



**Path To Wellness - Spring 2009 - The Economy And Wellness - From Work Smart Live Smart**

Thursday, April 9, 2009 9:34 AM

**From:** "Beverly Beuermann-King, Stress and Wellness Specialist"  
<info@worksmartlivesmart.com>  
**To:** beuermann@yahoo.com

# Path To Wellness

Your Best Practices In Employee Wellness E-Newsletter

Spring 2009- Issue 19

## Welcome Beverly



### Welcome to our newest subscribers.

This e-newsletter highlights information on employee and corporate wellness for the beginner to the seasoned professional.

Our hope is that it will provides you with how-tos and updates you on significant research and statistics that may assist you in your wellness initiatives.

We welcome your input, your questions and your best practices.

Thank You For Subscribing,

## In This Issue - The Economy And The Impact On Wellness

New For 2009 - Website and Survey

Addressing Financial Stress

Wellness Interview 2009

The Economy And The Impact On Sleep

Weight Loss Programs Number One - Obesity

The Value Of Corporate Meetings And Events

What's New and Interesting? - Wellness and ROI

Wellness Programs For Small To Large Companies - Nova Scotia and the Healthy LifeWorks Project

In The News - Wellness Statistics You Can Use - ID Theft and Communication Channels

## New For 2009 - Website and Survey

### Our Website

**The wait is almost over!  
The website will be ready  
for launch in May! Stay  
tuned.**

[www.WorkSmartLiveSmart.c](http://www.WorkSmartLiveSmart.c)



Though this has been a long process we hope that the wait will be worth it. We look forward to your feedback and we hope that it is even easier to find the wellness resources that you need for yourself and for your workplace.

**Beverly Beuermann-King,  
Stress and Wellness Specialist,  
Consultant and CSP  
(Certified Speaking  
Professional)**

[www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com)

### **Bring Beverly To Your Workplace**

To view workshop that may  
be right for your team, visit  
[www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com).

- **Workplace Stress,**
- **Handling Negative Attitudes and Difficult People**
- **Finding Balance**

Not sure where to start in  
your wellness journey?

Beverly can help.  
Call **705-786-0437**

### **Additional Resources**

#### [Stress and Wellness Tips Blog](#)

Recent Entries

- Spring Fever Week - March 21-27
- Daylight Savings Time - March 8
- National Caffeine Awareness Month - March
- Hobby Month - February
- Love Your Pet Day - February 20
- National Hot Breakfast Month - February

### **Order Your Copy Awakening The Workplace**

**Awakening The Workplace** is an

### **YouTube**

Want to view the newest wellness YouTube interview from Beverly -

visit: [YouTube - beverlybeuermannking](#) -

<http://www.youtube.com/beverlybeuermannking>

Watch interviews on stress, change, sleep, SAD, Depression, negative attitudes and difficult people.

**Know the value of Social Networking** and want to connect to Beverly directly - Checkout her **Facebook** and **LinkedIn** profiles.

### **Comprehensive Workplace Wellness Survey 2009**

This 4th annual survey helps us provide you with useable workplace stress and wellness information. This short survey (less than 10 minutes) looks at what the trends will be in workplace wellness and what areas still require more information and support.

[Click Here to take this quick wellness survey](#)

### **Addressing Financial Stress**

Anxious and stressed-out employees are increasingly looking to their EAPs to help them cope with their financial situations. According to a report from **Shepell-fgi**, the number of calls related to financial counseling and consultation are **rising at twice the rate** of other EAP services.

In the second half of 2008, there was a 13% higher rate of access for financial issues than in the second half of 2007. According to the report, **Financial Distress Impacts Health and Productivity**, the top five financial issues for employees in 2008 were:

1. debt/credit
2. financial planning
3. divorce/finances
4. financial stress
5. bankruptcy

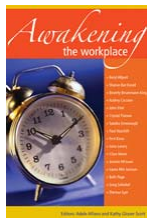
The data showed that in 2008, there was a:

exciting book that is full of tips, tools and stories by more than 16 contributing authors from around the world (including Beverly) who specialize in workplace connection, renewal and wellness.

**Visit**

[www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com)

if you would like to order or learn more about this exciting book.



**Sign Up**

If this has been forwarded to you and you would like to be on our mailing list for the **Path To Wellness**, please send Beverly an email at [info@WorkSmartLiveSmart.com](mailto:info@WorkSmartLiveSmart.com)

- 30.3% increase in cases related to collections issues
- 20.3% increase in creditor problems
- 24.4% increase in bankruptcy issues
- 41% increase for financial counseling related to divorce
- Almost twice as many women as men are accessing EAPs for financial issues (65% vs. 35%)
- Employees living in Nova Scotia, Prince Edward Island, Ontario, and Quebec are accessing EAPs for financial issues at a higher rate than the rest of Canada.

A survey from employee assistance program provider **ComPsych** found that 92% of employees said that financial worries are keeping them up at night, with top concerns being:

- Cost of living, 30%
- Credit card debt, 29%
- Mortgage payments, 14%
- Retirement accounts, 13%
- Kids' tuition, 3%
- Health care costs, 3%

In a survey from **Sun Life Financial**, Canadian workers are feeling more confident than their American neighbours about the economy, personal finances, health, employer and government benefits.

Canadian and American workers were asked about the key drivers impacting their retirement and in every category, Canadians had a more positive outlook.

- Almost one-third of Canadians are not at all satisfied with how much they are saving for retirement
- One in 11 say they've dipped into their retirement savings in recent months due to the economy
- 37% of Canadians feel very confident they would be able to handle medical expenses at the age they retire, compared to 23% of Americans.
- Less than half of Canadians polled have checked to see what health or dental benefits are available to them once they retire

**Healthways and Gallup Research** found that Americans' moods were ultra-sensitive to economic news. Well-being plunged on days when the Dow lost big and with reports of high jobless claims. The survey shows that those 30 to 55 years old, prime earning years, may be suffering most from the bad economic news. .

### **Beverly's Comments**

These economic challenges are having an impact on our employees and may be costing us in lost productivity and increased absenteeism and disability claims. Employers can lessen this impact by promoting financial strategy and information programs and access to existing EAP and community services.

**To view a video on the stages of change - click on Beverly's TV interview at**

<http://www.youtube.com/watch?v=TCIcJR9qWIQ>

(38)

## **Wellness Interviews 2009 - Video Resources**

Beverly has presented wellness workshops to more than 500 organizations and 30000 people coast-to-coast and has given more than 300 media interviews, bringing her wellness message to many communities around the country.

**Announcing New Videos at [www.MavensForge.com](http://www.MavensForge.com)**

Mavens Forge is an on-going series of sponsored, education & information videos that covers a range of business topics.

**Watch the newest wellness interview with Beverly at:**

<http://mavensforge.com/mavens/005/BeverlyBeuermannKing.html>

**Part 1: Myths and History of Workplace Wellness**

**Part 2: Trends In Workplace Wellness**

**Part 3: The 5 Critical Questions Around Workplace Wellness**

### **About Mavens Forge**

Every time we face a new challenge we must renew the process of self-evolution, or we rust. Self-evolution is the alchemy of success. It is the iron ore of knowledge, the fuel of character, the fire of experience, the hammer of intelligence, the catalyst of persistence and the cool water of wisdom that determines our future. We face new challenges every day. You can't escape that challenge, but you can do a lot to prepare and overcome!

Sometimes, the challenge may be new to you but there is a high probability that someone else has already met that challenge successfully. When we add the catalyst of a mentor to the alchemy, it won't take as long to figure out how to respond to the challenge.

Sometimes, the challenge is totally new and the old solutions just won't work. This is the time for like minds to unite and form new metal in the forge of creativity. Mavens Forge is an on-going series of sponsored, education & information videos that covers a range of business topics.

**Life By Design Interview on Bad Bosses and Job Stress**

Click on the link below to watch a recent video on Job Stress, Bad Bosses and the impact on health with Beverly Beuermann-King and Denise Marek

<http://www.youtube.com/watch?v=NF1H3B6YsFw>

---

**"Beverly was excellent - highly energetic and inspiring - made me open my eyes to a lot of issues"**

**Wouldn't you like your team to grow, learn and feel this way?**

Contact Beverly today to see what presentations may be right for your team.  
705-786-0437

Visit [www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com) for more information on Beverly's Wellness and Stress Presentations

## **The Economy And The Impact On Sleep**

According to the 2009 Sleep in America poll by the **National Sleep Foundation**, 27% of Americans are losing sleep over financial worries.

- The number of people reporting poor sleep has almost doubled since 2001
- Survey takers who reported sleep troubles because of economic concerns were two times more likely to report sleeping less than six hours on a typical workday, and they drove while drowsy more often than those who reported sleeping better
- People who slept poorly were also almost twice as likely to eat high-sugar and high-carbohydrate foods, and they smoked or used tobacco more often than better sleepers.

Research indicates people eat more poorly when they sleep less, that hormone changes occur, and some studies suggest those who sleep less weigh more. An increase in sleep drug sales also points to increasing struggles with insomnia. According to data from IMS Health, a health care information company, 56,287,000 prescriptions were dispensed last year for sleep medications, a 7% rise since 2007.

### **Beverly's Comments**

**Not only can we help our employees address one of the main sources of their stress - their finances - but we also need to help them address the impact that this source of stress is having on their health. Many people are having difficulty getting a good night's sleep. As employers we can assist our employees by providing them with solid strategies on how to get a good sleep by following bedtime routines, watching what and when they eat and exercise, learning to put issues in perspective, problem-solving what they can and relaxing their body and minds to promote a healthy sleep.**

**Want More Sleep Info - check out Beverly's TV interview at**

[http://www.youtube.com/watch?v=LGzoHu\\_nog0](http://www.youtube.com/watch?v=LGzoHu_nog0)

(148)

## **Weight Loss Programs Number One**

**International Foundation of Employee Benefits Plans** found that

- 49% of employers who have wellness initiatives offer a weight loss program
  - 46% citing the need to control health care costs as reason for offering weight loss
  - 35% claiming quality of life for employees as their reason for the offering
- Wellness competitions were the second most popular program under fitness and nutrition - 48% offering walking and fitness challenges
- 42% of employers provide healthier food in the cafeteria or snack areas
- 33% supply on-site fitness equipment
- 32% offer off-site fitness programs and gym reimbursements

Companies are getting the word out that they want their employees to lead a healthier lifestyle through:

- online resources (61%),
- health fairs (57%),
- nurse advice hotlines (53%) and
- wellness newsletters (52%), the survey report notes

Most wellness programs are relatively young, with 67% of employers indicating that their initiatives have been in existence for four years or less.

To drum up participation by employees, 80% of wellness programs entail some type of incentive. The most popular incentives include

- non-cash prizes (39%)
- gift cards (32%)
- 22% offer cash rewards and insurance premium reductions

### **Obesity According to Statistics Canada:**

- Overweight Canadians are more likely to miss work or be unproductive at the office, and they report higher job stress and less support from their co-workers and bosses.
- Obesity rates in the Canadian workforce rose to 16% in 2005 from 13% a decade earlier
- The rate is rising fastest among men
- Obesity is most common among older workers aged 55 to 64
- Obese men under age 35 are almost four times more likely to miss work than those of normal weight
- Overweight people are also likely to retire earlier, and to draw lower salaries while on the job

- More obese workers also report high job stress and low support from those they work with than their thinner counterparts
- The report says that while "higher job stress may precede obesity," being obese in the workplace may also lead to stress.
- Men aged 35 to 54 in the bottom half of the earnings ladder are less likely to be obese than those in the top quarter, but women aged 18 to 54 with low income are more likely to be obese than high earners.
- More Canadian workers are overweight than are willing to admit it. Based on self-reported height and weight, 59% of working Canadian men were obese or overweight in 2005, but actual body measurements from the year before put that figure at 63%.
- For women, 39% of employed women aged 18 to 64 were considered overweight or obese, but measurements from 2004 show that 50% actually fell into that category.

### **Beverly's Comments**

The economic downturn will make it more difficult for more people to maintain a healthy weight as the increase in stress may also lead to an increase in stress-related eating and fewer people purchasing healthy food or maintaining gym and sport memberships.

Employers can help employees and help to control their health care costs by implementing weight loss programs, ensuring healthy are available in the cafeteria, snack machines and at company meetings and events and by promoting fitness on-site and in the community. A culture of wellness will encourage success and reduce obesity in our companies and positively impact our bottom line.

### **The Value Of Corporate Meetings And Events**

We have heard a lot of rumblings about company meetings as the economy continues to pick itself up. Meetings and events are valuable tools in the arsenal of national and international businesses. Meetings and events foster collaboration, idea-sharing and generation, and employee retention.

#### **Some interesting information:**

- Fortune 1000 Chief Marketing Officers said that meetings and events provide the **highest return on investment** of any marketing channel
- Incentive programs have been shown to be **two to three times more effective** than cash at motivating employee performance
- Business travel creates 2.4 million US jobs, and meetings and events create 1 million of these jobs
- Nearly 200,000 travel-related jobs were lost in 2008 with another 247,000 predicted to be lost in 2009
- Business travel accounts for \$39 billion in US tax revenue at the federal, state, and local levels

### **Employee Development**

Good managers encourage the professional growth of employees - the opportunity to stretch their minds and swap ideas - and employers must make sound investments in key staff in order to retain top talent and secure their bottom line. The real value and measurable benefits of

meetings and events are derived from the collaboration and cooperation that can only occur when people are brought together face-to-face.

**Beverly's Comment:**

With all of the attacks in the media that meetings and events at some corporations are taking, we often forget the real importance behind these meetings. Collaboration, sharing, networking and brainstorming are valuable opportunities that have a positive impact on the success of the attendees and the companies that they represent. In our efforts to ensure fiscal responsibility, let's not throw out the baby with the bath water.

**CSP - Benefiting You**

Beverly Beuermann-King was awarded her Certified Speaking Professional Designation in 2007 and there are less than 45 CSP's in Canada and less than 550 around the world.

This is the highest earned designation of the International Federation For Professional Speakers.

This award is achieved through continuous education, outstanding performance and professional business management.

Visit [www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com) to see more about this outstanding achievement and what it means to your business.



**What's New - Wellness and ROI**

**Special Report: The Top 5 Strategies to Enhance the ROI of Worksite Wellness Programs**

[http://www.welcoa.org/freeresources/pdf/top\\_5\\_strategies.pdf](http://www.welcoa.org/freeresources/pdf/top_5_strategies.pdf)

**The ROI Calculator**

Article - [http://www.welcoa.org/freeresources/pdf/aa\\_roi\\_calculator2.pdf](http://www.welcoa.org/freeresources/pdf/aa_roi_calculator2.pdf)

Great video on why and how to calculate ROI -

[http://www.wellsteps.com/resources/resources\\_tools\\_roi\\_cal\\_health.php](http://www.wellsteps.com/resources/resources_tools_roi_cal_health.php)

## **Well-Being Index Scores - 4th Annual Employer Health and Human Capital Congress**

**Well-being indices** - a comprehensive collection of data on the workforce health status and attitudes on wellness - are slowly gaining popularity in the C-suite as tools that help executives make the link between wellness and corporate performance.

Healthways, a health management firm, teamed up with Gallup, to create a well-being index that represents survey data examining the direct and indirect key drivers of wellness and health issues that affect Americans.

To view the **Well-Being Index** - <http://www.well-beingindex.com/>

## **Wellness Programs For Small To Large Companies**

### **Nova Scotia and the Healthy LifeWorks Project**

Results from a comprehensive workplace wellness study in Nova Scotia revealed health improvements for employees, a reduction in the average number of lifestyle risk factors, and an overall improvement in staff morale.

Launched at 12 sites throughout the province, with an 80-90% participation rate, the three-year Healthy LifeWorks project reached 400 employees from Nova Scotia's Department of Justice.

The project showed significant improvements in employee health, including

- 19% improvement in nutrition scores (determined by combining low saturated fat meals, high-fiber foods, fast food and snacks, daily breakfast, and fruit and vegetable intake scores)
- Fitness scores improved by 7%
- 9% reduction in the number of lifestyle risk factors, such as smoking and high cholesterol, among participants
- An improvement in staff morale, with more employees reporting that they felt good about the opportunities to learn and grow within their work environments

Healthy LifeWorks evaluated three areas of workplace health: personal health, organizational health, and musculoskeletal health.

## **In The News - Statistics You Can Use**

### **ID Theft Rises - <http://www.javelinstrategy.com/>**

The number of ID theft victims in the U.S. soared 22% to 9.9 million adults last year, according to a recent study by **Javelin Strategy & Research** that suggests crimes tend to increase when the economy worsens.

Still, the cost per incident, including unrecovered losses and legal fees, fell 31% to \$496 from \$718 - its lowest level since 2005. Another positive indicator is that the total annual fraud amount increased by just 7% to \$48 billion from \$45 billion in the previous report, 20% lower than it was in 2004.

Rachel Kim, an analyst for Javelin Strategy & Research's risk and fraud practice, believes there will be a growing demand for identity theft protection services as the economy worsens. There are many options out there for security concerned consumers who are interested in taking a more proactive approach.

### **Beverly's Comments**

Employers can provide general information on avoiding ID theft and tips on how to handle it if you do become a victim. During this economic turmoil, the more information that we can provide to our employees around finances, savings, loans, mortgages, retirement, and ID theft the better we will be at lowering one of the main sources of stress that our employees are facing.

## **Importance Of Communication**

### **- Employee Benefits Advisor**

When asked what media do you consider important when communicating your value to your audience - EBA found that:

- 3% - Radio
- 5% - Television
- 9% - Video
- 29% - Social networks
- 42% - Internet
- 49% - Print
- 53% - Telephone
- 61% - Web site
- 68% - E-mail
- 88% - Face-to-face
- 10% - Other

### **Beverly's Comments:**

We all know wellness information needs to be communicated more frequently. Think about the ways you can connect with your employees using some of the media above. Have you put a communications plan together within your wellness program? Does it include providing simple information and strategies that they can immediately act on?

### **Use some of these strategies to help you:**

- Send weekly Twitter-size recommendations about ways to take advantage of the programs that are out there
- Market programs that are under used by promoting "what you're missing."
- Give managers talking points so they can mention easy-to-use ways to save money or get more from the programs already offered
- Start a benefits blog and let employees subscribe through RSS or text or Twitter updates

- Make use of the wellness awareness calendar of days, weeks and months to promote tips and strategies - [www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com)
- Sign up for the [Stress and Wellness Tips Blog](http://www.stressandwellnesstips.blogspot.com) - RSS feed to get quick tips sent directly to you - [www.stressandwellnesstips.blogspot.com](http://www.stressandwellnesstips.blogspot.com)

## Subscriber's Gifts



**Speaking Of IMPACT is the voice of the Canadian Meetings Industry and is targeted to those who plan and organize their team's meetings.**

Speaking of IMPACT is devoted solely to excellence in all aspects of planning and delivering the very purpose of most meetings...the content. This is one of the most valuable resources for professionals in the meeting industry who are committed to providing events and programs with significant and lasting bottom-line value.

**To receive your free subscription compliments of Beverly Beuermann-King and the Canadian Association Of Professional Speakers, please visit [www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com)**

**Beverly is pleased to have accepted the role of Editor for Dec 2008 to Dec 2010. Please send her any feedback that you may have and Enjoy your Subscription!**

**Wishing you the best that Spring has to offer,**

**Beverly Beuermann-King**  
Certified Speaking Professional (CSP)  
Stress and Wellness Specialist

[www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com)  
(705) 786-037  
[info@WorkSmartLiveSmart.com](mailto:info@WorkSmartLiveSmart.com)

Beverly Beuermann-King, Certified Speaking Professional (CSP), is a stress and wellness specialist for R 'n' B Consulting and [www.WorkSmartLiveSmart.com](http://www.WorkSmartLiveSmart.com).

She has been a mental health education consultant to the Canadian Mental Health Association and is a member of the International Stress Management Association. Beverly is a professional designate of the Canadian Association of Professional Speakers, past-president of their Toronto Chapter, the 2008 Convention Volunteer Chair and the Editorial Chair for the Speaking Of IMPACT magazine.

*You are receiving this email because you have specifically indicated that you wanted to receive information on Employee Wellness. Please let Beverly Beuermann-King know if you have any questions or comments or if you have a wellness program that you would like to highlight.*

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to beuermann@yahoo.com by [info@worksmartlivesmart.com](mailto:info@worksmartlivesmart.com).  
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Work Smart Live Smart | In | Beautiful | Ontario | Canada

---