

# BALANCE

WELLNESS MAGAZINE OF THE MANITOBA TEACHERS' SOCIETY

SEPTEMBER 2016 | VOLUME 2 | NUMBER 1

Getting to Better™:

## Wellness It Takes a Village

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A Practical Guide  
for Caregivers

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Breath, the Power  
Behind our Voice

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The Life Cycles of  
Financial Planning

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Understanding  
Who We Really Are

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General Secretary's  
Message on Back Cover

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# editor's MESSAGE



Welcome Back to Balance. We are absolutely thrilled to share this issue of the Balance Magazine with you. This year we will continue to provide support in the areas we touched on last year like vocal hygiene and financial literacy; and are excited to announce the addition of other areas of wellness such as specific articles related to nutrition in our northern communities, as well as providing informational support on Caregiver Fatigue. Many of our teachers are now in the position of caring for their own children, their students, and as the years go on, their parents. This is a situation affecting many of our members and in this challenging time it is nice to know you aren't alone. We are also reaching out to our members who prefer to use an active means of transportation to get to and from school with the help of tips from the Green Action Centre.

As the Balance program continues to grow it is with your help that we will stay on path with the issues affecting the lives of our members. We encourage you to provide us feedback, let us know what you would like to read about. What information on wellness are you looking for as you read this magazine? If it is something you are thinking about, you can feel with confidence that it is an issue affecting the wellness of others. The team is here to support you by providing you the information you need and want to read about in every issue. Please contact us at [balance@mbteach.org](mailto:balance@mbteach.org) to share your thoughts and feedback so we can customize this magazine for you.

The Balance team hopes that you have had a wonderful summer vacation, and that you were able to take some time to focus on your personal wellness. Don't let that focus on wellness end just because the school bell is ringing again, remember to bring wellness in year round, and that the Balance team is here to support you on your path to wellness.

**Robyn Braha**  
Wellness Coordinator



The  
Manitoba  
Teachers'  
Society



**BALANCE**  
mind body spirit  
THE MANITOBA TEACHERS' SOCIETY

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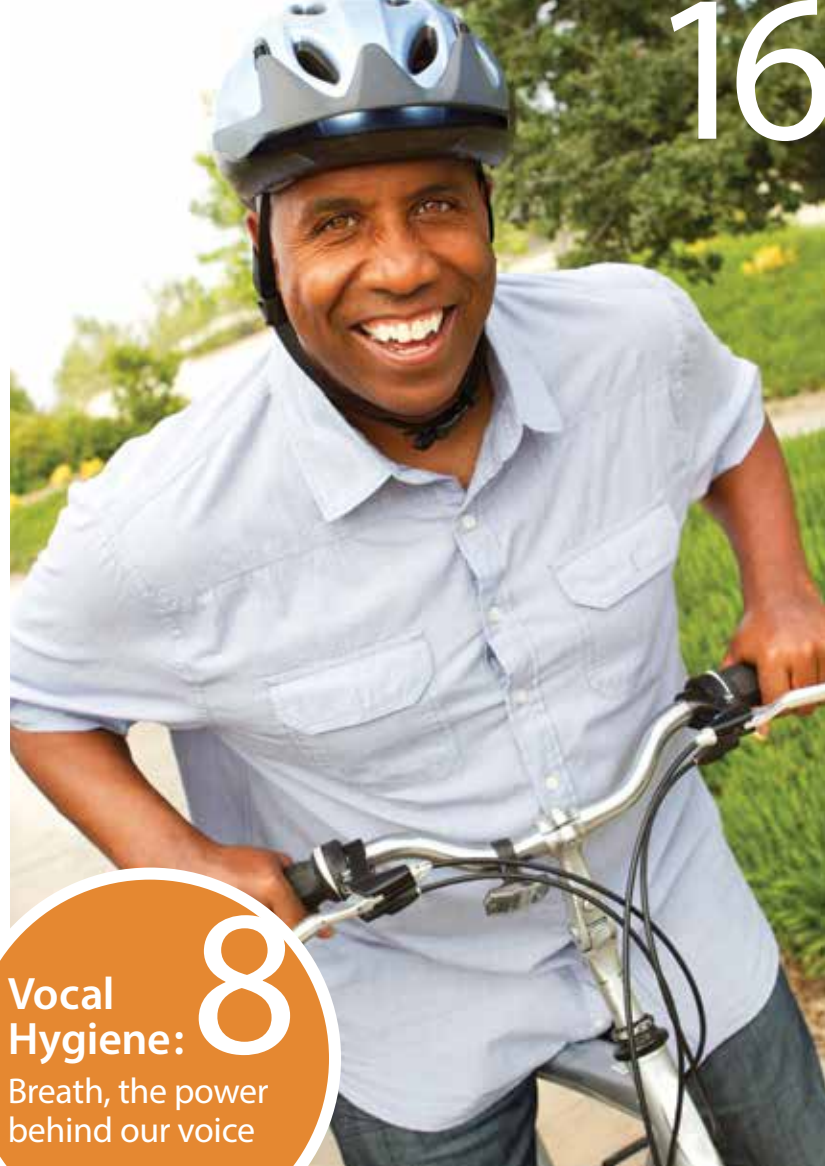
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# enjoy life more DAY 8

Be active!

Call up friends and arrange to meet at a local park. Bring along your pets, Frisbee, balls and your favourite snacks. Did you know being active and connecting with others has real overall health benefits?

– Courtesy of Winnipeg Regional Health Authority, Mental Health Promotion Team WRHA



Vocal Hygiene: 8  
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# Getting to Better™: Wellness takes a village



By **Stephen de Groot, Myriad Consulting** [www.stephendegroot.com](http://www.stephendegroot.com)

Few people would argue with the important message from the African Proverb, “It takes a village to raise a child”. This very well-known saying speaks to the critical role all villagers play, in optimizing the overall well-being and the success of children. The emphasis of the proverb acknowledges that such an important endeavour is beyond the capacity of just one individual alone, but dependent upon everyone in the village as a collective.

## **A village with purpose**

The school, as a village, is one with great purpose; to nurture the social, emotional, physical and mental capacities of children and youth to their greatest potential so that they may learn, love and live the most successfully. One of the reasons why I thank teachers and education professionals every chance I get (thank you, thank you, thank you!) is because these amazing caring, committed and capable people are doing more than a

job; they are answering a very important calling; to develop great people and strengthen great communities.

## **A village in crisis**

According to most teachers and education professionals, to inspire and develop young hearts and minds is one of the most fulfilling and rewarding jobs in the world. However, more than ever and for a variety of reasons, educators in large numbers are reporting higher levels of stress, strain, various health issues



and burnout. The multifarious challenges facing today's educators have not impacted their admirable levels of caring or their commitment, but has unfortunately impacted their level of engagement; the capacity to be motivated, fully engaged and perform optimally.

Research and practice wisdom demonstrate an inextricable link between educator performance and student outcomes. Simply put, when educators are doing better so too are the children and youth they are responsible for. Conversely, when the well-being of teachers and education professionals is compromised, so-too is the well-being of their students.

These stark realities signal, more than ever, the critical need to make educator wellness an absolute priority!

### Return to wellness and strengthen the village: 3 important steps

While individual wellness can mean different things to different people, there are key items that contribute to an environment in which greater individual and collective wellness is possible. The environment, like the community village is everyone's responsibility.

Just as it takes a village to raise a child, it takes a village to strengthen the capacity of that village in order to carry out its primary purpose; to develop the capacities of children, to their greatest potential.

Thousands of conversations have confirmed that teachers and education professionals are feeling their best and doing their best when they experience the people they work with and the work environment overall in three important ways; as Positive, Supportive and Meaningful. While "supportive" and "positive" can be easier to define collectively, "meaningful" is a little more complex. Meaningful refers to the unique "Needs, Values, Goals and Strengths" of the collective.

When needs are being met, values are being lived, goals are being accomplished and strengths are recognized and leveraged in the pursuit of purpose, people are at their absolute best and, those they care for are better for it.

Returning to wellness and strengthening the wellness of the collective begins with 3 important steps.

1. Reflect - As individuals and as a group reflect upon and/or return to a time in your career when you were feeling and doing better.

2. Identify - Work to identify the people that made it positive? What were they doing? How were they doing it? What was happening that were key ingredients leading to "Positive" and/or "Supportive"? What were the key ingredients, mechanisms and/or factors that made that time most "Meaningful"?

3. Develop - Cultivate a list, as long as possible, of discovered possibilities and resources in order to engage in two tasks:

- a. Search for and claim those things that are currently happening and/or in place which contribute to Positive, Supportive and Meaningful. Do more of them. Build on them. Strengthen them.
- b. For the ideas and items discovered that are not currently operating, consider developing a plan to implement and/or develop them further in the current environment so that individuals and the collective can create an increase in Positive, Supportive and Meaningful experiences.

The above exercise is so simple. I have facilitated this process with a variety of communities (education, child welfare, youth justice) and have seen these groups, identify and/or develop between 100 and 300 possibilities for increasing Positive, Supportive and Meaningful experiences at work, thereby initiating an important pathway to better wellness.

### Wellness and the critical role of leaders

Just as villagers are responsible for developing the well-being and success of children and youth, village leaders are responsible for the well-being and success of the community's members. It would be neglectful to focus on educator wellness without highlighting the important role leadership plays on the journey to increased meaning and wellness for everyone.

A wealth of research demonstrates that it is the practice of quality and effective leadership, not simply a formal title as "leader", that positively and significantly impacts the value, meaning and overall well-being of community members within the workplace.

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader" – John Quincy Adams



### Getting started – tips for leaders

1. Facilitate a discussion, with members, of what wellness means to the group as a collective.
2. Work to identify the collective Needs, Values, Goals and Strengths as they pertain to wellness and preferred outcomes for children and youth.
3. Consider initiating and/or facilitating a discussion to strengthen wellness as offered in the 3 steps presented; Reflect. Identify. Develop.

Simply put, great leaders inspire the attitudes and behaviors of members to be motivated, engaged and to perform optimally as they carry out value-based and purpose-critical efforts to accomplish a set of shared objectives. Great leaders foster and enhance wellness by creating and sustaining conditions that contribute to an experience of the people and the work as most positive, supportive and above all meaningful.

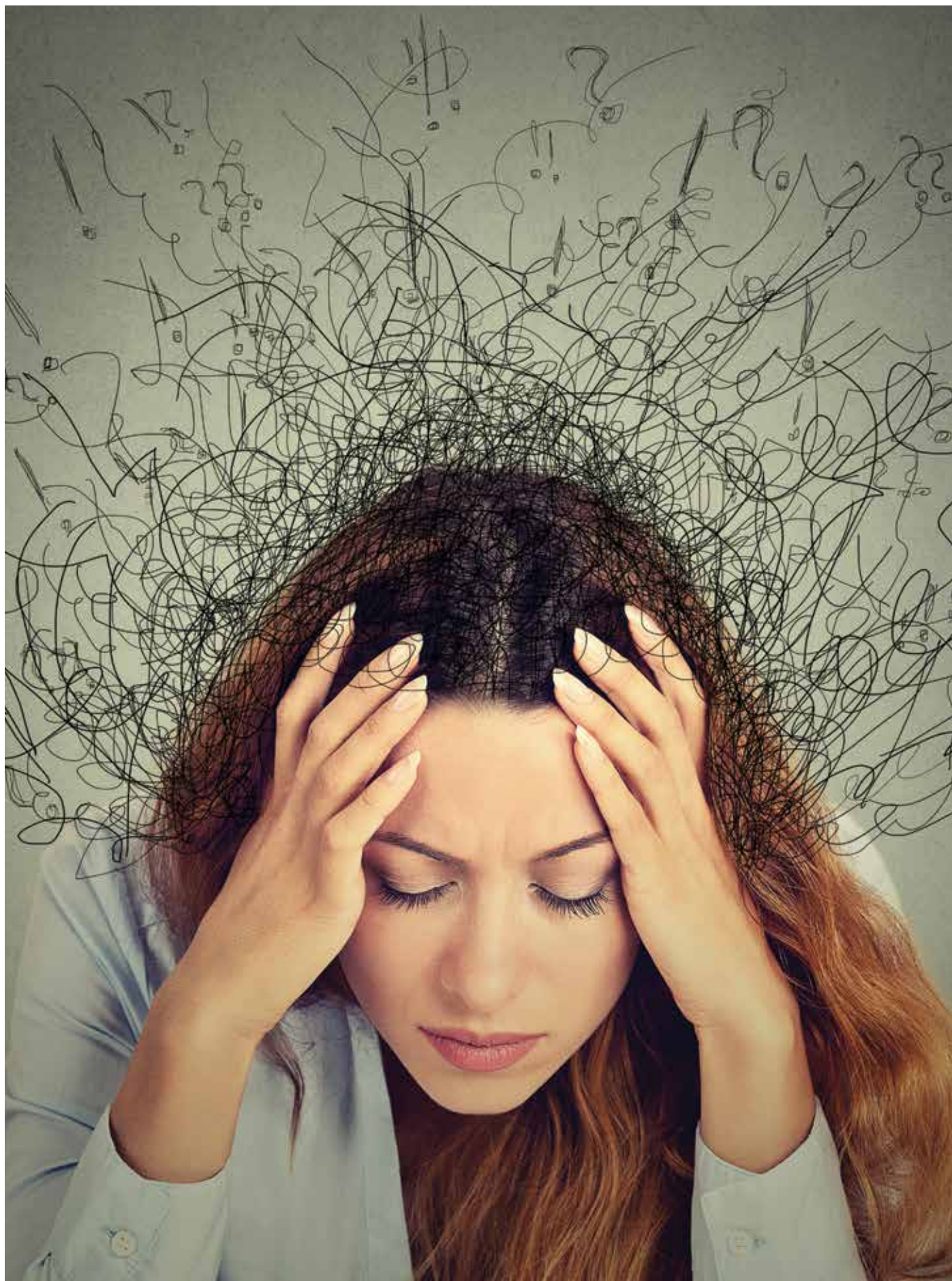
Quality and effective leadership results in better member wellness, better member practice decisions and inevitably, leads to the most preferred outcomes for the children and youth they serve.

It really does take a village.

### Where to next?

Future Getting to Better publications will focus on helpful viewpoints and offer practical strategies for enhancing the collective wellness of educators and their students in the classroom and within the school overall. Some key topics will include, Wellness and the Culture Connection; Purpose and Values as a Pathway to Wellness; Finding Strengths and Creating Success and; Quality Leadership and Better Outcomes.

Further to this, each Getting to Better article will offer leaders a variety of tips (insights and strategies), within the context of each topic, for supporting and enhancing overall member and collective wellness. **B**





# Keith's corner: Understanding who we really are



By Keith Macpherson [www.keithmacpherson.ca](http://www.keithmacpherson.ca)

It was the spring of 1996, Mother's Day to be exact. My mother and I were sitting together in the middle of my high school auditorium surrounded by approximately 150 other mothers and sons at a special Mother's Day event that the high school was hosting. It was my graduating year of high school and a long standing tradition at the all boys school I attended was to have a special opportunity to celebrate our mothers' lives on Mother's Day.

I sat there nervously awaiting my chance to speak some words about the wonderful woman who had dedicated 18 years of her life to ensure that I was always loved and felt safe. As I listened to several other students stand up and speak to their mothers I could feel the anxiety in my mind building as the microphone continued to get closer and closer to me. When the microphone finally arrived in my hand, I recall standing up in front of the auditorium and proceeding to say a few words about my mom and how much I cared for her. I have no recollection of the exact words I spoke but I remember feeling unable to truly express my feelings to her in an honest way. It was as if a wall had been built up around my feelings and only my intellectual thoughts were able to be shared.

As I reflect back on this event in my life and my inability to tell my mother how much she meant to me, I am left questioning why our culture has been so conditioned to hold back from freely expressing our true feelings. Statements like "boys don't cry" or "big girls don't cry" reflect the insecurity many of us experience when it comes to opening up and feeling our feelings.

Have you ever noticed yourself apologizing in some way as a first response after crying or getting tender with your feelings? When feelings start

surfacing within our bodies many of us will quickly jump into the intellectual part of our mind and make justifications and comments to avoid feeling anything at all. When we unconsciously engage in this pattern, our feelings get stuffed down and unexpressed. Ultimately, this can become a major contributor to higher levels of anxiety, depression and stress within ourselves. Consider that anything suppressed in the body (including our feelings) will ultimately cause tension. Eventually this tension has to be expressed in one way or another.

We live in a society where anxiety, depression and stress levels are through the roof. Many of us don't know how to feel our feelings. Instead we utilize the intellectual part of us to try and "solve" the feeling problem. This will often result in a build up of tension in the physical body and ultimately our emotional body causing us stress and greater suffering.

In the mindfulness framework, part of becoming mindful is developing an awareness and a relationship with our feelings and allowing them to be felt in the present moment that we are feeling them. In order to do this, we must feel safe and be in an environment where we feel supported. This is a tall order request for our society. Most of us have stuffed our feelings and cut off the emotional brain aspect to who we are for so long that there are unresolved wounds and unhealed painful memories living within every single one of us. We make the decision that it is better to think our thoughts then to feel our feelings. This is ultimately what happened to me back in 1996, when it came time to feel into the love I wanted to express to my mother on Mother's Day. I just couldn't let myself feel and instead I resorted to my over-analytical mind.

One of the first steps you can personally take towards building a safe space to mindfully practice expressing your feelings is to begin working with a mirror. Consider that the mirror is one of the best friends that you will ever have! "Why?" you may ask. Well, the mirror never lies. It tells the truth. Further, the mirror is the best listener that will always hold the space for you to feel and express your feelings. It does not judge us as wrong to feel the way we feel. It simply holds the space for us to be who we are.

## Practice daily

For a few minutes each day, look at your reflection in a mirror. See past the surface and allow yourself to get into resonance with the beautiful person that is staring back at you. Give yourself a smile and assure yourself that you are worthy of love. Tell yourself that you are safe to feel and express your feelings. You might even try saying a statement out loud such as, "I love you (name). You are so loveable." As you begin to make contact with this friend in the mirror, notice that any resistance you feel within yourself is the work that needs to be done. Find the resonance within you as you connect with that beautiful person in the mirror and know that you are safe to feel. As you continue to develop this practice of mirror work you will find that miracles can start happening. I look forward to hearing your experiences with this practice and want to finish off by letting you know how courageous you are for even attempting this mindfulness practice of beginning to feel your feelings. **B**

*Keith Macpherson is a motivational speaker, yoga instructor, life coach and recording artist. For more information and to sign up for Keith's daily inspiration emails visit <http://www.keithmacpherson.ca>*

# Vocal hygiene: Breath, the power behind our voice



By **Caitlin Buchel, RSLP, SLP (C), M.Cl.Sc. , Buchel Speech & Language Group**

You have five minutes until the start of class. As you reach the doorway to your classroom, you notice that the tables have not been rearranged after yesterday's parent-teacher meetings. You are breathing heavily as you lug the tables back into position. Your students start to fill the classroom, and you notice one of them is trying to pull a book off the top shelf of the bookcase. Without realising, she is about to bring a stack of heavy texts down on her head. You try to call out to her but you can't catch your breath and your voice barely rises over the din of the classroom.

What is going on here? If your voice is "fine" then why can't you make yourself heard? While our vocal cords are an extremely important part of our voice production mechanism, our voice actually starts with our breath. Our breath is the power behind our voice and, without breath support, we have no voice at all.

So how does it work? We begin by taking a breath in and then, just as we start to breathe out, our vocal cords come together and vibrate as the air passes through them to make a voice. It sounds easy but breathing is no small matter. As an adult, we take, on average, 17,000-23,000 breaths every 24 hours. No problem right? We all know how to breathe and we do it naturally. Well, not quite!

Take a very deep breath in right now. Hold it and let it out. What did you feel? Try again and pay attention to which parts of your body you feel moving? Did you feel your chest and shoulders rise up? If so, you are in a chest breathing or clavicular breathing pattern. While this is fairly common, you are likely adding unnecessary muscle tension to your chest, shoulders and neck, which can spell disaster for your voice.



Diaphragmatic breathing, also known as abdominal breathing or belly breathing, is the most efficient way to breathe. Our diaphragm is a big umbrella shaped muscle that pulls down and flattens out as we breathe in, and then relaxes when we breathe out. When it pulls down our stomach actually pushes out slightly and our chest and shoulders barely move.

You may be asking, "what does this have to do with my voice again?" Remember, our voice starts with our breath. If we are using clavicular breathing, we are likely introducing excess muscle tension into our system. This can affect how our vocal cords vibrate and result in voice problems.

So take five minutes and lay down quietly, putting a pillow under your knees. Rest your hand or a book on your stomach and put your other hand on your chest. Breathe in through your nose and out through your mouth. You should feel your stomach rising gently as you inhale and lowering as you exhale. Your chest and shoulders should not move at all.

Once you've got the hang of this, practice in sitting and then standing positions. The more you practice, the more automatic it will become.

## Healthy breathing for a healthy voice:

1. Diaphragmatic breathing is the most efficient way to breathe.
2. Breathing efficiently minimizes our muscular effort which is ideal for a healthy voice.
3. Lay comfortably with your hand on your stomach. Breathe in through your nose and out through your mouth.
4. Your stomach should rise gently as you breathe in and lower as you breathe out. Your chest and shoulders should not move.
5. The more you practice, the more automatic this breathing will become. **B**

*Caitlin Buchel is the owner and managing clinician of the Buchel Speech & Language Group, a private speech-language pathology (SLP) practice offering services in Winnipeg, and throughout Manitoba.*





# Fitness training: What is HIIT?

By **Stephanie Jeffery**, Executive Director, Manitoba Fitness Council



One of the biggest fitness trends of the last few years is HIIT training. HIIT stands for High Intensity Interval Training. HIIT workouts typically include short bursts (6 seconds to 4 minutes) of intense exercise alternating with relief breaks of varying lengths (Kessler, Sisson & Short 2013; Boutcher 2012).

This workout style has been proved to be more effective than the transitional style class, both in time efficiency and the effects on the body through increased fitness performance and health related outcomes. This type of class often includes circuit stations that focus on Muscular strength building or Muscular endurance increases or both.

This workout style has endless possibilities and allows the participant to work harder because the intervals are short. Typical exercises may include: basic body weight movements like squats; power lifting; plyometric (jump training); sprints; playground

activities, such as sled pushes and pulls; multiple-mode training, on equipment such as indoor cycle bikes, treadmills and ellipticals; and even heavy rope drills.

Boutcher (2012) completed a comprehensive research review on high-intensity interval training (which he describes as intermittent training) and reports that healthy young and older men and women can improve cardiorespiratory fitness by as much as 4%–46% in training periods lasting 2–15 weeks.

Finding HIIT classes in your area may be easy if classes are advertised as such, if not be sure to ask your Manitoba Fitness Council or CSEP certified instructor if their classes qualify as a HIIT workout! **B**

*Stephanie Jeffery holds almost 20 years of experience in recreation, fitness and community development. In addition to her role as the Executive Director of the Manitoba Fitness Council, she is a certified fitness leader, leading classes in Resistance Training, Aquafitness and yoga weekly.*



**HIIT**  
**IMPROVES**  
**CARDIORESPIRATORY**  
**FITNESS**  
**4% TO 46%**  
**IN 2–15 WEEKS**



# Anticipating awesome



By Danielle Fullan Kolton, PhD, The Manitoba Teachers' Society

I gave birth to three large babies; *large*, in a nine-pound-sort-of way [insert grimace here]. I still recall the excitement and anticipation of their arrival: aside from eagerly prepping the nursery, acquiring supplies, and painting my toenails, I romanticized the milestones that awaited our family. Reality rolled in shortly thereafter, and we slogged through adventures in chaos, some days more enthusiastically and energetically than others. Infants, toddlers, ear infections, toilet training, friendship woes, and elementary school whizzed by in a blur of mostly

awesomeness with a few hiccups for good measure. Having three children in three years seemed like a good idea at the time...except for moments nowadays when our three teenagers are deeply committed to their teenagerness. Becoming a parent is an organic process, and I am endlessly learning and being shaped by our children. It is both gruelling and rewarding, leaving me simultaneously in a state of awe and sheer exhaustion.

With 17 years in this parenting journey and various educational roles spanning 23 years, I see a likeness to

getting back-to-school: It begins with the forethought and anticipation that precedes each September. Whether we are idealistic or completely realistic, we exhale each summer and await a fresh start, new faces, and perhaps even innovative ideas for teaching and learning. Yet, consideration of our classrooms, materials, and students surfaces only *after* we have sufficiently recovered from the previous school year. Though it is a medical myth that women forget the pain of childbirth, we do experience something called the "halo effect" which is a phenomenon



of when the positive consequences or relief of a situation overshadow the memory and negative associations of the previous pain. Likewise, we often “forget” or at least (try to) shake off those tough classes and relentless demands and fasten our seatbelts to go back at it each September.

School years fly by in a somewhat predictable ebb and flow of teaching, field trips, report cards, school events, and crescendos punctuated by recovery and rejuvenation breaks. Though schedules and routines are a part of the job, the unpredictability of our work can wear us down after the excitement of back-to-school fades along with our summer solace. So, what sustains us - September to June - once the halo effect dwindles and we are knee-deep in the rough realities of teaching?

**Mental Toughness.** I learned about this concept during our daughter’s recent volleyball season. Though it comes from the discipline of sports psychology, there are pertinent lessons for us as teachers; namely, our need to build skills for the psychological pressures of our work since pedagogical talent alone is not sufficient. Specifically, this means focusing our attention on what we can control and sustaining that focus in the midst of stress, uncertainties, and distractions.

The literature on mental toughness maintains that there are three things we can control: attitude, preparation, and effort:

### 1. Attitude

Attitude is all about what’s on the inside, and it refers to our thought patterns and mental habits: persistence, self-regulation, self-reflection, flexibility, curiosity, humour, and a learner mindset. I have read a lot about Habits of Mind these days, and there are many resources available ([habitsofmind.org](http://habitsofmind.org)) to help teachers and students shift their internal thoughts and self-talk and form new habits that support us when the going gets tough. Attitude begins when we open our eyes each morning and decide what kind of day it is going to be, and this impacts not only us, but everyone we come into contact with throughout the day. The

employees of Pike Place Fish, a world famous market in Seattle, decided that attitude was key to boosting morale and improving results in the smelly and not-so-appealing nature of their work. The book, *Fish!*, is a very quick read that details how they became so successful because of their energetic and joyful atmosphere. Employees at this market make a choice about who they want to be while they are at work by being present, playful, and engaging (Lundin, Paul, & Christensen, 2000). There is a good lesson in this for all of us.

### 2. Preparation

Preparation includes everything from self-care to teaching prep; it is about creating the conditions to be our best selves in the work that we do. Though we are likely to encounter curveballs throughout each day, we are very much in control of how we manage ourselves and our time. Planning, priorities, and procrastination aside, preparation requires an intentionality with how we fill the 168 hours of each week. There are plenty of books and tips and tricks on the practices and what “successful” people do, but – spoiler alert – it’s not actually rocket science. Productive people take care of themselves – body, mind, and spirit so that they are alert and present. They identify their passions and purpose, and they align their time to match what is important.

### 3. Effort

Effort refers to the how of our work: communicating with clarity, listening for understanding, striving for accuracy, accepting feedback, and working collaboratively are all important skills for navigating the challenges. The notion of “working smarter not harder” also comes to mind when thinking about effort, and this has led me down a reading rabbit hole on Life Hacks (thank you, Pinterest). Though I am entertained by learning valuable tidbits like “if you get buried under snow by an avalanche, spit and saliva will follow gravity. Dig the opposite way” (LifeHack #068 @ 1000lifehacks.com), I am perhaps more intrigued by my addictive attraction to Life Hacks. It is as if the elusive secret to balance and efficiency lay hidden within some inspirational blog on hacking life, one little mystery at a time (my



**School years fly by in a somewhat predictable ebb and flow of teaching, field trips, report cards, school events, and crescendos punctuated by recovery and rejuvenation breaks. Though schedules and routines are a part of the job, the unpredictability of our work can wear us down after the excitement of back-to-school fades along with our summer solace. So, what sustains us - September to June - once the halo effect dwindles and we are knee-deep in the rough realities of teaching?**

favourite is Marc & Angel Hack Life @ [marcandangel.com](http://marcandangel.com)). Regardless of this social media crutch for shortcutting effort, mental toughness means that we are very much in control of how we approach the people and the work in our lives.

Parenting may be an unlikely parallel to the cycle of the school year. Yet, the notion of anticipation followed by hard work is the common thread that ties these seemingly disconnected concepts together. Though we may get weary along the way, the journey is a deep learning one requiring tenacity, preparation, effort, and a whole lot of attitude, the positive kind. So, as you embrace the chaos of another year of adventures in teaching, try anticipating awesome. It won’t take away the fatigue of report cards or any number of other stressors, but it might just make someone’s day, including yours.

Now, Pinterest or parenting? What to do... What to do... <sup>B</sup>

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- Costa, A., & Kallick, B. (2008). *Learning and Leading with Habits of Mind*.
- Lundin, S., Paul, H., & Christensen, J. (2000). *Fish!*

*Danielle Fullan Kolton is a staff officer in the Professional and French Language Services Department (PFLS). The PFLS department is committed to supporting teachers as adult learners. Follow us on Twitter @mtsllearning.*

# *northern* BALANCE

## Navigating northern food choices

By Carla D'Andreamatteo, RD, MSc [www.thefoodlady.ca](http://www.thefoodlady.ca)

Northern Canada, a true beauty except for the food selection and prices. Having grown up in a northern Manitoba community I have too many memories of the high cost of foods resulting in my embarrassment as I declined at the cashier checkout to purchase the newly arrived cherries because the cost equated to over a dollar PER CHERRY!

I would love to be able to write an article to announce that all foods available in the southern areas of Canada will be equally available in the north AND for the same prices but that may have to be saved for another (life) time. As a nutrition professional, my skills are best served to help you navigate what IS available within your local food supply to maximize the healthy nutrients from foods.

### Vegetables and fruits

- Frozen vegetables may have as much or more nutrients than fresh varieties that are shipped into northern communities. The trick is to avoid over-cooking so that nutrients are retained. Vegetables that fall apart or require little chewing have been cooked too long. A properly

cooked vegetable should be slightly tender when pierced with a fork.

- Canned vegetables often receive bad press due to the added sodium used in preserving these foods. However, they are a very reasonable option to consider. Once the can has been opened, place the vegetables in a strainer and run water over for about 30-60 seconds to remove some of the sodium on the surface of these vegetables.
- Canned fruit can be treated similarly to vegetables above. Preferably select varieties packed in water or their own juices. However, if packed in any syrup you can also run water over these foods to reduce the sugar content prior to consumption.
- When selecting fruit and vegetables, do not worry about perfect shapes. Odd-shaped produce is making its way onto the scene to help with reducing food waste and often these are offered at lower costs. Certainly, an over-ripe or visibly spoiling fruit or vegetable should not be considered in this category of odd shapes, these should not be added to your grocery cart nor sold in the store, ideally.

### Grain products

Dietary fibre needs are often difficult to meet for many people, regardless of geographical location. Below you will find general tips to help you achieve your daily fibre requirements, which are approximately 25-38g for adult women and men respectively.

- Whenever possible, select whole grain breads. The 60% whole wheat breads are a reasonable alternative and count as a fibre source. Unfortunately, light/white colored rye bread is essentially white refined bread. This is disastrous news to many! Sorry, I'm just the messenger.
- Breakfast cereals that provide at least 4 grams of fiber per serving are encouraged over other options. This value is easy to find on the nutrition label required on all packaged foods, such as cereal.

### Milk and alternatives

- Low fat milk is considered to be skim, 1%, or 2%. So, if using any of those varieties you are opting for a choice that is heart healthy. This also applies to yogurt. Select options that provide 2% m.f. (milk fat) or less. This information should be clearly stated







## Pump up the fibre!

When baking muffins, loaves, and pancakes exchange 50% of the all-purpose flour called for in the recipe, with whole wheat flour.

## \* nutrition tips



## Here's an idea!

Consume 23 whole, plain, skin-on almonds every day for heart health.

on the front of the yogurt container, typically in the bottom or top corner.

- For a shelf-stable and perhaps more economical milk (depending how much you drink each day) try evaporated skim, 1%, or 2% milk. To create milk that is similar to the "regular" cold milk on the shelves in grocery stores, you empty the contents of the evaporated milk can into a larger container and add equal parts water (1:1 ratio).

### Meat and alternatives

- Canadians are encouraged to consume at least 2 servings of fish a week. Some communities in northern Manitoba are fortunate enough to have fresh, local fish available during part of the year or all year if fresh catch is frozen and stored for the winter months. For those that are not able to access this wonderful resource, shelf-stable options may prove helpful and more cost effective for meeting the weekly fish consumption guideline. Canned tuna or salmon may be included in the diet at a reasonable price and in a more consistent supply at the local grocery store.

- Eggs are an excellent source of protein that is often readily available in northern communities and perhaps at a lower cost than meat. Two eggs are equivalent to a serving of meat at a meal. For those of you concerned about cholesterol and eggs, good news! Current guidelines state that if you do not have heart disease an individual can consume 1 egg with the yolk per day without increasing risk.
- When selecting meat, avoid options that are breaded or pre-seasoned. This adds unnecessary sodium and possibly fat. Season and prepare meat once you are home, limit the use of salt! Salt free seasonings, herbs, spices are best.
- Remove the visible fat around the outside of any meat BEFORE you cook it.
- When purchasing poultry, consider purchasing varieties with the skin-on as a more economical option. Removing the skin is quick and easy. Better for you to remove it than paying someone else to do it. Just take it off before you cook or you may be too tempted to eat it!

Your body needs you to take the effort to do what you can to maximize the nutrients in the food that enters your body. I hope that the above tips are helpful for you to navigate the grocery options available in your northern community in search of good nutrition.

Enjoy your food! **B**

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Carla D'Andreamatteo owns and operates a nutrition consulting company, The Food Lady, since 1999. Based in Winnipeg, the team of dietitians offers a variety of nutrition services provincially and nationally.

# A practical guide for caregivers: Taking care of mom and dad



By **Wendy Sutton**, *Where Next? A Path for Caregivers* [wherenxt.blogspot.ca](http://wherenxt.blogspot.ca)

Ten years ago I'd never even heard the term caregiver. We don't identify ourselves as caregivers, we simply see ourselves as daughters, sons, husbands, wives, friends, mothers and fathers.

My mother wasn't a burden to me but her dementia became a burden for both of us. We thought we were prepared. Mom's legal and financial affairs were in order. As it turned out we had no idea what we would need to know.

I believed the Freedom 55 myth when I retired from my 30 year teaching career. I was going to retire to Vancouver Island. I was going to travel. I was going to have adventures! Instead I spent the next 9 years here supporting my mom. There was no alternative.

I was stunned by the resistance and barriers my mom and I encountered. Resources were very difficult to find and access. Most of what I learned, I learned from a crisis or by chance and often I learned it too late to help my mom.

Frustrated by the lack of information available to families, I began to research local supports. To share what I learned, I started teaching workshops to adult children who were caring for their parents. I also developed a website, *Where Next: A Path for Caregivers*, a one-stop shop for information and resources that support caregivers of seniors in Manitoba.

My mom, Marjorie, passed away in January, 2015. Sharing our experience with others has made the journey meaningful. Thank heavens my mother taught me to take action when "No" was not an acceptable answer.

## **Your future: taking care of mom and dad**

One third of teachers in our province care for an elderly parent. They also shoulder the responsibility of career and family. As



well they hope to lead healthy balanced personal lives. It's a daunting task.

For the rest of us it is just a matter of time.

## **The reality**

- In 1960, **16%** of people over 50 had a surviving parent.
- In 2010, **60%** of people over 50 had a surviving parent.

For the first time in history, the population over 65 exceeds the population 14 and under. Eldercare is supplanting child care as a major work-life balance issue.

Our parents are living longer. Our grandparents are living longer. But they are not living longer in good health. Current research tells us that Canadians can expect to live their last 10 years with a significant physical or mental disability.

Increasingly, adult children are taking care of their parents. Grandchildren are

becoming caregivers to two generations. Since these family caregivers provide 80% of care to seniors living in the community and 30% of care to those living in facilities, support for family caregivers is essential.

## **What you don't know**

Most caregivers begin in a place of unconscious incompetence. We have absolutely no idea what we need to know. Our families haven't thought about it and we certainly haven't talked about it. One day we realize that someone we love can no longer do something they have always been able to do for themselves. Overnight we become caregivers. We rarely get to choose who will take on the major commitment. It usually falls to the family member who lives closest. Tag you're it!

My mother wasn't a burden to me but her dementia became a burden for both



of us. We thought we were prepared. Mom's legal and financial affairs were in order. As it turned out we didn't have a clue what was ahead if us.

Can you answer the following questions?

1. Other than a family doctor, where can you go to have a senior's mental/physical needs assessed?
2. Where can you find information and resources for Manitoba caregivers?
3. What non-profit organizations in Winnipeg help seniors and their caregivers?
4. What is the difference between assisted living, supportive living and a personal care home?
5. How do we apply for home care?
6. What services are available to help with shopping, transportation, meals, companionship etc.?
7. What is a health care directive? A medical proxy? A patient advocate?
8. Who can help you navigate the health and social services systems?
9. What is an enduring power of attorney?
10. What is the Primary Caregiver Tax Credit?

You can find answers in two excellent guides published by the Manitoba Government.

- *A Guide For The Caregiver*
- *A Legal Information Guide for Seniors*

Both seniors and their adult children should read these guides. After all it's a family affair.

We have unrealistic expectations of the availability of information resources and supports.

### Identify

*A caregiver is a person who provides informal and unpaid personal care, support or assistance to another person because that other person lives with challenges due to a disability, an illness, an injury and/or aging. – A Guide for the Caregiver.*

Too often we don't identify ourselves as caregivers. We simply see ourselves as daughters, sons, husbands, wives, mothers and fathers or friends. We are the health care system's invisible care providers.

### Who cares?

Who cares for our seniors? Nearly 3 million Canadians over 45 provide 80% of the care to aging seniors. Caregiving averages more than 5 years with 10%

providing care for at least 13 years.

- TheyCare – Government services (Home Care)
- PayCare – Private Services
- YouCare – 80% is provided by family and friends

### Practical beginnings

Caregiving is a partnership between adult children and their aging parents. Both should be informed and involved. The time to start the conversation is when children are 40 and parents are 70. It is much easier to have these discussions while caregiving is a future event and can be discussed more objectively. Still it isn't an easy subject to raise. The reality is however that difficult conversations are the responsibility of the family and denial is not a solution.

1. Start with *A Guide for the Caregiver*. It is available online or in hard copy from the Manitoba Seniors and Healthy Aging Secretariat. Call or order online.

Phone: 204-945-2127

Toll-free: 1-800-665-6565

Order a few for the staffroom.

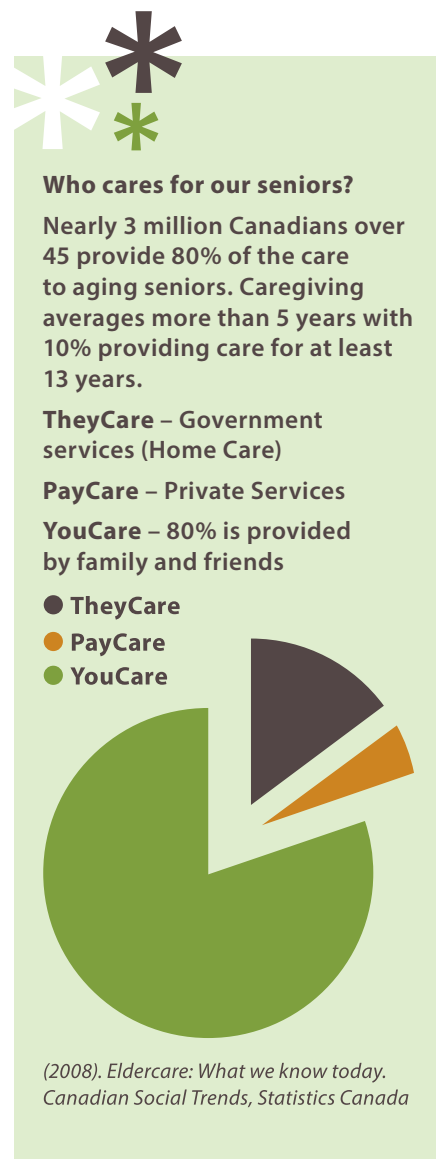
2. Pick up an *Emergency Response Information Kit (E.R.I.K.)* from any Winnipeg Fire Paramedic Station. This kit should contain:

- Health Information Form
- Health Care Directive
- Medications List
- Patient Advocate Form
- Organ Donor Card

Filling this kit out together is a great way to have a conversation about your parents' health conditions and their wishes for future care. Two documents in this kit give you the ability to speak with them and for them with the health care system.

1. The *Patient Advocate Form* is a tool from the Manitoba Institute for Patient Safety. It designates a Patient Advocate who has permission to speak and act on their behalf with medical professionals.
2. The *Health Care Directive* designates a *Health Care Proxy*, the person who can make medical decisions for them if they should become unable to make them for themselves.
3. Formalize your Role

To help with financial matters you require an *Enduring Power of Attorney* which allows you to manage another's financial affairs when they are no longer able to do so. A lawyer is required.



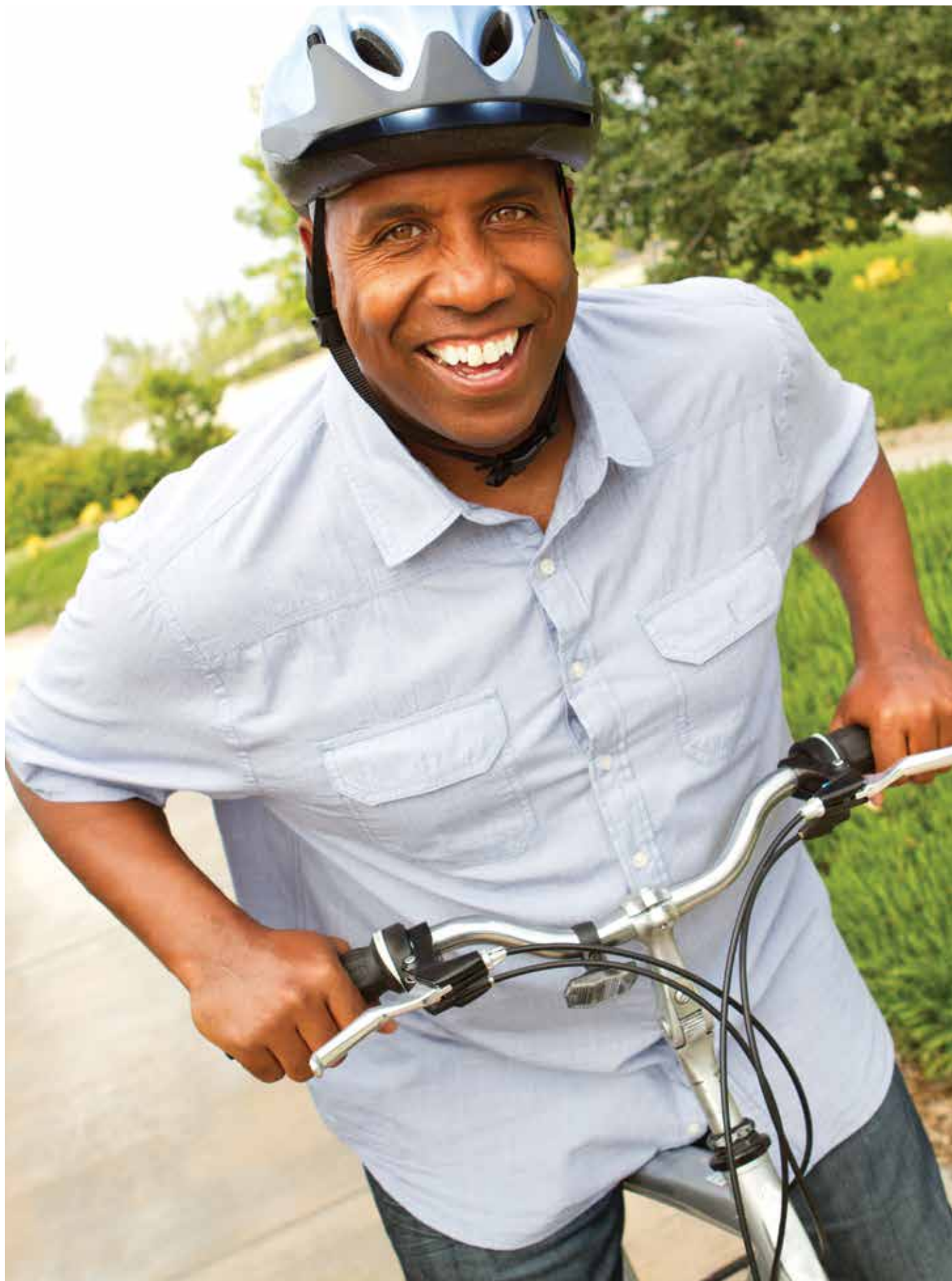
And Furthermore...

I CARE about my future so I will make it my responsibility to be knowledgeable about the issues and decisions of aging. I will be able to make informed decisions for myself as a caregiver or a care receiver.

Visit Where Next? A Path for Caregivers <http://wherenxt.blogspot.ca/> to find a centralized source of local information and resources. Direct links to all the resources in this article can be found there.

Future articles will contain practical information, resources and strategies for caregivers. Topics include legal and financial issues, finding care, navigating the health care system, balancing work and care and care for the caregiver. **B**

*Wendy Sutton is the creator of Where Next? A Path for Caregivers, a website and a program of workshops that support Manitoba caregivers with information and access to local resources.*





# Eat the elephant: An active start to the fall

By Bruce Krentz and Green Action Centre

When was the last time you had the chance to do something that is good for you, good for the environment, saves money, and most importantly is just plain fun?

For a lot of us, leaving the car at home when we head to work, to school or to run errands is like the weatherman actually getting it right – it is more the exception than the rule. Yet it is my experience that if I choose to bike to work, I pretty much always enjoy the ride. The same seems true for my office mates and friends.

So how about this fun fact: The risk of obesity goes up 6% for every hour spent in a car each day, while the risk of obesity goes down almost 5% for every kilometre walked each day.

With one change – switching a trip from driving to walking or cycling – you can make an 11% difference. If your banker offered you that opportunity, you would jump on it. By virtue of the fact we see more tires than runners on the road, it seems we don't trust the health experts like we do our financial experts. Regular exercise also helps maintain and increase muscle strength, and improves balance, overall coordination, reaction time and flexibility.

Beyond the benefits to your body, you are also more in touch with nature, more apt to meet and get to know the people around you, and are generally more relaxed. Overall, being active gives us a leg up in terms of our overall mental well-being.

And it doesn't take a lot. Research shows that as little as one-half hour of casual physical activity will put you in a better mood. As an added bonus, that 30-minute bike ride or walk can boost your self-esteem. It's also a side-effect-free way to help address depression and reduce stress and anxiety. Add in the mental health benefits of being active outdoors and it beats that boring gym workout hands down.

So the "why" to bike or walk is pretty clear.

But things get a little trickier when we talk about the "how" to get started. This leads me to another fun fact: How do you eat an elephant? Answer: One bite at a time!

The "experts" recommend 150 minutes physical activity every week. Booking off 2½ hours can be daunting, so it is much easier if you can bike or walk for a trip you are going to make anyways. If your drive to work (or school or the store) typically takes 15 minutes and you bike instead for 30 minutes, you've added only 15 extra minutes to your commute while adding 30 minutes physical activity. Way easier than finding that extra hour to go work out!

Start by focusing on making active transportation part of your life today and tomorrow. Then challenge yourself to do it every day for a week or a couple of times per week for a month. Before you know it, you will walk right past the car sitting in the driveway and not even give it a thought as you head to work or to school with your kids.

By making activity part of our regular routine, our chance of success rises like the price of gas before a long weekend. If we brushed our teeth only on sunny days, our dentists would all be retiring to the south of France. Instead, we do it each and every day and the good tooth doctor makes a living on check-ups and not root canals.

Take the first bite. Get into a lifelong routine that will make you physically and mentally healthier. You will save money, do a good turn for the environment, and make your community stronger. Whatever you choose, find a way to make it part of your regular routine. Someday you will look back and think "What happened to that elephant?" **B**

*Bruce Krentz has a Bachelor's degree in Recreational Science and is a Regional Health Promotion Coordinator for the Northern Health Region.*

*Green Action Centre is a non-profit organization based in Winnipeg, serving Manitoba. For more information visit [greenactioncentre.ca](http://greenactioncentre.ca).*



## 7 reasons to walk or bike to work

- 1. Put extra cash in your wallet.** Save on parking fees and the high cost of using your vehicle.
- 2. Ride or walk yourself into shape.** You don't have to be in shape before you start – you can ride or walk yourself into shape, just go at your comfort level. Too far to walk? Walk part-way (or one-way) and jump on a bus for the rest.
- 3. Forget about traffic.** No need to take the congested roads. Take the scenic route to clear your head and enjoy the journey.
- 4. Get happier and healthier.** Turn all that commuting frustration into pure pleasure while you energize for your day or wind down at the end of it.
- 5. Skip the gym.** Biking or walking to work can easily become the equivalent of heading to the gym while leaving time (and cash) to do other activities you enjoy.
- 6. Get outdoors.** Not trapped inside steel and glass, you can connect with the sounds, smells, and people along your route.
- 7. Be the change.** Riding your bike or walking can encourage your employer to be more bike-friendly and show elected officials it is worthwhile to invest in bicycle infrastructure and pathways.



# Clarity over clutter: Time and how you manage it

By Susan Macaulay, Clarity over Clutter



We all have 24 hours in a day.

At times you may feel that 24 hours is just not enough time to get things done.

How we use that time can make a difference in what can be accomplished. There may be different factors that make it difficult to get things done.

Poor time management can lead to missed appointments or deadlines, late for work, paperwork and/or home disorganization, poor health, fatigue, or financial problems.

Using time effectively means more

than a day planner and calendars.

There are other areas that relate to and support time management.

They include:

## 1. Vision and goals

What do you want your day to look like?

- What are your commitments?
- What do you want to accomplish?
- What do you need to get done?
- Once the vision and goals are clear, then planning can start.

## 2. Planning

Knowing clearly what your day will look like is important for time management.

When there is a plan for the day, it can reduce stress and increase productivity.

A plan can be altered depending on circumstances that happen, but having a plan can get you back on track much easier and quicker.

A day planner (electronic or paper) can allow for daily and long term plans.

These plans could be work, errands,



appointments, special events/occasions and financial commitments.

Whichever planner you choose, keeping all details in one planner is essential for good time management.

However, for some people, having a separate day planner for work, and one for personal works best.

In this case, make sure that you have your personal day planner at all times to prevent double booking or missed commitments.

### 3. Mindful of time

**Use a clock** to watch your time.

One way to be aware of the passing of time is to use an analog clock instead of a digital clock.

With an analog clock you can see where you are in the hour, or the day.

A digital clock shows the moment in time you are in.

Being aware of where you are in the day is important in getting tasks done.

You may have been working on a task, got distracted and ended up on a completely different activity. Your original task was left unfinished. In some situations, it may have been time sensitive.

**The use of a timer** can help you be more aware of how long a task will take.

There are times when you may think that an activity will only take 5 minutes. When in reality it takes you a lot longer.

Other times, you may think that getting a task done is going to take hours. When in reality it takes you a lot less time.

Being mindful of how much you can get done in a certain amount of time will help in planning and executing tasks.

The practice of using a timer can keep you on track while working on a project. It may be something that while working on, you end up becoming hyper focused, and lose track of time. This can cause a delay in other commitments not being completed.

An example could be:

Working on the computer preparing lesson plans, gathering information for a teaching unit, or working on report cards.

While being focused or hyper focused, you may not be aware of the length of time that you are working at this. This can lead to delayed or uncompleted tasks in other areas of work or home.

You can challenge yourself to see how much you can get done in 15 minutes that the timer is set. Review what was done. Reset the timer and see if you can

increase your performance for the next 15 minutes. Make a game out of it. Having a reward for yourself is also motivating.

Some examples are: great chocolate, a relaxing cup of tea, a good book to read, a walk, or whatever works for you.

As a side note, if you have difficulty getting up in the morning with an alarm, you can check out a few different Apps for a more interactive alarm.

One is called 'Wake n Shake'.

### 4. Routines and systems

Having routines and systems for daily or weekly tasks/chores can save time and energy.

Some definitions of a routine are: regular course of procedure, commonplace tasks, duties as must be done regularly or at specified intervals, unimaginative.

There are many things in each of our lives that need to be addressed on a recurring basis. By creating a routine to do them, they can be performed quickly. This would leave time for other activities or commitments.

One example could be doing the dishes and cleaning up the kitchen after each meal. Taking the 5 to 20 minutes each time is better than leaving the dishes piled for a few days. Then a 5 to 20 minute job turns into a job that takes 45 minutes to an hour to complete.

### 5. Awareness and reducing distractions

Distractions can come at us from many directions. Whether at work or home, while trying to complete a job, there may be one of many things that distract us: phone calls, text messages, people stopping by to ask something, surfing the net, checking emails, noises, our own thoughts, clutter, and many other things.

When working on a specific project or job, being aware and trying to minimize distractions are helpful in getting things done.

An example: turn sounds off all electronic devices.

Some tasks may be more enjoyable making it easier to continue without distractions.

While some distractions from tasks that you would rather not do are welcomed. These distractions can delay completing the task.

### 6. Prioritize tasks

We live in a fast paced society where

many things want our attention NOW.

Write down what needs to get done, then review the list and prioritize as follows:

- #1 (needs to get done by a deadline),
- #2 (no deadline required), or
- #3 (would like to do it, but not in the near future)

Focus on the #1 priorities first. Taking a step back to see what is important will help to gain control of your time.

When something comes up, ask yourself if it is really important, or can it wait.

For example: when you receive a phone call – ask yourself – Does that call need to be answered now or can it go to voice mail?

This can apply to all interruptions. You will have to assess the importance of the interruption and decide if it will deter you from your task.

### 7. Delegate

Taking on too many tasks and not being able to complete them can add stress, reducing productivity at work and home.

Review to see if some of the tasks can be given to another colleague, family member, or hired out. Releasing some projects, jobs, or chores can give you time to complete what you need to get done.

Are there some tasks that you can do with your students?

### 8. Organized spaces

Finding what you need, when you need it is a way to use time effectively.

The more organized your home and work spaces are, the less frustration you will have.

Having a 'home' for items is helpful for easy access to use and put away.

Having a system in place for use of items can be a time and energy saver.

For example: If your clothes have 'homes', you can take them out to use, place in laundry, wash, dry, fold, and then place back into their 'homes' for the next time you want to use them.

You might have heard the saying 'A place for everything and everything in its place', taking time for self-reflection and becoming more aware of the areas that need to be strengthened will help improve time management in your home and work life. **(B)**

*Susan Macaulay of Clarity Over Clutter is a Professional Organizer who works with individuals, and families to create and enjoy a functional home. Susan specializes, as well, working with those who are dealing with Chronic Disorganization and/or Hoarding.*

# Enjoy your food: Interactive nutrition tools



By **Carla D'Andreamatteo, RD, MSc** [www.thefoodlady.ca](http://www.thefoodlady.ca)

There are numerous websites and apps that have been created and advertised as the solution to all of your nutrition needs. Even as a nutrition professional, weeding through these options to find the credible and useful sites can be both confusing and time consuming. So, I have decided that I would dedicate this article to taking some of that workload off of you by presenting a list of 3 reliable, valuable, and FREE Canadian nutrition websites and apps that I think address many of the nutrition needs expressed by audience members during my presentations for the MTS Balance events since fall 2015.

**eaTracker**  
**Dietitians of Canada**  
[www.eatracker.ca](http://www.eatracker.ca)

This website is particularly useful for those wishing to obtain a detailed analysis of the nutritional value of their daily food intake. The information gathered when setting up your profile is used to provide you with a comprehensive overview of your body weight related to health risk, physical activity needs, and daily nutrient needs. The only requirement for this site is to provide an email address to gain repeated access. The information you enter may be saved and retrievable at every log in.

**My menu planner**  
**EatRight Ontario (Dietitians of Canada)**  
<https://www.eatrightontario.ca/en/MenuPlanner.aspx>

Let me start by saying that I have not been this impressed by a nutrition website tool in a long time. This site allows you to “get a personalized menu planning package that suits your goal”. Does it get any better than that?! When you enter the site to obtain your personalized menu plan, you are offered a variety of



menu options to meet a specific nutrition goal. These choices include eating for an active lifestyle, healthy body weight, eating on a food budget, cooking for 1-2 people, pregnancy, and more. In addition to a 1-week menu plan, you will be provided a grocery-shopping list for all items on the menu, recipes, and strategically placed nutrition information to enhance your experience. Once you create your menu, a detailed package is generated that can be printed and downloaded for you to save.

(This tool is website-based only, no app available...yet.)

**Cookspiration**  
**Dietitians of Canada**  
<http://www.cookspiration.com>

If you are looking for a tool to help you select recipes based on your immediate lifestyle needs, this site will help you do

that. Selections can be refined to the day of the week and time of day. Once that has been determined, you are further able to select from your personal situation at that particular time. You may search for everything from an afternoon snack, a kid approved recipe, a celebration meal, post exercise intake, or you can live on the edge and select the “surprise me” option! Additionally, this site will allow you to select recipes that accommodate specific food allergies or aversions.

Hopefully some or all of these tools will be useful in some capacity to help you meet your nutrition goals.

Enjoy your food! **B**

*Carla D'Andreamatteo owns and operates a nutrition consulting company, The Food Lady, since 1999. Based in Winnipeg, the team of dietitians offers a variety of nutrition services provincially and nationally.*





## Turkey and spinach hash

**Prep time:** 10 min

**Cook time:** 20 min

**Makes:** 4 portions

Using turkey in this colourful hash reduces fat and salt typically associated with this breakfast favourite.

- 2 tsp (10 ml) canola oil
- 1 small onion, chopped
- 1 lb (500 g) ground turkey
- 1 tsp (5 ml) dried oregano
- 1/2 tsp (2 ml) smoked paprika
- 1/4 tsp (1 ml) hot pepper flakes
- 1 small sweet potato, peeled and diced (about 8 oz/227 g)
- 1/2 cup (125 ml) sodium reduced chicken broth or water
- 2 tbsp (25 ml) tomato paste
- 1 pkg (5 oz/142 g) baby spinach, chopped
- 1 cup (250 ml) corn kernels

### Directions:

1. In a nonstick skillet, heat oil over medium heat and cook onion, turkey, oregano, paprika and hot pepper flakes for about 6 minutes or until no longer pink. Stir in sweet potato, broth and tomato paste. Cover and cook for about 8 minutes or until sweet potato is tender.

2. Reduce heat to medium-low; uncover and stir in spinach and corn. Cook stirring for about 3 minutes or until spinach is wilted and corn is heated through.

Tips: If you don't have smoked paprika you can use sweet paprika instead. Fried eggs are typically served over top of hash but poached eggs are just as easy and a delicious addition to this meal.

*Per serving (1 of 4 servings):* Calories 272, Protein 25 g, Total Fat 10 g, Saturated Fat 2 g, Cholesterol 98 mg, Carbohydrates 23 g, Fibre 4 g, Sugars 6 g, Added sugars 0 g, Sodium 182 mg, Potassium 782 mg



## Mushroom beef tacos

**Prep time:** 15 min

**Cook time:** 15 min

**Makes:** 4 portions

Reducing fat with meat is easy if you bulk up with vegetables. In this meat mixture, mushrooms add volume and fibre with great flavour to change up your taco filling.

- 2 tsp (10 ml) canola oil
- 1 onion, finely chopped
- 3 cloves garlic, minced
- 1 pkg (8 oz/227 g) mushrooms, finely chopped
- 8 oz (227 g) extra lean ground beef
- 2 tsp (10 ml) chili powder
- 1/2 tsp (2 ml) each ground cumin and dried oregano
- Pinch cayenne pepper
- 1 tomato, chopped
- 1/2 cup (125 ml) corn kernels
- 2 tbsp (25 ml) chopped fresh parsley or cilantro
- 6 small whole wheat flour tortillas
- 1/2 cup (125 ml) salsa (optional)

### Directions:

1. In a large skillet, heat oil over medium heat and cook onion and garlic for 2 minutes. Stir in mushrooms and cook for 5 minutes or until liquid starts to appear. Increase heat to medium high and add beef, chili powder, cumin, oregano and cayenne pepper; cook, stirring for about 5 minutes or until beef is no longer pink inside. Stir in tomato, corn and parsley; cook, stirring for 3 minutes to heat corn through.

2. Spoon into tortillas and dollop with salsa, if using to serve.

*Per serving (1 of 4 servings):* Calories 264, Protein 18 g, Total Fat 10 g, Saturated Fat 4 g, Cholesterol 30 mg, Carbohydrates 27 g, Fibre 6 g, Total sugars 4 g, Added sugars 0 g, Sodium 223 mg, Potassium 632 mg



## Oatmeal choco-cranberry cookies

**Prep time:** 10 min

**Cook time:** 15 min

**Makes:** 12 cookies

Kids have various allergies and sometimes making snacks can be tricky. In these cookies no egg or flour is used. You can find gluten free oats in various health food sections and stores as well as allergen free chocolate and dried fruit. These have a soft texture with an addictive taste.

- 2 very ripe bananas, peeled
- 1/2 tsp (2 ml) vanilla extract
- 1 cup (250 ml) large flake oats
- 2 tbsp (25 ml) ground flax or chia seed
- 1/4 tsp (1 ml) ground cinnamon
- 3 tbsp (45 ml) mini chocolate chips
- 3 tbsp (45 ml) dried cranberries

### Directions:

1. In a bowl, mash bananas until smooth. Stir in vanilla.

2. In another bowl, stir together oats, flax and cinnamon. Stir into banana mixture until well combined. Stir in chocolate chips and cranberries.

3. Scoop dough into 12 mounds onto parchment paper lined baking sheet. Flatten each slightly and bake in 350° F (180° C) oven for about 12 minutes or until cookies are firm to the touch. Let cool before removing from baking sheet.

*Per serving (1 cookie):* Calories 73, Protein 2 g, Total Fat 2 g, Saturated Fat 1 g, Cholesterol 0 mg, Carbohydrates 13 g, Fibre 2 g, Total sugars 5 g, Added sugars 2 g, Sodium 1 mg, Potassium 120 mg

# Financial literacy: The life cycles of financial planning



By **Brian Denysuik, Creditaïd** [www.creditaid.ca](http://www.creditaid.ca)

I am asked by individuals of all ages, "What should I be doing at this stage of my life with my finances? I am feeling stressed about what I need to be thinking about."

Most of us will go through a series of phases in our lifetimes with respect to financial management. They can be referred as follows:

- (a) Getting started (to mid-thirties)
- (b) Building up assets (mid-thirties to fifties)
- (c) Investing (fifties to retirement)
- (d) Retirement

## Planning for change

Expect your financial plans to change as you move through the life cycles and other impactful life events. The five steps defined below are key components required at all four phases of our financial life. The five steps in the financial planning process are:

- 1. Identify goals & set priorities
- 2. Assess resources
- 3. Balance future cash flow
- 4. Develop implementation and control strategies
- 5. Evaluate progress

## Setting goals

Goal setting is the starting point. The fundamental building blocks of financial planning and goal setting are: knowing where you want to go, when you want to get there, and how much it will cost you.

Once you are clear about your goals and priorities, the next step is to take an inventory of your resources (what you currently have, or can expect to have) that can be used to achieve these goals. A net worth statement and an income statement are the two key pieces to the resource assessment. The net worth statement shows your assets and liabilities at a specific time.

Net worth = Total Assets – Total Liabilities  
(Your net worth should continually increase year over year as you work towards retirement.)

An income statement is a flow or resources over a period of time. The flow consists of money coming in and money going out on a monthly basis. I call this "The Spending Plan"!

Balancing future cash flow is really an extension of your monthly income statement to include five years of planning forward. This includes what your projected income will be over the five years, and expenses. It is very important that you include a savings component which will consist of both short and long term savings.

## Implementing your plan

How you implement and control your plan will define success. Some key points about controlling your financial plan include:

- (a) All those handling the money share a commitment to the plan
- (b) The control system is compatible with an individual's personality and habits
- (c) Controlling a plan requires that someone know where the money is going
- (d) The funds for major groups of expenditures are segregated in some way to prevent over spending

Evaluating your progress is the final point in the financial planning process. This is where you review the results, and adjust both the plan and what you need to change to make your financial goals a reality.

Very few people in life plan for the future. Making and using a financial plan requires motivation, knowledge, time, effort, self-discipline, and persistence.

The rewards of planning will be huge! You will continue to see your net worth



**Goal setting is the starting point. The fundamental building blocks of financial planning and goal setting are: knowing where you want to go, when you want to get there, and how much it will cost you.**

increase year over year. As you experience this growth, you will be entering the next stage in life where you will want to have a good financial advisor.

## Choosing a financial advisor

Here are a few key points to help you choose a financial advisor for your asset building, investing, and retirement stages of life:

- (a) Find out how they are paid. Is his or her income based on fees, fees and commission, or only on commission?
- (b) Ask about their qualifications. What educational background and experience do they have? Are they licensed?
- (c) What areas do they specialize in?
- (d) What planning do they offer and at what cost?
- (e) Request references so you can speak to them
- (f) How successful have they been with their personal plan?

Stay focused on your goals and keep your financial stress in check as you continue through the life cycles of financial planning! **B**

*Brian Denysuik is a local credit counsellor and registered insolvency counsellor at Creditaïd who has been in the financial services industry for over 30 years.*



# Supported heart opener

By Tally Young

There is a link between our physical posture and our expressions and feelings. For most of us our daily life is fulfilling with the presence of enjoyment and gratitude. From time to time we can feel our inner fire burn out, due to overwork, grief or just life in general. This fatigue causes our shoulders to move forward, our ribcage to push down into our bellies adding to the compression of an already exhausted respiratory, skeletal and muscular system. This is also the same stance that someone experiencing depression or anxiety would take. The body then teaches this forward movement to be one of depression and sends the brain messages that we are in fact experiencing depression.

Repetitive motion has a tightening effect on the body. We want to add time to our day to move much needed oxygen and nutrients through the muscle tissue. We start by setting ourselves up in a posture where we can dim the lights, cover up and breathe. These conditions will set you up to take a yoga nap into the parasympathetic system, which is in charge of calming us down, and give us a restored outlook.

1. Lay the mat out in a quiet, restful space. Place the bolster on top of the mat. Have your blanket for warmth beside you and your eye pillow.
2. Sit at the base of your bolster, sit bones on the ground and softly lay the body back onto the bolster. You want your sit bones to remain on the floor. If you feel your chin is too high, place a pillow underneath your head to lower the chin to the chest.
3. Take your blanket and eye pillow and place them onto your body. Stay as long as you need to. To come out, roll to the side for 5 deep breaths.

## wellness WORD SEARCH

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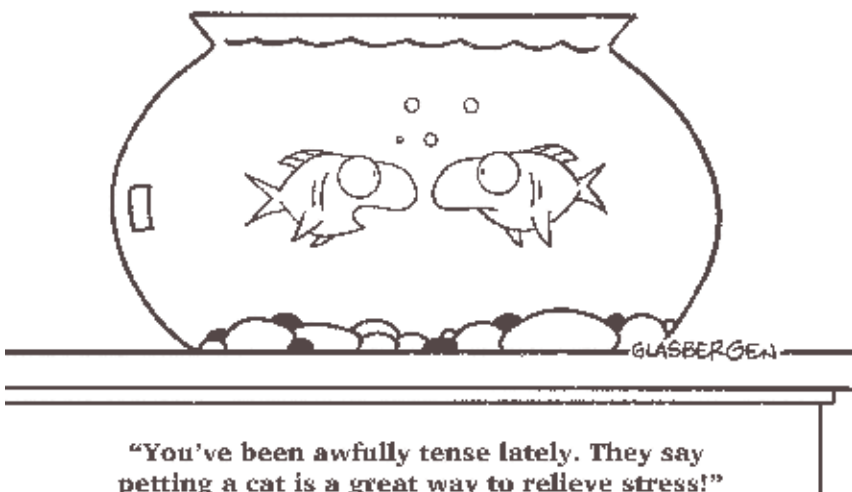
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H	T	S	I	T	A	I	P	A	E	M	B	S	A	X	N	O	F	U	T
I	P	T	F	K	F	D	T	M	P	C	F	C	H	P	W	I	P	I	I
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Active  
Anticipating  
Breath  
Caregiver  
Diaphragm

Dietitian  
Excited  
Feelings  
Future  
Guide

HIIT  
Practical  
Retirement  
Subconscious  
Supported

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# *General Secretary's message:* **We believe in work life balance**



**By Bobbi Taillefer, General Secretary, The Manitoba Teachers' Society**

Why would the Manitoba Teachers' Society invest time, resources and effort into a wellness program for members?

Clearly, as a union and a member service organization, we have always cared about the professional well-being of our members but, it is also important that we turn our minds to supporting the mental and physical needs of our members.

Let's be honest - teaching and school administration positions present all kinds of challenges. Ours is one of the most stressful professions in the world. We work with kids - all kinds of kids, their families - all kinds of families, as well as colleagues, outside agencies and government. We are subject to austerity, accountability as well as constant change. All of this could lead to a member feeling overwhelmed and isolated.

At MTS, we want to make sure that irrespective of where you work and the conditions under which you work that you have resources to support your professional life as well as your personal life. We do believe in work life balance (which, admittedly, will also look different for every individual) because it is good for you, for your family, for your classroom and your career.

We also believe that there is absolutely no one else who will look after your health and well-being as dutifully as you will. Therefore if, as an organization, we agree with the idea that self-care starts with you, then The Manitoba Teachers' Society wants to support you in this endeavour.

In fact, the MTS is in line with other teacher unions in making wellness a priority, and we may perhaps even be a few steps ahead. In order to help us achieve the goal of helping you to become more invested in helping yourself, we have established a number of

tools and programs. We have our Balance magazine and program, we have our early intervention program, we have our self-insured disability programs and we have our Employee Assistance Program and these are there for your use should you need them.

Manitoba Delegates to the Canadian Teachers' Federation meeting this summer had the opportunity to attend a two day summit on Mental Health for teachers and students. Since we know that mental health has an enormous impact on teachers and students, it is encouraging to see that there are many available resources that really can help maintain or improve good healthy workplaces. The best resource I found was "Psychological health and safety in the workplace - prevention, promotion, and guidance to staged implementation" (aussi disponible en français) commissioned by the Mental Health Commission of Canada. It contains descriptions of the basic human needs and describes what good mental health at work looks like. Check it out and see if this document could be useful to you and your workplace. In our quest to ensure that MTS members receive the best service possible, we would like to encourage you to share pertinent resources which you have found on this important subject. Don't hesitate to send them to us so that we can share them with the membership. Together, we can make our workplaces healthy for all who work and learn there.

My final word of encouragement is please do take good care of yourself and if you need help with health in your workplace then do access the services we have for you. We care about you as a member, as a professional and as a person.

Here's hoping that you have a mentally and physically healthy school year.



## **For more information contact:**

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