in the jaw, neck, and chest

If you have any of the above symptoms, and suspect that you may be suffering from an anxiety disorder, speak to your doctor or a mental health professional with the capability of making a definitive diagnosis.

The long term effects

If left untreated, anxiety can take a definite toll on the physical and mental health of the individual, and its impact can cause issues with attention, memory, neurological impulses, and an overall sense of health and well-being.

Persistent, untreated anxiety can have long term repercussions on several aspects of the body, including:⁴

- **1. The Central Nervous System.** Elevated levels of stress over an extended period of time can increase hormone distribution throughout the body, resulting in weight gain and hormonal issues.
- 2. The Cardiovascular System. Increased heart rate and difficulty breathing can increase the risk of high blood pressure, heart disease, and various coronary events.
- 3. The Excretory and Digestive System. Stomach aches, loss of appetite, and digestive issues are all contributing factors to the development of chronic digestive issues, such as Irritable Bowel Syndrome (IBS).

- 4. The Immune System. Acute stress has been linked to weakening the immune system, leaving anxiety sufferers more vulnerable to infections and illnesses.
- The Respiratory System. Rapid, shallow breathing can worsen symptoms related to asthma and other respiratory illnesses.

Anxiety can affect anyone of any gender, race, or background. However, research indicates that anxiety disorders typically affect women more prevalently. In Canada, of the 0.7% to 1.5% of the population affected, the majority are women, and in the United States, women are twice as likely to develop an anxiety disorder as their male counterparts. Overall, an estimated 1 in 10 Canadians are affected by an anxiety disorder, and 18% of the population are affected in the United States.

Getting Help

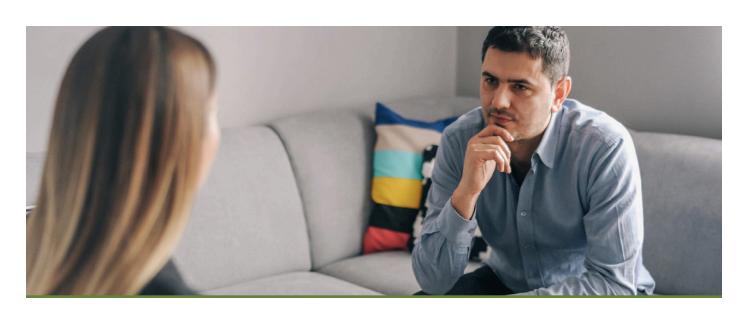
In all cases where anxiety is concerned, support is crucial. Most people with anxiety will find that having a strong, supportive environment helps in their journey towards a happier, healthier life, free from anxiety.⁵ If you're suffering from anxiety, be sure that you're surrounded by friends, family, and colleagues that support your mental health journey.

Treatment for anxiety is prescribed on a case to case basis⁶, but the three most common treatments are:

- **1. Talk therapy**, which involves receiving counselling services from but not limited to a licensed psychotherapist or psychologist.
- 2. Cognitive Behavioural Therapy, a form of talk therapy which involves identifying and changing any potentially harmful and unhealthy behaviours.⁷ Talk therapy is the most effective intervention for overcoming and managing an anxiety disorder.
- **3. Medication**, which is prescribed only when necessary by a licensed psychiatrist or doctor, and are only used in the case of some forms of anxiety or anxiety disorders.

Once an anxiety disorder is considered to be under control, or deemed manageable, it's crucial to practice forms of self-management in order to aid you in your recovery process. The process of managing anxiety is very individual, but will often include avoiding specific triggers that could elevate your stress levels, practicing relaxation techniques (e.g. meditation or yoga), speaking with supportive friends or peers, exercising, and continuing to check in with your therapist or medical professional on a regular basis.

Practicing self-care, whether it involves talking to friends, having a warm bath, or going to the gym, is an integral aspect of your recovery journey.





Conclusion

Although anxiety can feel debilitating, it doesn't have to get in the way of your everyday life. Recovery is all about patience: remember that it can take time before you start feeling a difference, especially if you've started to take medication. Give yourself the time and space to heal, and you'll find that the journey is ultimately more manageable.

With proper treatment, it's possible to recover from an anxiety disorder and live a healthier, more productive life, free from any fear or worry that might have once hindered you in having strong, stable sense of self.

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Uncovering the Faces of Anxiety

Recognized as one of the most common types of mental health disorders in Canada, anxiety disorders have a major impact on the lives of those affected. Having a better understanding of what anxiety disorders are, how they manifest, and techniques that can be used to manage anxiety, can help us support ourselves and others in minimizing anxiety symptoms.

Anxiety and Anxiety Disorders

Anxiety is a normal and temporary reaction to stressful situations or environments; whereas, anxiety disorders involve intense and prolonged reactions, which often have debilitating symptoms, including shortness of breath, heart palpitations, and irritability, that are misaligned with the reality of the situation or the associated risk.

Key differences:

- Stressor. A stressor is caused by an environmental or external stimulus that produces an anxiety reaction. Stressors may include writing an exam, preparing for an interview, or having an argument with a friend. Where individuals typically manage through, those with an anxiety disorder may experience continued uneasiness and tension, impacting their ability to move beyond the event and disrupting and influencing future behaviour.
- **2. Intensity and length.** Anxiety disorders often produce intense, excessive and lengthy emotional

- responses which are often disproportionate to the stressor. Anxiety is fleeting, whereas anxiety disorders are ongoing and difficult to overcome, often impacting your physical health. Physical symptoms may include headaches, dizziness and in some instances high blood pressure.
- 3. Impairment. Anxiety disorders may impact basic life functions and many aspects of your day-to-day life. Avoidance is a common tactic used to prevent anxiety episodes. The desire is to prevent or eliminate environments where stressors may occur. This can cause isolation and withdrawal from daily activities for those who are using avoidance to manage their anxious feelings.

Causes of Anxiety Disorders

Researchers are learning that anxiety disorders can run in families, and have a biological basis, much like allergies. Anxiety disorders may develop from a complex set of risk factors, including genetics, personality, and life experience. Here are some theories on how anxiety disorders can develop:

Medical. In some cases, medical issues may be a contributing factor (e.g. diabetes, heart disease, trauma). Although most anxiety disorders develop in childhood and adolescence, a medical cause is more likely to be a contributing factor later in life as people have a greater likelihood of developing medical health problems as they age.

- gene, it's believed that genetics play a role in or at least increases the risk of developing an anxiety disorder. Chromosomal irregularities (missing, extra, or irregular portions of the chromosomal DNA), have been hypothesized to be the connection between genetics and anxiety disorders. Dr. Amy Przeworski of Case Western Reserve University in Cleveland has said "Individuals inherit a predisposition to being an anxious person, [and] about 30 to 40 percent of the variability is related to genetic factors."²
- **2. Psychological.** There are several psychological theories on the causes of anxiety disorders, however each theory tends to only explain a portion of the
- diagnosis. Anxiety disorders can be attributed to interpersonal conflict, conditioned responses learned over time, or existence of dysfunctional thought patterns such as overestimating the level of danger in a given situation. Although these are only some of the psychological implications, depression and other mental health conditions may impact an individual's likeliness to develop an anxiety disorder.³
- 3. There are multiple factors that could contribute to someone developing an anxiety disorder. With more research, we may be able to develop preventative exercises or measures limiting the number and prevalence of anxiety disorders.

Types of Anxiety Disorders

There are six major categories of anxiety disorders, each with separate and unique symptom profiles.

- 1. General Anxiety Disorder (GAD). One out of every 20 individuals suffer from a GAD in Canada.⁴ Persons with GAD may experience chronic, excessive, and uncontrollable worry. Additional symptoms such as tension, fatigue, difficulty concentrating or falling sleeping are associated with GAD as well.
- 2. Obsessive-Compulsive Disorder (OCD).
 - Compulsions are repetitive, somewhat stereotypical behaviours (ex. hand-washing, skin-picking, rocking movements) or mental acts that the person performs in order to prevent or reduce their distress. Individuals may feel driven to perform the compulsive ritual even though they try to resist it.⁵
- **3. Panic Disorder.** Panic disorders are often marked by repeated fears that last for several minutes or longer. Often occurring unexpectedly in the absence of a situational threat, rapidly peaking in symptoms of panic, and often accompanied by a sense of imminent danger.⁶

- 4. Phobic Disorder. One out of every 10 individuals suffer from a phobia in Canada. The fear is often considered excessive because it is disproportionate to the level of danger associated with the situation. When an individual with a phobia is exposed to the fear stimulus, an immediate anxiety response is triggered that can sometimes grow into full-blown panic attacks.
- of every 10 individuals in Canada will experience PTSD in their lifetime.8 PTSD develops after a person has experienced or witnessed a traumatic or terrifying event. It has lasting consequences of traumatic ordeals that cause intense fear, helplessness or horror. This could include responses to powerful one-time incidents or chronic/repetitive experiences.
- 6. Social Anxiety Disorder. About eight percent of Canadians will experience social anxiety disorder in their lifetime.⁹ People with social anxiety disorders experience nervousness and discomfort in formal and informal social settings. This can often lead individuals to become isolated, minimizing their contact and engagement with others.

How to Manage Symptoms of an Anxiety Disorder

Managing the symptoms of anxiety disorders is possible. Use the techniques below to minimize your occurrences.

- 1. Connect with others. Loneliness and isolation set the stage for anxiety. By connecting with people who are supportive, caring, and sympathetic, you can decrease feelings of vulnerability (which can contribute to anxiety manifesting). Make it a point to regularly meet with friends or family, join a self-help or support group, or share your experience with a trusted loved one or counsellor.
- 2. Practice relaxation techniques. Daily practice can help manage anxiety symptoms and increase relaxation, benefiting emotional well-being over time. Mindfulness meditation, progressive muscle relaxation techniques (controlling the state of muscular tension in your body), and doing deep breathing exercises, can all relieve feelings of anxiousness.
- 3. Exercise regularly. Exercise is a natural stress and anxiety reliever. When exercising your body produces endorphins that combat fatigue and stress. Rhythmic activities that require moving both your arms and legs, such as walking, swimming, or dancing, are especially effective.
- 4. Get enough sleep. Sleep is one of the most important activities in managing anxious thoughts and feelings. Those who struggle with anxiety often have difficulty getting to sleep. If you struggle with sleep, try meditation before bed to help clear your mind. Create the right environment for sleeping; not eating an hour before bed and keeping a consistent sleep schedule increases your quality of sleep.

- 5. Be smart about caffeine, nicotine, and alcohol. If you struggle with anxiety, you may want to consider reducing your caffeine intake, or cutting it out completely. Caffeine has been shown to increase cortisol levels, which can lead to anxiousness. 10 Nicotine, often thought to be a relaxant is actually a powerful stimulant that produces epinephrine (adrenaline) when inhaled. The production of adrenaline causes a spike in glucose levels which increase blood pressure, heart rate, and respiration, increasing the likelihood of anxiety manifesting.11 Alcohol serves as both a stimulant and a depressant, making alcohol a key factor if you struggle with anxiety. When alcohol is consumed, your blood alcohol content (BAC) rises, causing mood and emotions to change; however as your BAC decreases, alcohol induced anxiety can manifest along with depression and fatigue. 12 When consuming caffeine, nicotine, or alcohol, realize these are key factors that directly affect your anxiety
- 6. Train your brain to stay calm. Worrying is a mental habit you can learn how to manage. Set aside dedicated time in your day to focus on difficult events or tasks. Write them down, assess the scenario and reflect upon how to approach or manage the situation. By challenging anxious thoughts and learning to accept uncertainty, you build resiliency which can reduce anxiety and fear.

levels.

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Moving Beyond Anxiety

Anxiety and fear are a part of everyone's lives – they are natural and necessary emotions. They are aroused whenever situations threaten us or place extreme demands on us. When we experience these emotions, our stress response is triggered. It kick-starts our sympathetic nervous system into action so that adrenaline is released into our blood, our hearts beat more quickly and our major muscle groups get ready-to-go. In situations where a threat is imminent, this "supercharging" helps us take self-protective action quickly and effectively.

For some people, events such as public speaking or completing a report on time can trigger a severe stress response. In such cases, the perceived threat is subjective – there is no actual physical risk. Those of us who suffer from anxiety have an overactive stress response which is triggered by subjective fears. The end result is that we suffer from anticipatory worries, doubts, avoidance and a diminished capacity for enjoying life.

It is estimated that about 30% of the general population experiences anxiety problems sometime in their lifetime. Anxiety can manifest as a dry mouth, headaches, muscular tension, insomnia, a rapid heartbeat, poor concentration or digestive problems. In severe cases, it is associated with compulsive behaviours, phobias or with the avoidance of situations that trigger concerns about being out of control. Luckily anxiety disorders are amongst the most treatable of all psychological problems. Even though, by temperament, some of us may always have a tendency to be anxious, we can learn effective ways to minimize anxiety's negative and long-term impact.

Anxiety can manifest as a dry mouth, headaches, muscular tension, insomnia, a rapid heartbeat, poor concentration or digestive problems.

The starting point for transforming anxiety-based responses into more functional behaviours is to understand the physical symptoms associated with

anxiety are a misguided way in which our bodies attempt to protect us from an unwanted harm – real or imagined. By reaching this understanding, we open the door to identify other protective coping strategies that are more benign and helpful. We may not be able to control the intrusive thoughts and feelings that accompany an anxiety response, but we can develop new ways to respond to them as soon as they enter our awareness. We can choose to implement strategies to soothe ourselves rather than rushing headlong into an anxiety attack.

If you experience anxiety, before choosing to explore counselling or self-help interventions, it is important to ensure this condition doesn't have an organic cause. Anxiety can be associated with thyroid problems, endocrine disorders, hypoglycemia, certain neurological and cardiovascular conditions, and so on. Be sure to have a complete medical exam to eliminate these potential causes. The symptoms of anxiety can be intense and physical, as anyone who has ever had a panic attack can attest to. We need to be sure these symptoms result from emotional issues rather than physical ones. This knowledge lets us explore effective treatment strategies.

More often than not, anxious behaviours are habitual and unconscious responses developed to cope with long-forgotten but nonetheless upsetting events. When faced with an apparently overwhelming situation, such as having to present in front of the class, a child may develop the habit of compulsively over-rehearsing and over-planning the presentation. As an adult, these same behaviours become problematic when, as an employee, there is an expectation to participate in team meetings without an opportunity to "prepare". Over time, what was once a solution to a problem becomes a problem in its own right.

So what are some of the ways in which we can impact anxiety? What do we need to do to become more peaceful when we encounter situations that trigger us? How do we learn to be less anxious?

Here are some suggestions to help you get started in managing your anxiety. As with any behavioural change, you will need to give yourself time to establish new habits. You will also need to practice new skills regularly so they can become established as second nature. Don't be shy about seeking help.

Healthy thinking is a choice. The first place to start is to separate your current thought habits from your core identity. Give yourself space to change how you think and respond to situations. You are not your thoughts. You can select what you think about. Just as you can change the TV channel if you don't like the show that is playing, you can select whether to attend to your anxious thoughts or to replace them with calming ones. Although life itself is not controllable, you can exercise choice in how you respond to events. If you believe you are destined to be anxious forever, you will certainly prove yourself correct. However, if you give yourself permission to experiment with new ways of thinking and being, you will identify options that you didn't previously know about - and you may just end up changing your beliefs about yourself in the process!

Stay grounded in the present. Anxious thoughts are focused on the future. We may think we can control how we will feel or think in the future, but this is an illusion. We can imagine the future but we can't actually know what will happen or how we will react until events unfold. When we are anxious we travel forward in our minds - making plans about "what ifs", worrying about things that may or may not happen, and trying to control events that haven't occurred.

Our bodies cannot distinguish between what we imagine and reality. This is why we cry at sad movies – we perceive something sad has happened and we feel sorrowful feelings. If we are imagining something bad will happen to us, we feel the anxiety and tension that goes along with that bad experience – in effect, we create the negative experience for ourselves whether or not it actually ever comes to pass. This is why if you spend all night lying awake worrying about getting your work done, you wake up exhausted. You've been "working" all night! No wonder you feel tired.

To counter the tendency to be future-oriented we need to develop ways to stay grounded in present reality. Practicing deep breathing, going for a walk, paying attention to the details of your surroundings, or writing down your thoughts in a journal are common ways to get connected to the present. Using strategies such as these let you short circuit anxiety. Whatever means you choose, the intent is to stay here and now, in the reality of the moment. We make choices about how we will think and act in each present moment, not in the one that just passed or the one that is yet to come. Right here, right this minute is where we have control. The present moment is where we have the ability to choose health and refuse anxiety.

Learn to accept feelings. Don't resist or judge them. Feeling emotionally or physically out of control, or experiencing anxiety symptoms (such as a rapid heart beat, breaking out in a sweat, or becoming so self-conscious that we are unable to speak) is frightening. Sometimes we react to these symptoms by becoming even more anxious. This self-generated, negative reinforcement is counterproductive – we end up creating more of the condition that we are trying to escape.

To break this negative cycle, we need to be able to witness the symptoms of anxiety with neutrality – to identify "rapid heartbeat" or "sweating palms" without telling ourselves that we are headed down a slippery slope that is only going to get worse. If, when I experience "rapid heartbeats", I take several deep breaths and remind myself that I'm OK, that I can slow down and take a moment to centre myself – I will start to calm down. On the other hand, if I interpret "rapid heartbeats" as a potential cardiac arrest, I will increase my anxiety.

It takes effort to reinterpret our perceptions of events. We have to be open to new possibilities. We have to be willing to experiment. We have to value being healthy. We may need help from others to show us what to do. But the rewards of making this change are sweet - we reclaim our self-esteem, we get to participate in our lives in ways that were previously impossible, and we show ourselves that we have the courage and ability to take on big challenges. they age.



Building Your Resilience

We'll all experience great highs and great lows during our lives. And while the great highs are exhilarating, the great lows can knock us to our knees. Some people seem to have difficulty dealing with adversity, while others get up, dust themselves off and carry on. These are people who have more of what psychologists call 'resilience'.

Resilience is an important quality in today's fast-paced, stressful, ever-changing world. It's basically the ability to face life's challenges, cope with disruptive change and catastrophe and the ability to rebound from setbacks without acting in a dysfunctional way.¹

Being resilient doesn't mean we don't feel sad, angry or upset because of a traumatic or difficult event. It simply means we find a way to deal with it.²

Building resilience

We all need this ability if we are to learn, endure tough times and become stronger individuals. While some people seem to be naturally resilient thanks to a combination of temperament and upbringing, most of us have to build our resilience.³ This can be done with a few changes to our lifestyle and outlook. If you feel you need to build your resilience, try the following:

- Create a support system. Having family members or close friends with whom you can share feelings, discuss problems and receive advice is an essential part of weathering life's ups and downs.⁴
- **Be an optimist.** Try to see the positive in every situation and remain hopeful and excited about what life has to offer. When faced with a setback, know that you can and will get through it. Negativity is contagious, so try to surround yourself with positive people. They'll help you remain upbeat and be ready to tackle challenges.⁵

- Accept change. We can't fight change. It's part of life. It may be disruptive, but if you adapt rather than resist, you'll feel happier and less stressed. Resilience involves finding creative solutions to adverse situations and remaining calm in times of turmoil 6
- Adopt a survivor view of life. Resilient people never blame others or see themselves as victims of circumstances. They don't say, "Why do things like this always happen to me?" Instead they say, "I can, and will, get through this."⁷
- Develop your problem solving and communication skills. When faced with a crisis or problem, learn to rationally examine the situation and come up with solutions. Stay calm and remain focused on the problem instead of getting upset and lashing out at others.⁸
- Have a sense of humour. Being able to laugh at yourself or the situation you're in helps keep things in perspective. Resilient people don't take themselves too seriously.⁹
- Be in control. Take decisive actions rather than
 hoping the problem will go away or that others will
 resolve the situation. Feeling in control not only
 helps us cope, but helps us come up with creative
 solutions.¹⁰

- Learn from failure. Use setbacks to develop better coping, problem solving or people skills. Be willing to take risks and learn from setbacks—what you did right, what you could have done better and what you will do next time. We can't become wiser, more capable people if we don't learn from experience.¹¹
- Take care of yourself. Pay attention to your physical and emotional health. Eat a healthy diet, exercise regularly and find time to do things you enjoy. Find healthy ways to cope with stress and you'll find it easier to weather tough times.¹²
- Ask for help. A support system is great, but we have to know when to reach out for professional support. If you're feeling overwhelmed by a problem or situation, contact your family doctor or your Employee Assistance Program and ask to speak to a counsellor.

Resilience helps us in every aspect of our lives – from the day-to-day frustrations and challenges of parenting and working to coping with unexpected tragedies and setbacks. It's more than bouncing back from adversity. Resilience is the ability to bounce forward – coming back stronger, wiser and better able to face future challenges.



Taking Charge of Stress

Thinking about how to manage stress may be the last thing on your mind right now. It may be that you are just coming back to work after a nice relaxing holiday, and life feels pretty good. But inevitably, September comes and the kids are back to school, work gears back up, and before we know it, today's fast-paced lifestyle takes over and we're feeling burned out again.

What can we do now to ensure we don't end up paying a toll with our health, vitality, and peace-of-mind? Here are some suggestions for increasing stress resistance and avoiding burn out down the road:

- Re-evaluate your goals and prioritize them.
 Evaluate the demands on you in terms of your goals and then identify your ability to meet those demands.
- **Learn how to say "no."** Know your limits and stick to them. Whether in your personal or professional life, taking on more than you can handle is a surefire recipe for stress.

- Re-evaluate your to-do list. Analyze your schedule, responsibilities, and daily tasks. If you've got too much on your plate, drop tasks that aren't truly necessary to the bottom of the list or eliminate them entirely.
- Express your feelings instead of bottling them up. If something or someone is bothering you, communicate your concerns in an open and respectful way. If you don't voice your feelings, resentment will build and the situation will remain a source of stress.
- Make healthy lifestyle choices. Eating a health balanced diet, getting plenty of exercise and having enough restful sleep goes a long way when it comes to managing stress.
- Don't try to control the uncontrollable. Many things in life are beyond our control—particularly the behavior of other people. Rather than stressing out over them, focus on the things you can control such as the way you choose to react to perceived problems.

- Re-frame your problems. Try to view stressful situations from a more positive perspective. Rather than fuming about a traffic jam, look at it as an opportunity to pause and regroup, listen to your favorite radio station, or enjoy some alone time.
- **Keep the big picture in perspective.** Take perspective of the situation. Ask yourself how important whatever is happening will be in the long run. Will it matter in a month, or a year? Is it really worth getting upset over? If the answer is no, focus your time and energy elsewhere.
- Take time to plan ahead. Poor time management can cause a lot of stress. When you're stretched too thin and running behind, it's hard to stay calm and focused.
- Don't try to be perfect. Perfectionism is a major source of avoidable stress. Don't set yourself up for failure by demanding perfection. Set reasonable standards for yourself and others, and learn to be okay with "good enough."
- Focus on the positive. When stress is getting you down, take a moment to reflect on all the things you appreciate in your life, including your own positive qualities and gifts. This simple strategy can help you keep things in perspective. Make a change!

If you see good things about yourself, you are more likely to feel good; the reverse is also true. Challenge yourself to eliminate words such as "always," "never," "should," and "must." These are telltale marks of self-defeating thoughts and a source of stress.

How you think has a profound affect on your emotional and physical well-being. Each time you think a negative thought about yourself, your body reacts as if it were in the throes of a tension-filled situation.

The body's natural relaxation response is a powerful antidote to stress. Relaxation techniques such as deep breathing, visualization, progressive muscle relaxation, meditation, and yoga can help you activate this relaxation response. With regular practice, these activities can lead to a reduction in your everyday stress levels. What's more, they also serve a protective quality by teaching you how to stay calm and collected if life should throw you any curveballs.



Me-Time: Managing Stress and Finding Work-Life Balance

Your needs and wants evolve throughout the various stages of life, from single life, to being married, to the possible addition of children or new career aspirations, and to nearing retirement. There is no perfect formula or ideal balance. The right equation differs because each individual has different priorities, goals and influences that shape our needs at home and at work.

A common and perhaps familiar narrative unfolds across the country week to week. Your work colleagues arrive early, stay late, they're on the way to successful careers, or so it seems. To keep up, you do the same. You perform and extend your working day without notice of the cumulative toll being placed on you and your surroundings. Out of gas and out of time, you realize the impact on family, work, and yourself. If you feel you need a 36-hour day to do it all, then you might need to make better use of your day. In fact, it might be you need to integrate more hours of the kind at the end of your daily to-do list. Hours of Me-time.

When social worker Carroll Wilson welcomes an overworked, overstressed, overwhelmed patient at her office, she often shares one of her key metaphors: "On a plane, you're instructed to put on your oxygen mask first, because if you don't, you'll run out of oxygen and won't be able to help others around put on theirs. So it is with time management in the context of self-care",

she says. "Not giving oneself quality time is like running on empty. Ultimately, everyone needs Me-time."

In this article, we'll be looking at:

- why we need time for ourselves and what the cost is if we don't find it;
- how to get additional free time for ourselves;
- · time-management tips;
- environmental tips; and
- psychological tips.

Why do we need Me-time?

Without quality personal time, not only will you run out of energy, slow down and be less productive, but soon you'll find yourself underachieving in every life department, personal and professional, and your anxiety may increase exponentially. Myths around human invincibility are hard to debunk. Perceived superwomen and supermen are still valued role models. But for most if not all, the model is unsustainable. Several studies have shown that working long hours for extended periods of time have led to occurrences of physical and mental ailments including cardiovascular disease, anxiety and depression. As a result, fatigue, absenteeism, lower productivity and organizational

turnover rates tend to increase. According to Statistics Canada, a lack of work-life balance cost Canadian businesses a combined 20 billion dollars a year in health claims, lost productivity and absenteeism.²

Are you at risk of job burnout?

You may be more likely to experience job burnout if:

- you identify so strongly with work that you lack a reasonable balance between your work-life and your personal life;
- you try to be everything to everyone;
- you work in a helping profession, such as health care, counselling or teaching;
- you feel you have little or no control over your work; and/or
- you feel that some aspects of your job have become monotonous.

A national study on balancing work and care-giving in Canada reported one quarter of the population works 50 hours or more per week, a rise of 50% as compared to a decade prior. One third of Canadians feel they have more work to accomplish than time allows. That figure rises to 40% when family roles are taken into consideration. More than half of the survey's respondents took work home with them, putting in an average of seven extra hours a week from home. Nearly two thirds spent more than an hour a day catching up on e-mails and one third spent more than an hour emailing on their days off.³

Preventing burnout:

Obviously when what you're doing is no longer fueling your passion and/or commitment to your career, it's time to seriously assess your situation. Evaluate how you can change your current situation to re-ignite your enthusiasm.

Discuss your options with your supervisor and HR. What are the options for professional development within

your company? Is there a way to explore careers in other departments? Perhaps your supervisor can help in giving you new challenges or changing expectations?

What gives you joy outside the workplace? If you love to sing or play an instrument, join a choir or band. Pursue your interests by taking courses, getting involved in the community and meeting people with similar interests.

- Volunteer. Helping others is a great way to get a better perspective on life. There are many ways to have your talents, interests and experience make a big difference in the lives of others.
- Make a bucket list. Having and pursuing personal goals, no matter how trivial they may seem, can reignite your enthusiasm and that can spill over into all areas of your life.
- Seek support. If you think you may be experiencing symptoms of poor work-life balance including but not limited to trouble concentrating, irritability, weakened coping skills, headaches and muscle stiffness, don't ignore these potential warning signs. See your family doctor to rule out any underlying physical issues. Reach out to friends, loved ones or co-workers.

What about those days off? Only about one third of Canadians use their earned vacation days, and of those vacationers, 28% of them took less than one half of their allotted time?⁴

Learn to combat those assumed pressures, because, in the end, it's also work that suffers. It has been proven that getting personal quality time and achieving work-life equilibrium reboots the brain, increases concentration, improves creativity allowing outside the box problem solving, and ultimately helps us to feel more engaged at work. Moreover, personal time is very effective for stress management, and provides room for reflection and self-growth, contributing to better relationships.⁵

How to get additional free time for ourselves

If you experience prolonged periods of time without work-life balance, it may have adverse effects on your mental and physical health. Several studies have shown that working long hours for extended periods of time have led to occurrences of physical and mental ailments including but not limited to fatigue and stress.

The good news is that you don't have to find hours of daily Me-time to reap the benefits. Analysis showed that those who experienced high quality, rather than the most Me-time enjoyed better work-life balance, wellbeing and were more engaged at work.⁶

Time-management tips

- Wake up 30 minutes before the rest of your household to exercise, meditate or do something you enjoy.
- Make weekly or monthly dates with yourself: cinema night, driving golf balls, a couple of hours at the spa, etc.
- This one is not easy. Track, prioritize and respect your personal time as if it were on par with the importance you give to time allotted to work or devoted to family and people close to you.

Environmental tips

- Allow yourself to avoid the physical 'to-do checklist' environments of your life (home office, kitchen, shed, etc.). You don't have to travel far away or wait for a special occasion. Seek outdoor activities, contemplate beautiful scenery nearby and breathe some fresh air.
- Ditch technology! At least disconnect from email, social media, chat rooms, work-related communications and stressful news.
- Delimit and protect your time and space.

On the topic of clearer boundaries, communicate your need for alone time to people around you. It is okay to go for a walk and to eat alone in a park close to the workplace, even if it means breaking the habit of the usual cafeteria/café gathering with colleagues. It is okay to have a room to yourself at home with a closed door, and without interruptions when you find time to read or pursue your hobby.

Psychological tips

Of course, the first person to negotiate with and convince is...yourself!

- Learn to say yes to yourself and no to others.
- Remove guilt! It helps to remember that taking care
 of yourself through some Me-time will increase your
 energy, availability and patience when you come
 back to either the workplace or family. It enables
 you to be the best partner, parent and colleague you
 can be.
- Get rid of perfectionism! When you spend time on something you have to do but is not very important, go for good enough instead of seeking perfection. It will afford you time for things that matter to you.

It might also be useful to use some re-framing techniques to improve one's perception of quality time. For example, Me-time doesn't have to always mean alone-time. One study found that Me-time can attain the same benefits to yourself if it includes freely chosen activities involving people you love.⁶ For a parent, it might mean to re-frame a common statement such as "I have to spend time with my kids" and turn it into "I get to play with my kids". Some caretaking and nurturing activities like cooking, for example, can thus switch from "task" to "hobby" status in no time.

Achieving work-life balance takes effort. It is important to practice work-life balance regularly to keep yourself on track with what is important in your life at that moment. With continued practice, you can create a roadmap to a life with less stress and more focus on what's important to you.

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10 Steps to Achieving Work-Life Balance

The term work-life balance is often misunderstood to be the attainment of perfect equilibrium between our work obligations and personal lives and commitments. In actuality, work-life balance is a philosophy where we determine the required time needed to properly prioritize the efforts put towards career and ambition against the energy and activities dedicated to lifestyle, including family, leisure and pleasure.

Work life-balance is an individual measurement and may vary daily, monthly, and over extended periods of time. The right balance will differ as your lifestyle changes. Your needs and wants evolve throughout the various stages of life, from being single, to being married, to the possible addition of children or new career aspirations, and to nearing retirement. There is no perfect formula or ideal balance to strive for. The right equation differs because each individual has different priorities, goals and lives.

According to Statistics Canada, a lack of work-life balance costs Canadian businesses a combined 20 billion dollars a year in health claims, lost productivity and absenteeism.¹ A reported one-quarter of the population currently works 50 hours or more per week, a rise of 50% as compared to a decade ago.²

Impacts of poor work-life balance

If you experience prolonged periods of time without work-life balance, it may have adverse effects on your mental and physical health. Several studies have shown

that working long hours for extended periods of time have led to occurrences of physical and mental ailments including cardiovascular disease and depression.³

Anxiety and Depression are amongst the most common mental health disorders for those who do not have work-life balance. As a result, fatigue, absenteeism, lower productivity and organizational turnover rates tend to increase.

Sleep is another key foundation to healthy living. If your sleep is impacted over long periods, it can increase the risk of cardiovascular disease. Adequate sleep in addition to diet and exercise lowers your risk of cardiovascular disease. Make time within your schedule for each. Other symptoms of poor work-life balance include:

Mental Ailments

- Feeling a lack of control, forgetfulness, trouble concentrating, and nervousness
- Irritability, insecurities, lowered self-esteem, substance addiction
- Mental and physical fatigue, weak coping skills

Physical Ailments

- Weakened immune system
- Backaches, migraines, headaches, and stiff muscles
- Sexual health problems and weight gain

Here are some suggestions on how to improve your work-life balance:

- 1. Set your priorities. Begin your workday by prioritizing objectives that need to be accomplished by the end of day. Ask yourself, "If I need to focus on one thing today, what would it be?" Identify your top five priorities for the day. This method of prioritization can be practised in short to long-term timelines, for life, work, relationships, or health goals.
- 2. Concentrate on one thing at a time. Successful multi-tasking is a rare and difficult feat. Many of us struggle with successfully focusing on two tasks at once. Instead, devote your full attention to the task at hand. When you are working, focus on working only. Concentrating on a single task will allow you to complete it more quickly, with fewer errors, and affords you the time and concentration to engage more deeply in your remaining objectives or priorities.
- 3. Track your time. Ask yourself, where you spend most of your time. Track how you are spending your time for one week. How much time do you spend doing the things that matter to you the most? Do they align with your work, life, relationship and health priorities? Eliminate things in your life, or delegate where possible if they don't align with what matters most.
- **4. Respect your personal and private time.** We often require an emergency to reschedule an important work meeting, give your personal time the same respect and priority.
- 5. Take a look at your routines and general lifestyle. If you lack sleep, eat poorly, and don't exercise, this can cause you to feel out of balance in your life. Your efforts to prioritize and achieve personal time can all go to waste when you aren't treating your mind and body well. Ensure you get enough sleep, eat a variety of nutrient-rich foods (i.e. salmon, kale, garlic, blueberries, eggs), and try to exercise three times a week for a minimum of 20 minutes (i.e. cardio, light lifting, stretching). By adopting a healthy lifestyle, you can help to maximize your efforts in obtaining work-life balance.

- 6. Set boundaries. Given today's technology, it's easy to blur the lines between work and personal life. Turn off your cell phone and laptop when having family dinner, ask friends or family not to interrupt your workday unless it's an emergency. By setting boundaries, we enable ourselves to focus on what matters at specific times.
- 7. Ask for support and learn to say "no". Speak to family, friends, colleagues, and managers. Share your goals and communicate your efforts in working towards a healthier and more balanced life. Be prepared to answer questions on how they can help you achieve your plan. When at capacity, don't overwhelm yourself by taking on more. Have a discussion and ask for support.
- 8. Get plenty of exercise. It may seem counterintuitive to add another activity to your life, but exercise hasbeen shown to relieve stress, clear one's mind, improve one's mood and energy, and ultimately, helps to make you more productive. You will find that your new sense of invigoration will help you get through your day and welcome work with renewed positivity.
- 9. Find a mentor. Do you know someone you admire, someone with the career or lifestyle you want to emulate? Ask their advice on career and educational development. Learn how they establish goals and priorities, and how to best manage your time to achieve career and lifestyle goals.
- **10. Evaluate your work-life balance on a regular basis.** To achieve work-life balance, you embark on a continuous journey of evaluating your needs at different points in your life. You need to set aside time every month or so to reflect on your current efforts. You'll need to determine what you would like to achieve in the coming months, and amend your plan to achieve your objectives.

Achieving work-life balance takes effort. It is important to practice work-life regularly to keep yourself on track with what is important in your life at that moment. With continued practice, you can create a roadmap to a life with less stress and more focus on what's important to you.

10 Steps to Achieving Work-Life Balance



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Six Steps to Reducing Work Stress

One in three Canadians say work stress is getting them down.¹ Can you relate? If so, there are ways to deal with the causes of stress and develop proactive strategies to help you reduce your stress and anxiety levels. Of course, not all stress is bad stress.

In fact, some people find stress in their lives helps them to perform at their best. The key is to determine the right amount, so you will have energy, enthusiasm and drive while not taxing your physical and mental well-being.

We understand managing work place stress may be difficult, regardless of your role within your organization. Why is reducing stress important to your overall health?

- Physical. When you are stressed, it can impact your
 physical well-being. Stress reactions can range in
 symptoms such as loss of sleep, upper respiratory
 or digestive problems, to more life threatening
 conditions such as elevated blood pressure,
 hypertension, or coronary heart disease.
- Behavioural. Stress reactions can take a variety of forms, including nervous habits and tics (e.g. nailbiting), increased smoking or alcohol consumption, and negative health-related behaviours (e.g. reduced activity levels).

- Psychological. Reactions to stress may have negative effects on your mood (e.g. depression, anxiety or aggression), lower your tolerance and patience levels as well as disrupt your cognition (e.g. inability to concentrate, forgetfulness, lack of attention to detail).
- Organizational. Some of the most common individual outcomes of stress include increased absenteeism, decreased performance, and reduced employee engagement, which may lead to increased accident rates, increased interpersonal conflict, impaired communication, and flawed decisionmaking within the organization.

Ultimately, any of these reactions can be devastating to both employee and employer. Remember, if you are beginning to feel symptoms of stress, use the strategies below to help alleviate your stress at work.

Step 1: Change Your Thinking

How you think has a profound effect on your emotional and physical well-being. Each time you think a negative thought about yourself, your body reacts as if it were in the throes of a tension-filled situation.

Use the tools below to change your thinking:

- Re-framing your perspective can reduce your stress by looking at challenging or difficult situations as opportunities to overcome. People who practice reframing tend to look at "problems" as opportunities, pausing, assessing the scenario and regrouping in the moment to formulate a solution.
- Focus on the positive when stress begins to influence your mood and productivity. Take a moment to reflect upon the positive aspects of your life and profession and celebrate your milestones.

Step 2: Manage Your Feelings

It is important to realize that managing your feelings not only impacts your stress level, but also those around you. Stepping back from stressful situations and thinking about the solution can help you move away from the emotional reaction, and allow you to deal with the task at hand.

Here are some exercises to manage your feelings:

- Learning to express your feelings in a controlled manner is a skill that takes time to master. If you are encountering difficulty with something or someone, communicating your concerns in an open and respectful way is an important step in reducing stress. Being proactive in your approach when dealing with difficult situations reduces the risk of building resentment and sustained stress.
- Take a deep breath. Breathing exercises are a simple and very effective way to reduce stress and manage your feelings. This can be done anywhere, and it only takes a few seconds out of your day.
 Taking deep breaths during stressful situations can help your brain switch from a stressed state to a relaxed and calm demeanor, re-energizing body and mind.

Step 3: Learning to Relax

Relaxing during challenging or uncomfortable moments can be difficult, but it is possible by taking small steps to keep you grounded during your work day. From the moment you wake up, to commuting to work, to managing your workday, there are little things you can be doing to help your body relax and focus.

Here are some steps that may help you relax:

- Cutting back on caffeine. This may seem like an impossible task for those who feel they need a caffeinated beverage in order to function. However, it is important to know that caffeine increases the production of the stress hormone called cortisol. Cortisol is often associated with the reaction called "fight-or-flight", where your body has a physiological reaction due to perceived harm or threat. By substituting caffeine with herbal teas, juices or water, you can lower your cortisol levels, allowing you to relax more easily.
- Meditation at work. Using scheduled breaks for meditation is a simple but effective method to relax your mind and body. Find a comfortable place, close your eyes, clear your mind and begin to take deep breathes. If your workplace is noisy, try sitting in your car or closing the office door to minimize external stimulation. Repeating a mantra or creating a rhythm or pattern can help you stay focused. Think of a mantra - a positive, inspiring word or phrase. For example, "Life is Beautiful." Practicing meditation regularly can lead to deeper levels of relaxation, which can enhance your energy and increase your level of concentration and your overall feeling of well-being.
- **Listen to music.** Where permitted and not being disruptive to others, use headphones and listen to music you enjoy. This can be a great way to let go of stress and put you in a positive mood. Using music to reduce the surrounding noise of your workplace can help you focus on the task at hand and minimize the distractions of your environment.

Step 4: Staying Connected to Purpose and Meaning in Life

When stress begins to take over your life, it becomes difficult to see the bigger picture. It often feels like everything around you is going wrong and there is no end in sight. Although this is often not true, the feeling of being stuck in your predicament can be overwhelming. Here are some tactics to use to alleviate stress in those situations:

- Keep the big picture in perspective. Remind yourself of what is important; will it matter in a month, or a year? Some people use the "five by five rule"; if it's not going to matter in five years, don't spend more than five minutes being upset by it.
- Clarify expectations that others have of you.

 If your job expectations are not clear, or if the requirements of your work constantly change, stress and anxiety may build up. Consider speaking with your supervisor to clarify expectations and establish strategies to meet your job requirements.
- **Don't try to control the uncontrollable.** Many things in life are beyond our control, particularly the behaviour of others. Rather than stressing over them, focus on the things you can control such as the way you choose to react to perceived problems.

Step 5: Time Management

Everyone has moments when they feel like there just isn't enough time in the day. Using time management skills and tactics can greatly reduce stress at work.

Here are some common practices in time management:

- Take time to plan ahead. When you're stretched too
 thin and running behind, it's hard to stay calm and
 focused. Planning ahead and making a list allows
 one to visualize what needs to get done and what is
 of priority. Having an agenda or online calendar can
 help with planning and time allocation.
- Re-evaluate your goals and prioritize them. Make a list of tasks you need to complete. Review your list and tackle each item in order of priority. Try to leave

- a portion of your day free for unexpected tasks or emergencies. Identifying goals and priorities in groups of "complete today", "nice to have", and "ongoing" can help with organization and makes your list more manageable.
- Do one thing at a time. Multi-tasking (e.g. working on a report while speaking on the phone) may seem like a good strategy but it doesn't usually improve productivity, efficiency, or accuracy. Focus on doing one thing at a time and doing it well. This will minimize errors, reducing the need for corrections and updates.
- Waking up early. Give yourself an extra 15 minutes
 each morning. By getting up earlier, you won't feel
 as rushed and your state of mind will be calmer. You
 can use this time to create your to do list, or spend
 time with your family.

Step 6: Getting Active

Being active is important to reducing stress and living a healthy life. When participating in physical activity your body creates endorphins, chemicals in the brain that act as natural stress reducers.

Here are some simple strategies to get active:

- Morning exercises. Doing exercises in the morning can have a positive effect on one's stress levels throughout the day. Findings suggest that getting 20 to 40 minutes of aerobic activity can result in a reduction of stress levels for several hours.²
- Walk at lunch. A brisk walk at lunchtime can help you blow off steam, lift your spirits, and get you into better shape. Take short breaks during the day to stretch and increase your blood circulation. If you are unable to walk at lunch, try parking further away from the entrance, or take the stairs rather than an elevator.
- Sleep. It may be obvious, but getting a restful night's sleep helps you cope better with the stresses of the day and prepares you for tomorrow. If you have difficulty sleeping, adjust your evenings and try an earlier bedtime.

Remember, you aren't alone. Many people face work related stress. Taking small steps each day to reduce your work related stress will benefit your overall health in the long run.

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Facilitating Resilience in the Workplace

In today's fast-paced and ever-changing business environment, organizations must be resilient – able to confidently face challenges, embrace change and recover from disappointments and defeats. A resilient organization relies on a resilient workforce and managers play a vital role in fostering this essential trait within their teams.

Today's workers are coping with longer hours, increased workloads, pressure to do more with less and constant change – which is taking its toll. In 2010, one in four Canadian workers described their day-to-day lives as highly stressful. Six in 10 of these highly stressed individuals identified work as their main source of stress.

Persistently high levels of workplace stress present a challenge to organizations of all sizes. A stressed workforce means reduced productivity through absenteeism, errors, poor customer service, low morale, and increased short-term disability claims. Mental health problems (including depression and anxiety) alone are estimated to cost employers about \$20 billion annually and account for more than three-quarters of short-term disability claims in Canada.

This is why fostering resilience in the workplace has become an increasingly important business strategy – and managers are a vital component.

What is resilience?

Resilience is the ability to bounce back from, or deal effectively with, adversity, adapt to sudden change, and remain optimistic about life. Being resilient doesn't mean never experiencing stress or pain, it's about our ability to cope with emotional upheavals.

Resilience is not something that we're born with – it develops over time as we acquire knowledge, perspective and self-management skills.

Factors that contribute to resilience include:

- Close relationships with family and friends
- A positive view of yourself and confidence in your strengths and abilities The ability to manage strong feelings and impulses
- Good problem-solving and communication skills
- Feeling in control
- Seeking help and resources
- Seeing yourself as resilient (rather than as a victim)
- Coping with stress in healthy ways and avoiding harmful coping strategies, such as substance abuse
- Helping others
- Finding positive meaning in your life despite difficult or traumatic events

Managing for resilience

A resilient workforce is one that performs well under pressure and deals quickly and effectively with change. Employees don't dwell on failures or roadblocks. Instead they move on and look to the future. They are able to deal with uncertainty and maintain their productivity and good humour despite the frustrations of everyday work life.

Any manager would prefer employees who respond to daily demands with enthusiasm and determination rather than fear, anger or resistance. As a manager, you might not have control over adverse economic events or planned organizational changes, but you do have an important role to play in building a resilient team ready for whatever challenges come its way.

There are many ways to facilitate resilience among your team members, but some of the most effective are the following:

Clarity of purpose

Clearly communicating the purpose and objectives of the team and providing role clarity is the foundation upon which resilience is built. Reinforce the links between people's work and the objectives of the organization. Teams that understand how their efforts contribute to organizational objectives can see meaning and value to their work. Without a clear purpose, it is difficult for the team to work as a cohesive unit and be autonomous and productive.

Nurture trust

This is perhaps the most important ingredient to creating a resilient team. When trust is present, employees will feel comfortable:

- · admitting their weaknesses and mistakes
- asking for help or advice
- taking risks
- giving each other the benefit of the doubt before jumping to negative conclusions
- focussing on objectives and customers instead of politics and gossip offering and receiving constructive criticism
- · sharing ideas
- working collaboratively

Building trust takes time. Employees who feel that you value, respect, and trust in their abilities are more likely to feel the same way about you.

Understand workload

Most organizations are trying to do more with less, but unmanageable workloads that require employees to consistently work long hours and endure unrelenting stress can completely undermine any efforts to nurture resilience and hurt the organization through poor productivity and reduced creativity and innovation.

Managing workload isn't easy for managers as they're often caught between achieving organizational objectives and supporting their teams. But there are ways to meet both senior management and employee needs. The first thing to consider is if you need more staff? If your department is being asked to do more and more, then that may justify additional staff. However, needing more staff does not necessarily mean you'll get more staff. In the meantime, your team still has to operate effectively.

To help manage workload:

- Involve your team in identifying causes of excessive workload, inefficiencies and developing solutions within the team's control.
- Help your team manage workload by setting clear priorities. Then help people stay focused on what is most important.
- Encourage flexible ways of working to meet business and personal priorities. Providing employees with flexibility in where, when, and how they work gives them more control over their work and their lives, reducing stress and building resilience.
- Often workload is driven by a concern for doing things the way they've always been done. Focus on the results that you want to achieve and encourage creative thinking in your team about how to achieve those results.

Skeptics may say that the focus on building resiliency is just a way for employers to get more out of their workers? But the opposite is in fact the case. Resilient employees feel confident in questioning excessive workloads and ineffectual processes while bringing new ideas forward.

Encourage autonomy

A 2006 Cornell University study looked at how autonomy or lack thereof affected 320 small businesses. Half demonstrated old fashioned command and control management practices, while the other half gave employees autonomy. Those businesses that gave employees autonomy grew four times faster than the businesses using command and control management and experienced only one third the turnover.

Furthermore, research conducted by Blessing/White and published in A Study of Voluntary Effort in the Work Force in 1996 revealed that command and control environments that do not allow employees to think for themselves, make their own decisions, and try new things produce "Learned Helplessness." Employees learn that thinking for themselves and acting on their own is pointless, so they don't even try. Instead, they passively await orders. In contrast, when employees have autonomy, they develop greater confidence in their abilities and resourcefulness. They know they can handle whatever comes their way. In addition, the Blessing/White study found that "Responsibility for one's work" was the number one driver of discretionary effort.

How can you give your team members more autonomy?

- Ask your employees if they have the tools, training, knowledge and resources to "run with it."
- If you tend to micromanage stop. Again, it's about trust. Let them do what they were hired to do. When you give an assignment, whenever possible let employees decide on the "how."
- Give employees the opportunity to explore new ways of doing things, both within and outside their department.
- If an employee tries something and it fails, treat as learning experience. Be positive in debriefing the employee; ask him questions about what he learned and how he can use this experience in the future and don't criticize or rebuke. The last thing you want is for your employees to fear failure.
- Recognize employees who experiment and initiative.

Encourage team cohesion

A resilient team is one in which people have a shared sense of purpose and connectedness. They work effectively together without displaying anger or negative behaviours and support each other during tough periods. Team cohesion can be built through social activities, group trainings, celebrating individual and group acheivements, regular informal team get togethers and creating a culture of mutual trust and respect.

As the manager, your staff are expected to come to you for advice and support. While you want to encourage this, you can also encourage your team to ask each other for assistance. This not only helps create a positive, cooperative environment, but also helps build resilience. Teams that support each other can better resolve problems and overcome setbacks.

In addition, don't allow disagreements or conflicts to fester. While different personalities can sometimes clash, you can't let disagreements or conflicts affect the team. Address issues quickly and make it clear that while you don't expect people to always get along, you do expect them to work together collegially.

Promote health and wellness

Resilience is also good for our health. More and more research suggests that the positive emotions (happiness, optimism, positivity) are associated with immune system functioning and our overall ability to cope with stress. We are more resilient when we are physically, mentally and emotionally healthy.

You can help everyone on your team optimize their health by supporting work-life balance, healthy lifestyles and good stress management techniques. If your department has a health and safety committee, offer to work with them to help them achieve their goals.

- Encourage exercise. Implement and promote a lunch hour walking club. Encourage people to use the stairs. If you have the space, consider bringing in a yoga or tai chi instructor for lunchtime classes.
- Workshops, lunch 'n' learn seminars, and health fairs are great ways to help employees learn more about healthy lifestyles, health risks, and stress management.
- Everyone knows that when you're hard at work it can be easy – or necessary – to quickly grab a bite from the cafeteria or vending machine. Consider replacing pop with milk, juice, or sparkling water, and stocking snack machines with nuts, dried fruit, and other healthy options.
- Challenge other departments to fun health challenges (most steps walked as a team in a week, most pounds lost in six months, etc.)
- Encourage employees to take simple steps to reduce stress, like not consistently working through lunch and trying to take regular breaks.

Modelling resilience

And finally, you can't build a resilient team if you're not resilient yourself. Your team takes its cues from you so you must model resilience on a daily basis. This isn't always easy but the rewards will be worth your efforts. Your ability to rise to the occasion, be positive and optimistic and calmly react to stressful situations will help create an unshakeable foundation upon which to build personal and organizational success.



Financial Stress

Nearly 1/3 of Canadians spend about one hour each day worrying about their finances. 1 Financial worries often top the list of people's concerns, even more than thinking about their health.² It may not be surprising given the world we live in today. Uncertainty concerning economic conditions, cost of living, growth in salaries, and the increasingly precarious nature of work create vulnerability and uneasiness. It's compared with an interesting phenomenon that could be argued is partially self-inflicted: Globally, there's an undeniable fixation on consumerism. Social media provides a constant showcase of luxury products and ideals that influence purchasing decisions and spending habits in a way that many people find hard to ignore. The problem is that it's causing many people to get caught up in lifestyles that are outside of their actual financial means.

Whether we're browsing online or visiting a physical store, shopping has overwhelmingly moved from a need and want basis, to one of entitlement that is conveniently disguised as self-care. Marketers and retailers offer encouragement by telling us repeatedly that we deserve to be the proud owner of the objects of their campaigns. They tempt us to escape from some aspect of our daily lives by participating in intense sessions of retail therapy. The irony is that all of these

behaviours are not making us feel better over the longer term. The items you bought that you really didn't need are actually contributing to a far more debilitating risk: existing and daunting amounts of financial stress.

When bills arrive that can't be paid; when you worry how to create a meal with the insufficient groceries left until next payday; when you realize that the products you happily bought no longer provide that sense of euphoria, these are all times when financial stress peaks and affects people's physical and mental health.³ In fact, while you may think of financial stress as something that happens in the moment, studies show it affects us chronically, manifesting as poor health, relationship difficulties, crippling debt and uncertainty about the future. At its most severe, financial stress can trigger anxiety and become a contributing symptom of depression.

While a little bit of stress in your day is healthy and can be the catalyst that motivates you, chronic financial stress is "especially toxic" and persistent.⁴

Physically, financial stress can show up initially as a cold or the flu and then escalate to include stomach aches, generalized pain and headaches. The longer the stress continues, the more people are at risk of developing hypertension, heart disease, diabetes, and even experiencing flare-ups of auto-immune disorders like rheumatoid arthritis.⁵

From an emotional and mental health perspective, chronic financial stress can trigger anxiety and depression. Untreated, people can resort to unhealthy coping mechanisms that bring added complications. Behaviours such as stress-shopping, engaging in harmful substance use, or even gambling, can compound underlying mental health issues. It's also possible for people to develop unhealthy relationships with food or within family relationships as reactions to growing and seemingly unmanageable levels of stress.

Addressing your financial situation is essential because as you learn how to manage it better, the sources of stress are reduced or eliminated. You'll feel like you are regaining control of your life and can look to a defined and more stable financial future.

One of the best ways to understand your financial situation and begin to reduce stress is to start with basic budgeting. Making a list of all monthly income and spending, break it down into non-discretionary (musts) and discretionary (nice-to-haves) categories. Once you look at where your money is going and how you are spending it, you can begin to understand your cash-flow, learn about your spending patterns, and see where your spending traps exist, which can allow you to formulate a plan of change. Initially, you might want to move to using cash-only until you get a better idea of how to work within a budget. Seeing where and what you are spending on is important. Many financial transactions today are cashless, and overspending can occur with ease. Put your debit card away for a while so you can observe the rate at which you spend. That might include an audit of money wasters that tempt us every day – like upscale coffees. It could also reveal how much can be saved in invisible spending, like bank fees.

Another area to focus on is managing credit responsibly and wisely. You should know your credit score and understand the significance it has in your personal economy. It's used to grant you credit for vehicles, housing, and even as a measure of responsibility and trustworthiness by some employers. You can request

your credit report from Equifax Canada and TransUnion Canada. These are the only two credit bureaus that operate in Canada, and they offer information about both your credit history (credit report) and credit scores (creditworthiness). Be smart and hold only the necessary amounts of credit that you can manage so that you can pay these bills on time. It is in your best interest to pay off any credit purchases monthly, so you will not accumulate interest charges. However, many Canadians do carry a balance on their credit accounts. Regardless, you should investigate what fees, interest rates, and limits are there as controls on your account. You should also look at what kinds of purchases you are making on your credit card. If you are shocked by any of these, contact your credit card lender. You may want to see if there is a different product available to help you manage your credit better. They will also be able to help you if there are fraudulent charges billed to your account.

You can pay off multiple credit card debts using what is often referred to as the "snowball" method of repayment. With it, you start aggressively paying off the smallest debt with extra discretionary funds, while continuing to make the minimum payments on each account. When the smallest debt is gone, close the account. Next, put everything you had been paying on that card onto the next-smallest balance, in addition to the minimum payment. Keep repeating this process until you work through all of the debt on your credit accounts. Ensure that you only use credit for emergencies, large purchases, or travel and that you have the funds to pay the debt off as soon as possible. Some people have been known to stop carrying their credit cards and freeze them in a block of ice to avoid temptation. While you may not need to go to that extreme, evaluating your knowledge and use of credit is still an essential part of reducing financial stress.

Developing better awareness of your finances may help you re-evaluate whether or not you actually need to spend your hard-earned money. Avoid temptations presented through social media. Trends such as subscription boxes and "free" prizes often require you to provide your credit card information to receive these "limited-time offers" and exclusive deals for you alone. Do you really need to belong to a product-of-the-month

club? Know that online advertising is targeted using complex algorithms that are based on your browsing activities. You may be able to configure some user settings to increase privacy and reduce the frequency and types of advertising that pop-up online.

Here are some other things to watch for:

- You should also be wary of luxury products being marketed by celebrities and influencers. They are often too good to be accurate and do not stand up to their claims.
- Avoid using online and app-based food delivery services. Prices are often inflated to build in some profit for the service. Consider limiting the frequency of eating out or "ordering in" to once a month or every few months. Preparing and eating home-cooked meals is much easier on your finances and often much healthier.
- Online shopping can be swift and tempting. Consider unsubscribing from marketing emails that are sent to advertise sales and encourage you to shop deals offered during "flash sales" because you likely don't need the products. Don't get caught up in corporations trying to influence your buying. You need to be the one in control. It doesn't mean you can't ever shop online but do so on your terms. If you are considering purchasing garments, evaluate both the quality and the value in terms of "cost per wear" to determine when you will have gotten good use from the item of clothing. If it's something you will only wear once or infrequently, try to avoid high costs, as you won't recoup the value with multiple uses.
- Similarly, don't get caught up in the marketing around upgrading technology with each new release that a manufacturer issues. Think about the purpose of your devices, like computers and mobile phones, and whether the current model is still meeting your needs. The same holds true with vehicles. You should aim to get as much use from these products as possible while they are performing the job you need them to do. Plan to conduct a review every few years or when something is no longer operating or serviceable.

Another area to explore is the surge in popularity in the second-hand/up-cycling economy. There are many online tools available to purchase gently-used or sometimes like-new goods from sellers. Thrift stores also can be a good source for many household and clothing items. As demographics shift, many households are downsizing and having an estate or garage sale. You may consider selling or donating some of your own goods through these tools to de-accumulate things you no longer need.

A final step on the path of reducing financial stress is actually looking ahead. Consider realistic needs that you may have in both the short and longer terms. Are you considering a vacation? Why not set aside savings within your monthly budget to help pay for it without creating financial strain. Do you have an upcoming event where you will need to purchase something to wear? Again, work within your budget to save in advance so that you don't overspend. You can also apply this methodology to celebrations throughout the year. Establish a budget for gifts and save in advance so that you are well prepared and know exactly how much you have to spend. Then, turn to longer-term savings for retirement through investments. Developing a financial plan might sound intimidating, but it doesn't need to be complicated. You can start by saving as little as \$20 a week. The point is that you are breaking bad financial habits and developing healthy ones. You can work towards expanding your retirement or investment savings more fully once you have alleviated immediate stressors such as credit card debt.

Overall, reducing financial worries and managing the stress positively and proactively by facing challenges head-on can help people develop a healthier, more balanced approach to finances – where stress is minimized – and a healthier self. Taking control of your financial situation and making many small improvements in managing your finances will help you gain momentum. Don't forget to celebrate little goals along the way as you take control!

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Experiencing a Job Loss

You have just learned that you have or will soon lose your job. Since our careers and work lives satisfy many of our needs such as self-esteem, a sense of life meaning and financial security, receiving news about a job loss is never easy to face.

As with any loss, losing a job is most often an experience that is accompanied by uncertainty, anxiety, and perhaps some questions as to how you will manage and cope. Even though it does not make it easier, it is helpful to understand normal reactions during the early stages after learning this news, and to consider some steps that can help strengthen your ability to cope during this time.

Early Reactions

When you are first informed about a job loss, it is normal to react with feelings of shock, disbelief, and sometimes anger, especially if this was unanticipated. These reactions of shock and disbelief can evoke a sense of detachment and a feeling of numbness. Even if you anticipated that you might be facing a job loss, you may still react with anger, irritability, and general distress in the moments following your being informed.

As the realization sets in that you have lost your job and nothing can change this reality, it is normal to experience a range of reactions triggered by general concerns and anxiety for your future. These reactions can vary in intensity as you come to terms with your job loss circumstances. As you work through the impact of this loss, you may experience waves of sadness, anger, and anxiety as you reflect on how you are going to cope with this major life change.

This can be a time that triggers questions and thoughts about what factors contributed towards the job loss. Some individuals will ask themselves "Why me?" or "What did I do wrong?" or "What could have I done differently to prevent this from happening?" This self-reflection is natural, but may be too soon in the early part of this experience to be helpful; it may in fact lead to fostering discouragement and self-devaluing behaviours.

While many individuals will be generally upset, some individuals may feel a sense of relief after hearing the news, particularly if they have experienced a recent period of uncertainty about their job security. Some may even react with a more positive, hopeful outlook if this change allows them to move forward and explore new career or life opportunities.

Surviving and thriving – How long will the adjustment period last?

This varies with each person, given everyone's unique circumstances. Some people adjust within a short period of time, while others will require a longer period of adjustment. On certain days you may feel worried, while on other days, you will feel more confident and ready to move forward with new career and life directions.

Remind yourself that you are experiencing normal reactions in dealing with a major life transition. It may require a certain period of time before you feel fully re-adjusted and comfortable with your changed life.

Moving forward

It is normal to experience significant difficulty accepting a major life change and most individuals will require varying periods of time before they are ready to move forward after a job loss.

Your natural resilience to cope with resulting life changes will strengthen with time as you work through the adjustment and recovery phases. As you move forward, it will be helpful to mobilize your energy and focus on constructive activities, creative new ideas and projects that will support your future direction. During this period of readjustment, you may notice that new ways of resuming a productive life are helping you move forward. This phase will further strengthen your resilience and healthy adaptation to a job loss. A resurgence of self-confidence can be experienced during this time of change and personal growth.

What steps can you take to support your adjustment?

- Do not devalue yourself. You will need all your energy to maintain your motivation and to get organized, so you can begin the task of transitioning to new opportunities. Negative and self-deprecating thoughts can disrupt the energy needed to be successful.
- Reflect positively on your work experience. Losing your job does not mean that you have lost your skills, expertise, and accomplishments. Reminding

- yourself about this will help restore your self-confidence. This reflection should also help you understand what aspects of your work you are good at and value the most. Identify the various skills you have and consider areas where you may require further development.
- **Develop a plan** which will help you organize job search activities. Explore work opportunities that are best suited to your aptitudes, interests, and experience. Determine your job search strategy, including whether you may consider other areas of work. Consult resources that will assist you with your search. Establish an action plan which will help you assess your progress and maintain your motivation.
- Be open to exploring different opportunities and other ways to utilize your skills. This may involve considering a somewhat or significantly different kind of job, even a possible career change. Some people who have lost a job explore the idea of creating their own business.
- Consider seeking the support and guidance of a career or vocational counsellor. Whether through your EFAP or other community resources, seasoned professionals can help you get started in the right direction and assist with the realization of your personal action plan.
- Take time to talk about your reactions and feelings with family, relatives or close friends. It can be very beneficial and helpful to ask them for their support and advice.
- Take care of yourself. During this transition period, it is very important that you continue to enjoy life activities, connect with family or friends, exercise, and engage in hobbies or cultural and social events. This should help you stay motivated and provide a different perspective on your situation.
- Reflect on any lessons learned from the
 experience. Whatever the reason might be for your
 job loss, take time to reflect on and identify possible
 lessons learned that can be helpful with your
 next job. What you have learned can contribute to
 making this experience an opportunity for personal
 growth and development.



Talking About Mental Illness

Mental illness is the leading cause of disability in Canada surpassing cancer and heart disease. No matter what our age, cultural background or income bracket, at least one in five of us will experience a mental illness in our lifetime. If mental illness is so prevalent, then why do so many people suffer in silence? It's time to start talking.

According to the World Health Organization, health is "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity." Yet so many people just define good health as being physically well. Our mental health is equally important but often does not get the attention it should. And that's costing us all.

Quite aside from the economic costs, mental illness prevents millions of North Americans from living life to its fullest and reaching their full potential.

What is mental illness?

Our psychological health has a profound effect on how we feel, perceive, think, communicate and understand the world around us. When we are mentally unwell, we experience alterations in thinking, mood or behaviour that cause us distress and impair how we function in life.

There are many types of mental illness, but the most common include:

 Anxiety disorders are the most prevalent of all mental illnesses. They differ from normal stress and anxiety by being more severe and long-lasting and interfere with work and relationships. Panic disorder, phobias, social anxiety disorder, obsessivecompulsive disorder, post-traumatic stress disorder and general anxiety disorder fall under this category.

- Mood disorders involve changes and disruptions in mood and emotions. Feeling extremely sad or extremely happy from time to time is part of being human. But people with a mood disorders such as depression and bipolar disorder experience these feelings with greater intensity and for longer periods of time.
- Eating disorders such as anorexia and bulimia involve a distorted body image along with extreme behaviours to manage food intake and weight.
- Schizophrenia makes it difficult for people to think, speak and interact in an organized way. It also involves psychosis or losing the ability to know what's real and what isn't. Psychosis is not just a part of schizophrenia, but may also be seen on its own or with other disorders.
- Personality disorders affect the way a person acts, feels and gets along with other people. They can also cause people to be more impulsive. Borderline personality disorder and antisocial personality disorder are two examples.
- **Substance use disorders** (commonly called addictions) occur when a person becomes dependent on a substance such as alcohol, tobacco or other drugs.

Mental health problems cost Canada at least \$50 billion a year, or 2.8 per cent of gross domestic product, not including the costs to the criminal justice system or the child welfare system. In 2011, about \$42.3 billion was spent on treatment, care and support for people with mental health problems.

Warning signs of mental illness

Each mental illness has its own characteristic symptoms. However, there are some general warning signs that might alert you that someone may need professional help. Some of these include:

- marked personality change
- · extreme mood swings
- excessive anxieties

- prolonged depression
- inability to cope with minor problems and daily activities loss of interest in hobbies and social activities
- strange or grandiose ideas, delusions or hallucinations problems thinking clearly
- significant changes in eating or sleeping patterns thinking or talking about suicide
- abuse of alcohol or drugs
- excessive anger, hostility, or violent behaviour

Supporting someone with a mental illness

For someone dealing with a mental illness, family and social support is vital to their recovery. You can help by:

- Becoming informed. To better understand what your friend or family member is dealing with, you need as much information as possible. Contact your Employee and Family Assistance program.
- Asking what you can do. Don't guess or assume, ask the person what you can do to help. Mental illness sometimes makes it difficult for people to communicate.
- **Listening.** It takes courage for someone to open up about their mental health challenges. Perhaps the most important thing you can do is listen.
- Not blaming or judging. Judgement can be the one thing someone with a mental health issue fears the most.
- Guiding the person to appropriate support(s). Your Employee and Family Assistance program can provide you with a number of options in your area. Offer to make calls, find information or drive the individual to appointments. But ask first.
- Being optimistic. Reassure the person that this
 is a medical issue and will respond with the time,
 treatment and support.
- Taking care of yourself. Supporting anyone with a physical or mental illness can be an emotionally draining situation. Protect your own physical and emotional health.



Taking Care of Your Finances

Financial stress can affect more than your wallet; it can have a ripple effect, impacting your health and relationships. The relationship between mental health and finances in some instances are dynamically linked.

Experiencing difficulties with your mental health may contribute to financial difficulties, and vice versa, as an example, failing to meet your financial obligations due to challenges with anxiety or depression or alternatively experiencing anxiety or depression due to mounting financial debt.

Stress is an important reaction that helps protect you from danger. When experiencing stress, your body releases hormones, adrenaline and cortisol, it increases your blood pressure, heart rate, and the energy needed for you to fight or flee from danger or crisis scenarios. Prolonged stress, has been linked to an increased risk of heart attacks, diabetes, hair loss, and depression.¹

Debt in Canada

In Canada, household debt as a proportion of household disposable income has increased to 167.8 percent, a record high.²

This means, for every dollar of household disposable income, Canadians owe \$1.67 in credit market debt. As debt continues to rise, the ability of households to absorb higher interest rates continues to deteriorate. Household debt has been identified as a key risk to the overall Canadian economy.

Living with debt has been linked to reduced physical health and increased susceptibility to experience a mental health disorder. Of particular concern are the implications for our youth. Recent estimates suggest average student debt in Canada has surpassed the \$25,000 mark upon graduation. The Canadian University Survey Consortium surveyed more than 18,000 graduating university students from 36 Canadian universities for its 2015 annual report. The average debt-ridden student owed \$26,819.³

If you are concerned about your finances, you are not alone. Many Canadians aren't saving enough money for retirement, or emergencies. So what can be done to lower your financial stress?

How to deal with financial stress

When dealing with finances, it is important to approach and search for solutions with a calm and logical demeanour. Here are some ways to help alleviate stress when dealing with your finances.⁴

• Start communicating. Speaking with your partner, family, or close friends is an important step in reducing your financial stress levels at home. Expressing your hopes and fears about your financial situation can help you work together to find a solution to your financial woes. If speaking to your partner, family, or close friends doesn't work, speak to a financial advisor, our a representative from your bank, they can help support you in achieving your financial ambitions.

- Create some breathing room. Reviewing your monthly statements and expenses are the first steps in understanding where your money is going. Analyzing your monthly expenses with your income and considering what expenditures can be trimmed can help create the breathing room you need to begin saving and minimizing your financial stresses. The more you live within your means, the greater financial freedom you will experience.
- Take care of the "what ifs." Understanding your fixed expenses (i.e. rent, mortgage, food, insurance etc.) can help you understand how much money you need to maintain life's essentials. Some economists suggest the ideal 'emergency fund' should amount to approximately six months' worth of fixed expenses. If you are able to set aside money to save, this may help alleviate stress in instances of disability, illness, job loss, or economic downturn.
- Set realistic and achievable goals. This is important to ensuring long-term financial security. Understanding your debts, how long it will take to pay them off, and what amount you want to have in savings can help you build a financial roadmap. Establishing goals can help to prioritize spending, balance your budget, plan for retirement, and pay off your debt.

- Make it easy on yourself. There are programs and plans that make saving and paying off debt easier than tackling it on your own. Setting up automated payments or money transfers to savings accounts can help you keep your financial house in order. Even setting up reminders to alert you of upcoming bills, or when you are being paid, can help you identify your spending priorities.
- Unload debt. Evaluate what debt you have and identify which carries the highest interest rate. Pay off high-interest debt first. Typically credit cards carry the highest interest rates. Develop a plan that targets reducing your credit card debt, as this will increase the funds available which can then be applied to lower interest bearing debt. If you have multiple credit cards, try consolidating the debt onto a low-interest credit card or loan. This will help to pay off the debt sooner, and free up funds for savings and investing.
- Protect what matters most. Protecting your family and your assets against unforeseen events is critical to minimizing your financial stresses. Ensure you have insurance, an emergency fund, and savings to help protect you from life's unexpected challenges.

If you take the steps to understand your finances, you can reduce your financial stresses, increasing both your physical and mental health.

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Characteristics of Effective Teams

What makes teams effective? Here are some characteristics

- **1. A clear, elevating goal.** Everyone knows the specific performance objective and when it has been met.
- **2. A results-driven structure.** It is often best to let the team develop a structure that allows them to operate in a manner that produces results.
- **3. Competent team members.** Members are able to tackle their responsibilities given their level of knowledge.
- 4. A unified commitment. All individuals direct their efforts toward the goal.
- **5.** A collaborative climate. It is a climate of trust produced by honest, open, consistent, and respectful behaviour.
- **6. Standards of excellence.** Team members know what is expected of them individually and collectively.
- 7. External support and recognition. Encouragement and praise motivate individuals and teams.
- **8. Principled leadership.** Team members appreciate that team leaders have the position because they have good leadership skills and are working for the good of the team.

Need more information or assistance? All calls are completely confidential.

1-866-565-4903 | TTY: 1-888-384-1152 International (Call Collect): 604-689-1717

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