

outlined:health & well-being

relaxation, balance and protection



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life:outlined™
An unbiased guide to life events
and making key financial decisions

What is life:outlined™?

Every stage of life brings challenges. Standard Life has created life:outlined™ to provide you with unbiased information to guide you through life's events and help you make key financial decisions.



LOOKING AFTER YOUR HEALTH AT EVERY STAGE	TWO
It's never too early	
Age of Responsibility	
Mid-life Matters	
YOU ARE WHAT YOU EAT...	SIX
Have you thought about your diet?	
Do you need to supplement your diet?	
Are you consuming the right number of calories?	
DRINKING AND SMOKING	NINE
Is drinking harming your health?	
How much is too much?	
Do you want to quit smoking?	
Is your salary going up in smoke?	
EXERCISE	ELEVEN
Do you exercise enough?	
STRESS	THIRTEEN
Could stress be making you ill?	
Do you know how to beat stress?	
Have you considered alternative therapies?	
CONCLUSION	SIXTEEN
USEFUL CONTACTS	SEVENTEEN



LOOKING AFTER YOUR HEALTH AT EVERY STAGE

Nothing is more important than your health. Being healthy helps give us the energy to enjoy life, and increases our chances of living longer. So the importance of looking after your health really cannot be underestimated.

You know you may be unhealthy when you are constantly tired, when you don't feel good about yourself or when you don't seem to be able to manage things the way you would like to. Making minor changes to your lifestyle now, whatever your age, can bring immediate benefits. Eating a more balanced diet, being more active, cutting down on alcohol consumption, quitting smoking and avoiding stress will all help you to feel better and enjoy life more.

Improving your health also allows you to look forward to a fitter future. Prevention is always the best medicine, and with a healthier, more active lifestyle you'll be less likely to fall prey to illnesses such as heart and cardiovascular diseases, and Type 2 Diabetes.*

Reading this document won't make you healthier – but it will give you some simple, practical pointers to a healthier lifestyle.

* Source: Health Canada, www.hc-sc.gc.ca



It's never too early

You are never too young to think about your health and well-being. The decisions you make as a young adult – about diet, exercise, drinking and smoking habits – will affect your health in later years.

Establishing a healthy diet and exercise routine now will stand you in good stead for the future.

Drinking alcohol in moderation (1-2 drinks a day) has been cited to protect against stroke and heart disease,* but it is easy to ignore or forget about healthy drinking guidelines. Smoking does nothing for your health, and quitting now will reduce your risk of suffering from smoking-related diseases when you are older.

It is also good to get into the habit of regularly checking your body for changes. Should you find anything out of the ordinary, catching it early on helps give you the best chance of beating it. Women should pay particular attention to changes in their breasts, while men should regularly examine their testicles.

Ask your doctors what signs you should look for, and always let them know if you are worried about any changes. Many doctors recommend regular Pap tests for women, although the time interval between tests can change as you grow older.

Both men and women should also regularly check moles for any abnormalities. Covering up with a hat and T-shirt, and wearing sunscreen should become second nature. As well as reducing your risk of skin cancer, you will find that as you age you may develop fewer wrinkles than your sun-worshipping contemporaries!

Brushing regularly and visiting a dentist every six months will help keep your teeth healthy for many years to come. You should also pay attention to any changes you notice in your hearing. Regular eye tests not only ensure that your vision is up to scratch, but can help in the detection of conditions such as glaucoma and Type 2 Diabetes.

* Source: Heart and Stroke Foundation of Canada, 2002



As a young adult, you might feel particularly under stress. Many find starting a career, paying off student debts and buying property for the first time difficult to cope with.

Try not to get swamped by the tasks you need to complete, and take time out to relax. Read our section on stress for some helpful hints on how to unwind.

Age of Responsibility

By the time you reach your thirties you may have taken on more challenges and responsibilities, and these can often seem more important than looking after your health.

For example, you may find yourself working longer hours while worrying about domestic upheavals like moving, which could compound stress further. Making time for yourself and your family, and trying out some relaxation techniques may help to relieve some of the strain. Even if you are working longer hours at the office, take the time to eat properly and get exercise and fresh air every day.

If high blood pressure or high cholesterol run in your family, you should be tested for these conditions regularly. If you discover that you suffer from either condition, you should follow the advice of your doctor and adjust your diet and lifestyle accordingly.

If you are considering starting a family, this is an ideal reason to examine your diet and lifestyle closely. To help improve the chances of conceiving and give your baby the best start in life, both you and your partner should ensure that you enjoy a healthy balanced diet, cut down on alcohol and quit smoking. Looking after your health should also help you to tackle the demanding responsibilities of a new parent.

Of course, not only will you have to take care of your child's physical and emotional needs, you will also need to provide financial support.



As the future is unknown and you cannot be sure that you will always be able to meet these responsibilities, you may wish to consider financial protection for your family. This can give you the peace of mind to enjoy life to the fullest, safe in the knowledge that your family will be provided for whatever happens in the future.

Mid-life Matters

As you approach your forties and fifties you should start taking health matters even more seriously. You need to take better care of your body, and having regular physical check-ups is a must. Insurers might insist on a health check if you apply for life or medical insurance.

As well as simple blood pressure and cholesterol checks, you should also ask your doctor to test for late-onset diabetes (also known as Type 2 Diabetes). This condition is easily managed, but if left untreated can lead to blindness, nerve damage, kidney and heart disease. In addition, women should have regular mammograms and men should undergo tests for prostate cancer. Men and women should both be checked for colorectal cancer. Your optician will continue to check for glaucoma when you have your eyes tested.

Arthritis and osteoporosis can have a devastating effect on people's lives. Taking cod liver oil supplements can help keep joints well-oiled, and making sure you have enough calcium in your diet can help prevent brittle bones.

A woman approaching menopause may want to discuss the pros and cons of taking hormone replacement therapy (HRT) with her doctor.

Pension worries, adjusting to retirement, and bereavement may cause prolonged periods of stress. It is particularly important to keep stress under control. Take a look at our tips on relaxation, and try not to let worries pile up. Friends and family can make great listeners; often, just talking about a problem makes it seem less discouraging.



YOU ARE WHAT YOU EAT...

It may surprise you to know that a healthier diet does not mean you have to eat less. Small changes in what you eat can make a big difference. Whether you choose a sandwich or a three-course meal, there is no shortage of healthy options for you to enjoy.

Have you thought about your diet?

People often eat in a rush, grabbing breakfast – or missing out on it altogether – and keep going through the day by snacking at work and drinking endless cups of coffee or tea. Lunch is often eaten at a desk, and by evening many are too tired to cook a homemade meal.

But the demands of a busy life need not mean poor eating habits. It is important to have a balanced diet and to eat regularly.

Just because you're in a rush doesn't mean you have to miss out: nature gave us fast foods in convenient packages long before we had chips and chocolate. An apple or some other fruit is a breakfast you can eat on the run or during a break from work.

Between meals you can fill up on healthy snacks such as fresh fruit, nuts or raisins. Most sandwich shops now sell a good selection of these snacks, any of which will give you more energy than packaged and processed foods.

Try to eat fruit and vegetables at every meal, aiming for a total of five to ten portions each day.

Fruit and vegetables contain many of the vitamins, fiber and other nutrients we need for a balanced diet. Overcooking destroys many of the benefits, so try stir-frying or steaming vegetables, or eat them raw.



Meals we prepare from fresh ingredients are almost always better for us than ready-to-eat meals. A 'quick meals' cookbook will give you easy-to-follow recipes you can make in minutes. And remember, not every meal has to have potatoes: pasta, rice or noodles make a welcome change. If you have to buy ready-to-eat meals, go for the 'low fat' or 'healthy option' alternatives. Check the nutrition label to see which gives you more energy, more fiber and less fat.

Cutting down on saturated fats is an important step towards improving your health. Use vegetable oil – or better still, olive oil – when cooking. Steer clear of deep fried and fatty foods like potato chips and french fries, choose lean cuts of meat and don't go overboard on dairy products.

You should also try to reduce your salt intake to cut your risk of developing high blood pressure. A balanced diet does not mean having to cut out red meat completely, but you will eat more healthily by eating it sparingly and choosing leaner cuts. White meats such as pork, turkey or chicken make good alternatives, as do fish and vegetarian dishes. In fact, regularly eating fish with a high Omega-3 fat content helps protect your heart against disease.*

Make sure that you're just as careful about what you drink. Often we feel listless and tired simply because we are dehydrated. It is easy to forget to drink until you are thirsty, and overheated offices and air-conditioning systems don't help.

Get into the habit of drinking water, still or sparkling, regularly throughout the day as an alternative to coffee or tea. Fruit juice is also good for you, but choose the low sugar or no sugar varieties.

* Source: Heart and Stroke Foundation of Canada, 2001



Do you need to supplement your diet?

Vitamin supplements are not a substitute for a healthy diet. But if you feel that you cannot always maintain a balanced diet, you may wish to take a supplement. For more information, ask your pharmacist for advice on which vitamins and minerals you might be missing out on.

If you are prone to colds in the winter, you might want to try a Vitamin C and zinc supplement to boost your immune system. Consult your pharmacist, and always read the label before taking any supplement.

Are you consuming the right number of calories?

If you have a persistent weight problem you should seek a specialist's advice or see your doctor. If you still feel hungry after a reasonable meal it probably has more to do with what you are eating rather than the amount. A nutritious balanced meal should satisfy you without making you feel bloated.

To find out more about your calorie intake, which depends on your body type and height as well as other factors, consult your doctor or the Canada Food Guide.*

Crash dieting does not work; most people quickly regain the weight lost. If you are trying to lose weight, the Internet can be a useful source of information on successful weight reduction programs.

* Source: Health Canada, www.hc-sc.gc.ca



DRINKING & SMOKING

It is easy to overlook the impact that alcohol can have on our health. Depending on how much you drink, alcohol can have either a positive or a negative effect, both physically and psychologically.

Is drinking harming your health?

Research has indicated that one drink a day can be beneficial. It has been said that one glass of red wine, for example, can lessen your risk of heart disease. But don't get carried away; if consumption goes beyond sensible limits (9 drinks a week for women, 14 for men), you put yourself at risk of increasing your blood pressure and damaging your heart.*

The key to safe drinking, as in all aspects of healthy consumption, is moderation. Moderate drinking can be enjoyable and will not harm your health. Drinking too much puts your health at risk.

How much is too much?

Although the safe amount can vary, if you want to avoid the risks associated with alcohol a good rule of thumb is to consume no more than 1-2 drinks a day. If you are driving, the best course of action is not to drink at all. The legal alcohol limit for driving is 80 mg of alcohol per 100 ml of blood.†

Remember, alcohol also dehydrates you, so drink plenty of water as you consume alcohol, or afterwards.

Over-drinking can exacerbate many physical and emotional problems, from heart disease to stress. If you feel you, or someone close to you, has a drinking problem, there are experienced and helpful people you can turn to, such as Alcoholics Anonymous or Al-Anon.

* Source: Heart and Stroke Foundation of Canada, 2002

† Source: Canada Safety Council



Do you want to quit smoking?

Smoking not only increases your risk of cancer, stroke and heart disease, it is linked to a host of other health problems too. With smoking, there are no safe limits.

Your health will improve immediately if you stop smoking – by itself, reason enough to want to kick the habit.

After just eight hours, the carbon monoxide level in your body goes down and your pulse and blood pressure will become more normal. In a few weeks your circulation will improve and your lung function will increase by 30%. After a few months your energy levels will increase, and coughing, congestion and shortness of breath will subside. By the end of a year your risk of heart attack will have decreased by 50%.*

Not only that, but your clothes, hair and breath will smell better. You will start to taste flavours and smell scents you had forgotten existed.

Is your salary going up in smoke?

As an added incentive, with the constantly increasing price of cigarettes, think of the money you will save. Think what you could use the extra cash for if you quit.

Of course, giving up smoking is rarely easy. Speak to your doctor about ways to quit smoking or try talking to someone who has already succeeded.

* Source: Health Canada, www.hc-sc.gc.ca



EXERCISE

Do you exercise enough?

Exercising regularly is as important to good health as eating the right things. And getting fit does not have to mean changing your lifestyle completely.

Modern living gives us many opportunities to avoid exercise, but doing everyday things a little differently can help you get fitter.

Washing the car yourself rather than going to the car wash, and mowing the lawn if you have one, are just two of the many everyday tasks which can help you start improving your fitness.

Walking briskly to work, to the store or to take the kids to school are other exercises you could consider.

If you have a desk job, you should try to build exercise into your daily routine. Ensuring that not everything is within easy reach will mean that you have to get up and move around regularly. You can also do arm and leg stretches while remaining seated. Taking a walk at lunch rather than eating at your desk will also help to improve your fitness.

It's advisable to build up your exercise regime gradually if you're not used to regular exercise. Sudden intense exertion will only put you at risk of pulled muscles and exhaustion. Starting modestly, however, will make you feel better immediately. You'll also be more inclined to stick with a routine that isn't too demanding. You don't need to climb mountains or run marathons to reap the benefits of exercise.

As soon as you start to exercise regularly, you will begin to feel the benefits.

Your digestion will improve and you will be able to control your appetite more easily. Your circulation and posture will be better, your joints will be more flexible and you'll be able to run to catch a bus or climb the stairs without running out of breath.



Exercise can also help you quit smoking. Your energy level will go up and you'll look and feel better. No wonder exercise also improves your sex life!

In time you will be able to step up your fitness regime. All kinds of routines to do at home are available in books, magazines and videos, but to be of any use you have to do them regularly and over a long period. Unless you are strong-willed enough to keep up the routine it is better to find other ways of exercising.

Gyms and sports clubs are good places to get fit, especially if you can go with friends or family for moral support. Parents can take part in sports with their children, grandparents with their grandchildren. Many sports centers and swimming pools have special sessions for seniors. Club staff can often give expert advice about what sort of exercises to do.

Cycling and swimming get many of our muscles working and are great ways to exercise the heart. Learning to salsa, doing yoga or practicing tai chi are also very good for you. If you find exercising difficult, choosing an activity which is new to you, or slightly out of the ordinary, may help maintain your interest.

The important thing about exercise is to make it fun, so that you see it as a pleasure rather than a chore.

Exercising with friends, whether it is ballroom dancing or tennis, makes it easier. But don't cancel out your hard work by going for a celebratory drink afterwards!



STRESS

Could stress be making you ill?

Stress is a part of life few of us can avoid completely. Some stress can be useful – a sense of urgency helps us keep on top of our work and chores. But prolonged stress leads to distress and can cause illness.

Each of us is likely to find different situations stressful. Whether your stress stems from a deadline, fretting over a job interview or worrying about an emotional problem, accumulating worries can harm your health.

When you feel stressed, your blood pressure rises, your heart pounds, your muscles tense and breathing becomes faster and shallower. Constant stress can bring extra problems such as anxiousness, insomnia and irritability.

Do you know how to beat stress?

If you find yourself constantly worrying, you should take steps to avoid getting stressed out. If work or problems at home keep piling up, don't think of them as one big mass which has to be tackled all at once. Break them down into individual tasks and prioritize them. Talk about your plans with colleagues or family. Complete a task or solve a problem one at a time, then move onto the next.

Remember, be realistic. If a task is too much for you, or you just don't have time to do it, say so. This is hard for some people, but by taking on something you know you can't complete or do well, you are only creating more stress for yourself.



If stress can't be avoided, you have to learn how to deal with it. Being healthy helps. When you are feeling fit and strong it can be easier to keep things in proportion. When you are tired and run down even little things can get to you.

Both exercise and relaxation can help. Start walking or swimming: rhythmic exercise is relaxing and helps us 'recharge'. Avoid drinking, smoking and eating junk food. Making time to look after ourselves can help us reduce stress, feel better – and achieve more.

A hobby or pastime, be it painting, reading or stamp collecting, can also be a major benefit in reducing stress.

You don't have to do anything energetic to feel the benefit; it just has to be something you enjoy and find absorbing. Make sure you take all the holidays from work that are due to you, and try to build in regular breaks away from work throughout the year. Talking to a friend or family member about the cause of your stress may also help. Just hearing yourself

talk about your problem may make it seem less overwhelming and the person doing the listening may come up with a solution that you hadn't thought of.

Don't underestimate the power of your own will. You will feel better if you believe you can, and there are many simple things you can do to help yourself.

For example, take a few moments during the day to relax: sit or stand quietly, become calm, take deep breaths. You will find you feel more confident about tackling what has to be done afterwards.

If you have trouble getting to sleep at night, try reading for ten minutes to give your mind time to unwind from the day and your body a chance to relax. Drink herbal tea before bed rather than alcohol, coffee or tea, which will dehydrate you and keep you awake.

Above all, try to keep things in perspective and maintain a positive state of mind. If all else fails, laugh out loud – it will improve your mood, stimulate the muscles of your face and get your circulation and breathing going.



Have you considered alternative therapies?

Learning to relax is important to good health and alternative therapies may help you to unwind. Here are some of the therapies that are available to you. But remember, this is not an exhaustive list and not every therapy will suit you.

Some of the therapies can have a beneficial effect on health problems, but if you are in doubt about a problem or feel it might be serious see your doctor.

Massage

Massage is a great way to relieve stresses and strains, particularly those caused by sitting in the same position all day – at a computer screen, for example. Some types of massage require a trained hand, but there are books which will teach you simple techniques which you can try on yourself or a partner.

Reflexology

Reflexology is a gentle and relaxing form of massage, which concentrates on the pressure points on your hands and feet that relate to other parts of your body.

Aromatherapy

Combining massage with oils, aromatherapy aims to relax you and alleviate stress. Aromatherapy oils can also be used at home added to your bath, burned as incense or inhaled as vapor.

Therapeutic or Swedish massage

Focusing on the muscles, therapeutic or Swedish massage is a good way to relieve everyday aches and pains.

Shiatsu massage

Usually done while the patient is fully clothed and sitting in a chair, Shiatsu massage involves applying gentle pressure to specific points in the body to reduce stress and aid relaxation.

Homeopathy and herbal medicine

Although different, both these treatments use natural remedies, usually in very small doses. If you wish to commence treatment of either kind, it is best to consult a specialist. If your symptoms persist or are serious, see your doctor.



CONCLUSION

Although we all run the risk of illness and disease, for most people nowadays a healthier lifestyle is a matter of personal choice. Eating a balanced diet, exercising regularly, stopping smoking, drinking in moderation and avoiding stress can help us to enjoy and get more from life.

A few simple changes are usually all it takes to create a healthier lifestyle and bring a greater sense of satisfaction and well-being into our lives. Protecting ourselves from the financial consequences of poor health or accident brings us peace of mind to live life to the fullest.



USEFUL CONTACTS

Canadian Cancer Society

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Canadian Institute of Stress

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