

livingWell

THE KEYS TO PERSONAL RESILIENCY

Have you noticed how much easier life seems to be when you're in a good mood? You can cope with work and family issues much more smoothly, achieve goals more effectively and face challenges with less stress and frustration. That's the power of happiness and positive energy!

Although none of us can expect to feel this way 100% of the time, we can experience deeper overall happiness in life by building our personal resiliency. The more resilient we are, the more we can bounce back from adversity and overcome challenges and change - and the happier we feel. It's a positive cycle!

Research shows a number of personal qualities build resiliency and lead to happiness.

RESILIENCY BUILDERS

- Optimism
- Courage
- Self Worth
- Flexibility
- Work Ethic
- Humour
- Sense of purpose
- Sense of community
- Life-long learning
- Creativity
- Spirituality
- Honesty
- Perseverance
- Generosity
- Interpersonal Skills



Think of these as your internal strengths. And remember - in the same way you develop physical strength, you can build on these inner strengths by exercising them regularly! Dare to embrace new experiences and focus on positive outcomes. Believe in yourself and keep going. Seize the responsibility for your own happiness - but take strength from your relationships with family and friends. And never, ever forget the power of laughter!

In the next few issues of this newsletter, we'll be taking a more in-depth look at each of these attributes and talking about how we can develop and use them through the different roles we play and through different life events.

Meanwhile, why not take a little time to reflect on each of these attributes and how they can contribute to your happiness. None is more important than the rest. You want to build them all - and you can! Why not start today?

INSIDE...

- ▶ Later Life Happiness Starts with Early Planning
- ▶ Develop Values in Your Child
- ▶ Get Energized with Healthy Eating Habits
- ▶ Lifestyle Tips



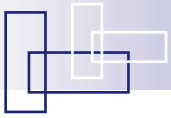
We welcome any suggestions you may have about topics you'd like to see covered in *Living Well*. Please contact Barbara Jaworski, Director, WorkLife Solutions by e-mailing bjaworski@fgiworld.com, writing to the address below, or calling her at FGI at:

1-800-263-4533

FGI, 10 Commerce Valley Drive East, Suite 200, Thornhill, ON L3T 7N7

Next issue...

The Power of Optimism



LATER LIFE HAPPINESS STARTS WITH EARLY PLANNING!

If you're in your middle years, you may feel retirement is still a long way off. That means it's the perfect time to start preparing! Let's look at the key stages of financial and lifestyle retirement planning.

10 - 15 YEARS FROM RETIREMENT

- Estimate your retirement cost of living.
- Review financial plans, including pension, benefits and investments.
- Calculate whether likely retirement income will cover costs.
- Investigate your retirement lifestyle. Determine housing, recreational, career and social goals.
- Build personal resiliency.

5 YEARS FROM RETIREMENT

- Thoroughly examine housing options and develop a housing plan.
- Review retirement financial projections and make adjustments.
- Consider whether you need a more conservative investment approach.
- Begin practicing your retirement lifestyle and cutting living costs.

1 YEAR FROM RETIREMENT

- Adjust retirement income and expense projections.
- Review investments to favour income oriented options.
- If planning to move, start house-clearing and improvements.
- Practice retirement lifestyle - start new hobbies, begin volunteering, etc.
- Move towards your retirement budget.

Personal resiliency will not only help you move through these stages, it will help you get the most out of the exciting new opportunities that await you in retirement.

Look to your optimism, courage and sense of humour, to help you welcome new experiences. Focus on life-long learning, awareness of your talents and a sense of community to discover fulfilling new interests, satisfying relationships and volunteer or career opportunities. Reflect on your self-worth, inner direction and sense of purpose to get the most out of every single day. Enjoy!

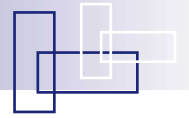
RETIREMENT PLANNING HELP...
FOR ALL AGES IN CONJUNCTION WITH
CANADA'S ASSOCIATION
FOR THE FIFTY-PLUS (CARP)



Our WorkLife specialists will consult with you at no cost through your EAP, helping you make long-range - or short-range plans for your retirement. You can receive consultation with a WorkLife Specialist plus, if appropriate, custom selected materials such as a *Lifestyle Planning Guide*, a *Financial Planning Guide*, a valuable interactive workbook, CARP's *50 Plus Survival Guide* or a one year membership and subscription to CARP's popular lifestyle magazine *50 Plus*. These materials offer comprehensive tips and information on everything from finding purposeful activities or jobs to accommodation options to forecasting income and budgeting.

Call today for a telephone appointment with a WorkLife Specialist at **1-800-268-5211.**

Helpful Link: <http://www.hrhc-drhc.gc.ca/isp/common/home.shtml>



DEVELOP VALUES IN YOUR CHILD: **BUILD RESILIENCY FOR LIFE**

When we build solid values in our children, we give them an action plan for future success and happiness. In today's fast-moving society, though, this sometimes seems easier said than done.

The way we interact with the world is constantly changing, along with technology, the economy and family structures and lifestyles. When we're often stretched to find the time to even talk about the day's events, how do we make sure our children grow up with the stable value system our parents instilled in us?

Keep in mind that the behaviour you model will have more impact on your children than anything else. Whatever they may lead you to believe, you are still the most important influence in their life!

UNDER 5

- Explain and model fairness.
- Read books about fairness and talk about what it means.
- Find examples in everyday life.
- Begin to explain the difference between lies and stories.

6 - 11 YEARS

- Sports help children learn about sportsmanship and rules.
- Talk about why it's not OK to cheat to win in life.
- Discuss how your child feels when treated unfairly.
- Talk about loyalty and commitment.

ADOLESCENTS AND TEENS

- Use articles or news items to start discussion on more complex concepts of right and wrong - and extenuating circumstances.
- Discuss whether opinions are biased by physical abilities, appearance or lifestyle. Invite your child's viewpoint and discuss.

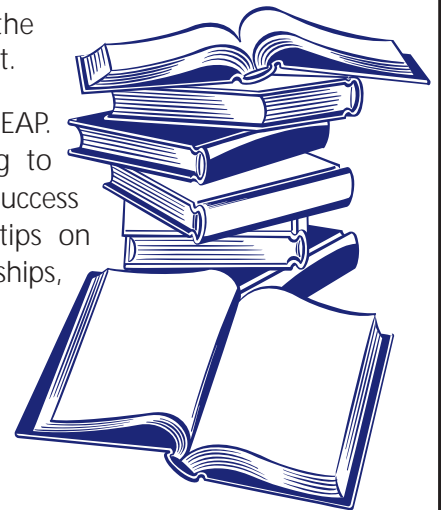
IS YOUR TEEN APPLYING FOR COLLEGE/UNIVERSITY RIGHT NOW? NEXT YEAR? IN 2 YEARS? ~FGI CAN HELP!~

Whether your teen is in the midst of applications or just beginning to think about the options, you can play an invaluable role as a parent - and our WorkLife Specialists can assist.

Call us for telephonic information and advice - at no cost to you through your EAP. Depending on the need, your teen can receive career assessment and counselling to determine a career path. You may receive all or some of our comprehensive College Success tools & materials for parents and teens, including fact sheets, publications and tips on everything from researching and selecting options, to filling in the application, scholarships, making campus visits and preparing back-up plans. Call us at 1-800-268-5211.

Quick Tips FGI Will Assist You With

- Help your teen identify and access their educational and career needs
- Assist your teen in drawing up a schedule that includes self-assessment, college research, financial research, making a choice and a back-up plan, filling in applications and dealing with outcomes. FGI's WorkLife Specialists can provide templates for you.
- Set aside an area where information, brochures and forms can be kept.
- Set-backs may happen. Prepare a back-up plan in advance.
- Assess your financial circumstances and potential costs.



Helpful links : www.canlearn.ca

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Get **Energized** with Healthy Eating Habits

Feeling sluggish and low on energy? Get the best mileage out of your day by filling up on nutritious foods! Be sure to eat plenty of fruit and vegetables, whole grain bread and cereal products, as well as low fat protein, every day. Dark green vegetables and yellow-orange fruit and vegetables are rich in vitamins - a most effective energy booster!

Tips for a nutritious day

Developing good eating habits will help you stay energized. Here are some quick tips that will maintain your momentum throughout the day:

- Don't leave home without breakfast. If you're pressed for time, take it with you and have it on the way.
- Choose a protein and carbohydrate combo. Have a toasted English muffin with melted cheese or a bowl of muesli with berry yogurt and sliced banana to feel alert and energetic all morning.
- A nutritious lunch and regular snacks will prevent afternoon burnout. Keep some nut and dried fruit mixture or low-sugar granola bars on hand.



Suggestions for reducing debt

- Draw up a new budget to allow for total debt payments.
- Reduce credit cards to one low-interest card for emergencies.
- Find out if you can use this card to pay off higher-rate cards. Ask an FGI Financial Counsellor for information.
- If you can't cope, consider credit counselling, offered by non-profit organizations. Credit counsellors negotiate with creditors for a repayment plan over time - often with interest frozen. Recognize that this affects your credit rating.

Tips for quitting smoking

- Talk to your doctor about options like the patch and medication.
- Plan a target quit date ahead of time and gradually ease towards it.
- Start by switching to a different brand. Analyze why and when your smoking needs are greatest.
- Increase exercise. Reduce caffeine and alcohol use.
- Join a program that will give you coaching and telephone support through the process.
- Celebrate each smoke-free day - you're a success. You can do it!



Nutrition Tips for A Healthier Pregnancy

Eating for two? Well, "eating for you and me" is more like it! Pregnancy calls for extra nutrients and energy to meet demands of the growing fetus and of the mother-to-be.

1. **Go for quality and not quantity!** Contrary to popular belief, energy requirements are not doubled but should be increased by only 15%. For example, a woman who regularly needs 1800 calories/day will require an extra 270 calories daily.
2. **Is raw good?** For fruit and vegetables, yes, but stay away from raw fish and seafood like sushi or oysters, smoked fish, and non-pasteurized dairy products (raw cheese), like brie, camembert or feta cheese.

Nutrition Counselling for Healthy Living

Changing lifestyle patterns, such as improving eating habits and exercising regularly, will make you feel better and help reduce health risks. *WorkLife Solutions* provides a wide range of nutritional counselling and information on eating well and preventing disease. Tailored to your personal needs, health status and diet goals - such as weight control, heart health, stress management, peak performance, cancer prevention, pregnancy or lactose intolerance - *FGI Nutritional Services* can make a difference.

All services are available by phone. When you or your family members call, you will reach a Client Care Representative who will match your request with a Registered Dietitian. The dietitian will contact you directly to determine your needs and design a personalized wellness diet. Following a nutritional assessment, the dietitian will prepare a personalized food plan, which will be mailed along with informative fact sheets. In a subsequent follow-up session, the dietitian will explain your personalized diet plan and answer all of your questions. Further follow-up will ensure there is integration of the diet plan with your day-to-day living.

As part of the nutritional service, each employee will receive a resource package that includes their personalized diet plan and informative fact sheets, menu samples, recipes and a list of additional useful resources.

Call *WorkLife Solutions* for more information on the topics in this issue or for helpful time-saving telephonic advice, educational information and resources on a wide range of other issues, including childcare, parenting, homecare, eldercare, pre-retirement, schooling, legal, career, nutrition, smoking and financial issues.

Call **1-800-268-5211**
(in English)

1-800-363-3872
(en français)

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One World...One Provider