



# Working TOWARD Wellness

LIVE BETTER. LIVE LONGER.

PROVIDED BY HEART HEALTH ACTION WINDSOR-ESSEX  
AND THE WINDSOR-ESSEX COUNTY HEALTH UNIT

## HEALTH AND WEALTH STRIKING A BALANCE

### What dreams or goals do you have for your life?

This may be a question you have asked yourself. It is certainly a question that a financial advisor would ask a client during their first visit. After all, how can a person successfully organize their finances if she or he doesn't know what they want from life?

While getting the most out of life means managing our money, it also means planning for our health. However, this may seem obvious as many of us have unrealistic expectations that health problems will never get in the way of what we want to do in life, now or in retirement. But, how many times have you heard about a guy who worked for 35 years, who planned and looked forward to an enjoyable retirement, only to die within the first couple of years after he retired?

The truth is, good health and financial well-being are closely linked. Both are connected to how our futures will unfold. Quite simply, if you take care of your health while building

your wealth, chances are that you'll be around a lot longer to enjoy both.

Unfortunately, there is evidence to suggest that we all should pay closer attention to our financial well-being as well as our health. For example, according to a recent report by the Vanier Institute of the Family (2004), the current financial state of Canadian households shows some discouraging trends when it comes to increased over-spending and debt over the past decade.

On the health side of the equation, the bad news is that most of us pay more attention to our finances than we do our health. For example, Statistics Canada's Community Health Survey in 2003 revealed that more than 50% of Canadians, twelve years of age and older, do not consume the minimum recommended amount of vegetables and fruit. Read on for more information on how to maximize your health and wealth so that you and your family can enjoy the "fruits" of your labour for years to come!

### TEST YOUR KNOWLEDGE!

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- |   |                       |                       |
|---|-----------------------|-----------------------|
| 1. In general, there is increased debt among Canadian households.   | <input type="radio"/> | <input type="radio"/> |
| 2. Most Canadians older than 12 years consume the recommended amount of vegetables and fruit each day.                                  | <input type="radio"/> | <input type="radio"/> |
| 3. The first step in making a good financial or health plan is to identify your goals.  | <input type="radio"/> | <input type="radio"/> |
| 4. Setting up and following a monthly budget is likely the most important step in successfully reaching your financial goals.           | <input type="radio"/> | <input type="radio"/> |
| 5. If you are trying to develop healthy habits, you should try to change at least three habits at a time.                               | <input type="radio"/> | <input type="radio"/> |
| 6. You can save more than \$1,000 per year if you spend only \$3 less each day.   | <input type="radio"/> | <input type="radio"/> |
| 7. It is important to ask family and friends for their support and encouragement as you try to develop healthier habits.                | <input type="radio"/> | <input type="radio"/> |
| 8. If you are tempted to smoke a cigarette after finishing a meal, one way of dealing with this is to plan to brush your teeth instead. | <input type="radio"/> | <input type="radio"/> |
| 9. To help gain better control of your money, you should examine your feelings about why you spend money.                               | <input type="radio"/> | <input type="radio"/> |
| 10. You can be assured that your credit rating is always free of errors.  | <input type="radio"/> | <input type="radio"/> |

see answers on back panel

### Benefits

OF HAVING A PLAN TO  
IMPROVE YOUR HEALTH  
AND WEALTH

#### Your Wealth:

- More likely to meet your life's dreams and goals
- Reduced stress on personal relationships
- Better plan for a comfortable retirement
- Greater tax savings

#### Your Health:

- Reduced risk of chronic diseases like heart disease, diabetes, some cancers, arthritis, etc.
- More energized to cope with daily challenges
- Greater enjoyment of life during the years leading up to retirement, as well as when you retire
- Added years to your life and life to your years

# Why

## Why should you invest in your health and financial well-being?

Good planning is the key to achieving long-term success in anything you do in life. Having financial well-being and being in good personal health are no exception.

However, for many Canadians, their financial well-being is being greatly stressed. It is clear that many households are spending beyond their means. Further, household total debt-earnings ratios (based on consumer, mortgages, and “other” sources of debt) are now at record high levels and rising. Without gaining more

control over spending and saving patterns, many people will find it difficult to successfully meet financial goals such as having a “comfortable” earning during retirement; providing for their children’s education; taking an annual vacation; or paying down debt. But, even if you are financially able, will you be healthy enough to enjoy your retirement or the years leading up to it?

Just as financial problems can spell trouble for future goals, health problems can also put our dreams on hold. Statistics Canada mortality tables for 1997 show that chronic diseases like cardiovascular disease and many cancers are the leading causes of death in Canada. However, according to the Journal of the American Medical Association, 2004, the good news is that almost 50% of these diseases can be prevented by quitting smoking, having a healthy diet, being active on a daily basis, reaching and keeping a healthy weight, and by using alcohol responsibly. The bottom line is that we all have a lot to gain by taking a hard and honest look at our finances, as well as taking steps to improve our health and well-being.

# How

If you already have a good plan and are well on your way to meeting your goals for your financial well-being and improving your health, congratulations! Read on for more ideas and suggestions to help make your plan even better. For those of you who feel that you have a long way to go, now may be the time to consider making changes.

## YOUR FINANCES

Do you need help?

Although it’s possible to develop a financial plan on your own or with computer software, you might benefit from meeting with a professional financial planner. Check with your bank, other investment agency, or at the many non-profit credit counselling agencies that exist across Canada for information on how to access the help that’s right for you.

What are your financial dreams and goals?

Whether or not you have the assistance of a financial planner, you will need to determine what your goals are in order to plan for your future. Some common goals or dreams include:

## How can you plan for better financial well-being?

- paying off a loan or credit card debt
- taking an annual family vacation
- buying a new vehicle
- taking an early retirement
- travelling or enjoying your favourite hobby

Prioritize your goals and then begin working on a plan to help you achieve those goals. This should include how much and how long you will have to save per week, per month or per pay cheque.

What’s next?

Setting up a budget and working with it on a monthly basis is likely the most important step in successfully reaching your financial goals. Budgeting puts you in the driver’s seat. Like a car, a budget is a tool that helps get you where you want to go in life. It’s a plan that helps:

- pay living expenses
- pay off debts
- decide what you can afford
- save towards your financial goals
- have money for things you want to do.

How much money do you spend?

As you start setting up your budget, the key is to figure out when, where and why you spend money. Be sure to include the following steps:

1. Determine your regular monthly living expenses that don’t vary much, like mortgage or rent, loan or credit payments, groceries, utilities, childcare, gas, parking, etc.
2. Include putting money aside in your savings for the financial goals that you’ve already identified. This is the key to accumulating savings and it is often called, “paying yourself”.
3. Identify your annual living expenses that come up at certain times of the year (insurance, taxes, RRSP contributions, gifts, car and home maintenance, etc.).
4. Determine your average monthly expenses.

Can you afford this budget?

If your monthly income is somewhat greater than your expenses, then the answer is probably “yes”. If not, then you will need to cut your expenses, boost your income or change your goals.

How do you keep track?

There are many ways to track your monthly budget such as setting up envelopes, calendars, computer worksheets, or personal notebooks. Whichever method you choose, monitor your progress toward your financial goals every month, and make adjustments as required.

# What

## What are some major challenges to being financially healthy?

In today's world, there are so many products and services available to buy. On top of this, we have many more choices of how to pay: cash, cheque, credit cards, debit cards, pre-authorized payments, and "buy now-pay later" options. As a result, it is easier than ever to live beyond our financial means.

In many ways, it's also easier to have unhealthy habits in today's society. An obvious example is the increasing number of

drive-through services that, when added up, can decrease how active we are on a daily basis.

Without a doubt, there are world-wide factors that have played a role in developing our strong, consumer-based society. However, in our personal lives, financial and personal health planning requires some tough decisions of how we spend our money and how we invest in our health. But, remember, the pay off is well worth the effort and peace of mind for you and your family.

# Go for it!

## RESOURCES AND WEBSITES

### Finances

Canadian Credit Rating Agencies  
[www.equifax.com/EFX\\_Canada](http://www.equifax.com/EFX_Canada)  
[www.tuc.ca/TUCorp](http://www.tuc.ca/TUCorp)

Credit Counselling Canada  
(links to local agencies)  
[www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca)

Industry Canada  
[www.ic.gc.ca](http://www.ic.gc.ca)  
Click on "search" and enter, "Spending Smarter"

Financial Consumer Agency of Canada  
[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

Canadian Association of Financial Planners  
[www.cafp.org/consumers.html](http://www.cafp.org/consumers.html)

### Health

Contact the Windsor-Essex County Health Unit for resources and programs on topics such as eating well, being active and quitting smoking.  
519-258-2146

Heart and Stroke Foundation  
[ww2.heartandstroke.ca](http://ww2.heartandstroke.ca)

Canadian Cancer Society  
[www.cancer.ca](http://www.cancer.ca)

Dietitians of Canada  
[www.dietitians.ca](http://www.dietitians.ca)

Centre for Science in the Public Interest, Nutrition and Health  
[www.cspinet.org/nah](http://www.cspinet.org/nah)

[www.wehealthunit.org](http://www.wehealthunit.org) and at  
[www.windsor-heart-health.com](http://www.windsor-heart-health.com)

## and personal health?

### YOUR HEALTH

There are many, many things that YOU can do to improve your health.

As with improving your financial health, you need a good plan.

What does a good plan include?

1. Identify the behaviours you need to change, and plan to change only one habit at a time. This will increase your chances of success. Even if you think that you should improve more than one habit, start with what you think will be the easiest or most beneficial habit to change.
2. Be confident. Believe in yourself and be 100% committed to making the change. You really, really have to want to change and be willing to deal with challenges when they arise.
3. Be realistic. Develop a series of "mini-goals", or small steps that will bring you closer to your overall goal. Include ways for how you will handle the challenges when they come. For example, if you are tempted to smoke a cigarette after finishing a meal, plan to brush your teeth instead.
4. Get help and seek support. Find resources that will give you the knowledge and skills you need to help reach your goals, such as books,

support groups, and professional advice. Also, ask your family and friends for their support and encouragement. For example, ask a co-worker to join you on a 30-minute walk following your shift and before the commute home.

5. Reward yourself. This doesn't mean going on a spending spree using credit cards. It means that as you reach each mini-goal, try to link your efforts with something positive. You will feel better and will more likely stay committed to each new change you make.
6. Don't be too hard on yourself. Avoid the trap of giving up when you stray from your plan. When trying to make a change, we all occasionally fall back to our old habits. Success happens when we analyze our setbacks and come up with better strategies for the future.

Whether it's losing some weight by getting more physical activity and improving the way you eat, or quitting smoking, if you follow these steps, you will have the makings of a good plan to help you improve your health.

*"It's never too late to become what you might have been."*

George Elliot

# CLIP & KEEP THIS INFO!

## TIPS on Investing in Your Financial and Personal Health and Well-Being

**I**nquire about your credit rating. If you don't already know it, find out to make sure that there are no errors. If there are errors, you can request that they be corrected. Apply directly to one of the two credit rating agencies in Canada (see Resources and Websites).

**N**arrow the gap between your present weight and a healthy body weight. For most individuals, this means losing weight. This can help reduce your risk for chronic diseases like heart disease, diabetes and some cancers.

**V**alue your money and your health by buying foods that give the biggest nutritious bang for your buck! For example, choose dark-coloured vegetables and fruit more often.

**E**xamine your feelings about spending money. For example, does buying something cheer you up? Do you feel that spending on family and friends will make them care more about you? Learning more about why you spend money will help you gain more control of your money.

**S**tart by making small changes. For example, you can save more than \$1,000 per year if you spend only \$3 less a day. Or, increase your daily physical activity by taking three, 10-minute activity sessions each day.

**T**hink about financial and health planning as being a process, not a one-time event. It's what you do over the long-term that has the greatest payback in benefits.

## Pass it on!

Please feel free to copy any articles in this brochure as long as you acknowledge the source.

# Make it happen at your workplace!

Here are some suggestions to encourage and support better financial health and better personal health in your workplace and at home:

### Financial Health

- Request a presentation at least once a year that provides an overview of all current employee benefits.
- Investigate on-site training opportunities on financial planning with assistance from a local non-profit credit counselling agency.
- Write down everything you spend in a small notebook for at least one month to get a clear picture of your spending habits. Keep the notebook with you at all times.
- Make an appointment with your bank or financial advisor at least once a year to review your accounts, RRSP contributions, etc. and make adjustments to maximize your savings.

- Review once a year all of your insurance needs, including house, auto, life, long-term disability, etc.

### Personal Health

- Ask for healthy food and beverage choices in vending machines.
- Start a walking club or buddy-up with a friend and go for walks before, during or after work.
- Support co-workers who are trying to quit smoking by encouraging them or quitting with them.
- Consider organizing an after-work fitness activity once or twice a week. Rent time and space at a local rink or school gym to play group sports such as hockey, volleyball, basketball, or floor soccer.

### Key References

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Answers (from front page): 1-T • 2-F • 3-T • 4-T • 5-F • 6-T • 7-T • 8-T • 9-T • 10-F

For more information about the Workplace Health Promotion Program,  
contact the Windsor-Essex County Health Unit at 258-2146 x 3100



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[www.wehealthunit.org](http://www.wehealthunit.org) and at [www.windsor-heart-health.com](http://www.windsor-heart-health.com)