



HURSTPLACE

compassion. knowledge. growth.

NEWSLETTER | Winter 2011

Healthy Lunch Ideas

Having trouble deciding what to pack in your brown bag lunch?

People complain they don't know what to pack for lunch. It may seem like an overwhelming and time-consuming feat to pack a good lunch, but it's really not. Once your lunch bag is brimming full of healthy options, you'll no longer crave and consume empty calories, and you'll save money, too.

Packing a nutritious lunch is easy when you have the right ingredients at home to choose from. Here are some ideas for your brown bag:

1. When you make dinner during the week, make enough for lunch the next day.
2. Keep your pantry and fridge filled with whole grain breads, wraps, and crackers in which you can stuff or top with fresh veggies, cream cheese, jam with sliced banana!
3. Cut up veggies and have them available in your fridge and ready to go so you can easily munch on them throughout the day. These also work well stuffed into a wrap or they can be added to a big bed of salad greens for a nutritious fresh salad.
4. Keep hearty protein options on hand such as black beans, kidney beans, garbanzo beans, avocado, almonds, walnuts, hemp seeds to accompany your salad, or top them on a slice of bread or in a wrap.

These options should get you through a week's worth of lunches that add some variety to your meals. Not to mention, keep you energized, save some money, and may even shed a pound or two. Best of all, you'll look forward to eating your lunch!

Message from the Director

In January of each year we see and hear of many clients setting goals for the New Year or making New Year's resolutions. By now many of you have forgotten the goals you set or you have already broken your resolution so you give up. Should we even bother to make New Year's resolutions? Research tells us that resolution makers often fail because of unrealistic expectations. We want results tomorrow, and they have to be big! We expect the process to be easy and our lives to change dramatically if we actually meet our goals. Although society supports the idea of transformative, yet easy-peasy, sudden metamorphosis, that is not how self-change actually works. We need to remember to be patient with ourselves and our progress, we also need to realize that it is going to be hard work! Success is just a matter of understanding what it takes to actually break (or make) a habit – and knowing the right ways to go about the task.

Here are some tips:

- Set achievable goals; brainstorm small steps and stages to meet your bigger goal(s);
- Choose something that you believe in;
- Put your plan on autopilot – make your plan simple so you are able to stick to it; focus on your successes and brainstorm ways to overcome the obstacles that you encounter;
- Try the buddy system or find someone to support you in the process; meet often to keep the momentum going!

Take your goals and resolutions seriously, if you have already faltered in the first month then start over and take it slowly. Do a little. Do a little and get used to it. Then do a little more and get used to that. Repeat until you achieve your ultimate goals. By the time the calendar ticks over to 2012 you will have made the desired changes! There is no better time to take inventory and determine what goals you want to achieve in 2011. If you are unsure of how to begin book an appointment to talk with a Hurst Place EAP counsellor – they'll help you set your goals to get the most out of life!

Warmest Regards;

Wendy Murdock,
Executive Director



Make 2011 your year to reduce debt and start saving!



The economic crunch has caused many people to not only tighten their belts, but also lose sleep: a recent Canadian study found that nearly a quarter of us are tossing and turning at night over money worries.

If you are guilty of overspending and under saving, it's never too late to make some changes. Start now with a few simple steps that will help you reduce your debt, save for a rainy day, ease relationship quarrels over money and ultimately lower your stress levels.

Get real. It may seem easier to stay in the dark about what you owe, but you can't change what you don't acknowledge. Use a spreadsheet to keep track of your income and expenditures—it's the easiest way to see where your money is going and where you need to cut back.

End the credit crunch. Credit card debt can create a never-ending cycle of overspending and high interest rates that can quickly become overwhelming and hard to manage. If you don't pay your credit card in full every month (the interest-free way to go) start by adding up exactly what you owe and looking to see if you can consolidate your debt using a lower interest line of credit. If that's not an option, create a plan that covers all your minimum payments and pays off the highest interest rate cards first. Avoid further credit temptation by leaving the charge card at home and using cash for day-to-day purchases.

Trim your expenses. Check your phone, cable and internet bills for "extra" features you're being charged for and cancel unused services. Look for other easy ways to lower your

monthly expenses so you'll have more left at the end of the day for debt reduction and savings. Switching from monthly to bi-weekly mortgage payments sneaks in one or two extra payments annually and can have your mortgage paid off years faster. Many mortgage agreements also allow you to pay an extra 15 per cent on your instalments and a lump sum on the anniversary date of the mortgage. Check the fine print!

Get with the program. Plan your weekly meals, lunches, grocery lists and shopping outings. Your morning coffee and afternoon lunches can easily add up to hundreds of dollars each month. Skip the high-priced frothy coffees and invest in a thermos to cart around your beverage of choice. Avoid impulse buys by making a list of essentials before you hit the stores.

Alter your mode of transportation. Do your part for the environment and save money at the same time by biking to work or walking your children to school. If you don't live close to work compare transit prices or consider car-pooling and use the most cost-effective option. This can save you thousands of dollars in gas, repairs, maintenance and parking.

Go green. Keep heaters a few degrees lower and air conditioners a few degrees higher. Use energy saving light bulbs. Investigate energy saving options and information on government rebates for buying greener when it's time to replace an appliance.

Start saving today. Take all the money you're saving (by following the above steps) and create a plan. Whether you open up a Tax Free Savings Account (TFSA), put the money into an RRSP, GIC, Registered Education Savings Plan (RESP) or all of the above, it's important that you create a savings plan that meets your needs now and down the road. If you find all the options (and acronyms) overwhelming then talk to a financial planner to get the information you need to make savvy saving decisions.

There's no doubt that financial uncertainty has created a lot of anxiety and unease, but it has also made a lot of us take a closer look at how we spend and save money. Money may not buy happiness, but financial stability—achieved by reducing your debt load, finding ways to cut costs and actively saving—can definitely ease stress and improve relationship and family dynamics.