



00;00;16;21 - 00;00;43;11

Peter Ward

My name is Peter Ward and welcome to the solutions to go podcast, your source for information on investing, insurance, banking, tax planning and healthy living. If you'd like to know more about anything discussed on this podcast, please visit mysolutionsonline.ca where you'll find a wide variety of articles and videos. Now, the link between mental health and physical health is strong, but there are other facets to overall wellbeing that people may not understand. Being financially healthy is something that a lot of Canadians struggle with. The stress brought on by not having enough to cover an emergency expense can be tough to cope with. And then stress itself unavoidable in today's fast paced world. But there may be ways to help deal with and manage it. There is social wellbeing to consider too the relationships in our lives and how they affect us. And of course, physical health, lack of physical activity, poor nutrition, tobacco use and excessive alcohol consumption are responsible for much of the illness related to cancer, heart disease, stroke and diabetes. But how can we prioritize our overall well-being and make it part of our daily lives?

Well, today I'm joined by an expert in all things wellbeing, Shawna Oliver, welcome to the show, Shawna.

00;01;41;07 - 00;01;43;04

Shawna Oliver

Thank you for having me. This is exciting.

00;01;43;05 - 00;01;45;01

Peter Ward

Maybe just take us through what your role focuses on.

00;01;45;11 - 00;02;09;29

Shawna Oliver

Thank you. So, I am fortunate enough to lead global benefits and wellness on behalf of Manulife. So what that means is I work with a team of extraordinarily talented people to set the benefits strategy for our colleagues and their families. What benefits we offer by country, where to supplement provincial or statutory benefits. Our team is responsible for the operations of the benefits overall experience when using benefits and communications as well.

00;02;10;10 - 00;02;14;01

Peter Ward

That's great. And how did you find you got interested in this career path?

00;02;14;03 - 00;02;35;24

Shawna Oliver

Well, you know, in some ways I've always been drawn to health and wellness. When I was younger, I volunteered at my local hospital for many summers in many different areas, from the emergency room to pediatric oncology to outpatient surgery. You may find it funny that I actually started my career as an underwriter, so I started off as a health and risk benefits underwriter. I then got pulled into consulting and really kind of got pulled into the strategy side and really grew my career in various areas from there. But about ten years ago, I found myself a little later in life going through a series of personally traumatic events, both mentally and physically, where I was forced to really prioritize my own mental and physical health. And I found for someone who was really educated in the system, it was really hard to do and it really forced me to almost become a passion project of mine because I knew if I was struggling with it. So many others who don't know as much as I do, we're going to struggle with it too. And I wanted to make it better.

00;03;11;10 - 00;03;33;01

Peter Ward

Oh, wow. That's really good. That's really when you see the passion come through in the role, when you know it's personal things that you learn through life and you apply them to your role is really good. Thank you. We're going to start talking about health and wellness. And I think everyone that's woken up with a hangover on New Year's Day understands that it's tough to eat well and exercise, but we all know it's important not just for physical well-being, but mental well-being, too. But I first I want to talk about something else that many Canadians may not think about. Let's start with financial well-being. What's the idea of being healthy when it comes to finances?

00;03;41;18 - 00;04;19;02

Shawna Oliver

So I may or may not be familiar with that New Year's hangover. So financial well-being, in its simplest form, is having your finances in a state where you can comfortably absorb a shock to your finances, such as an unexpected car repair or a house repair. So if you're healthy with your finances, you have a plan and you're budgeted in such a way that you can balance meeting fixed expenses, such as maybe a rent or mortgage, any taxes, utilities, any kind of discretionary expenses that you might have saving for your future retirement, pensions, and also saving for the present.

00;04;19;03 - 00;04;25;20

Peter Ward

And is there a good rule of thumb when it comes to maybe how much you should have aside for those unexpected expenses?

00;04;25;27 - 00;04;53;23

Shawna Oliver

You know, I would say, honestly, it really depends on what your goals are. Everybody has different goals. Some families have children. Some do not. Some people want to retire by the

time they're 40. Some do not. So, you know, I would say everyone's goals are different, but it's important to have goals. And, you know, that's why we all have support through financial advisors and really great partners to really think through what those goals are so that we can then set those targets and plan accordingly. And if you don't know what those goals are, that's a really great place to start.

00;04;57;25 - 00;05;15;16

Peter Ward

Yeah, that's great. It's always good to have a plan. Is there any research out there that shows, you know, being financially fit or healthy is good for mental health? Or is it mainly just like we kind of know this from experience that, you know, it can cause a lot of stress to have an unexpected financial burden?

00;05;15;23 - 00;05;38;01

Shawna Oliver

Yeah, there's a lot of research out there right now talking about the stress of financial health. And, you know, there's a lot of studies that have come out that say many, many people, not just in Canada but in the U.S. and globally, can't absorb an unexpected cost of about \$400 and don't have at least \$400 saved up an emergency fund. It's really shocking to hear. But it's not a surprise. We understand that costs are going up. Inflation's going up. So now more than ever is really an important time to sit down, to understand what our expenses are, what our goals. You know, I think sometimes when it comes to our financial health, people sometimes don't want to have that moment where they have to say, I'm maybe in a little bit of a mess here. It's okay. Right. We are all in a little bit of a mess in some way or another. It is not uncommon to have debt. It is not uncommon to have student loan debt. It is not uncommon to have a car payment and a mortgage. I guarantee you if you sit down with an advisor, they have had at least one case that is worse than yours. So having that courage and sometimes it's called financial courage to really sit down and say, help, you will feel so much better. And not only that, you will get yourself in a position to help yourself, your family, your children. It is just an amazing effect that it will set up to help you in the future.

00;06;46;15 - 00;07;05;22

Peter Ward

Wow. Yeah, that is that's really eye opening. The \$400 thing, that's scary to think about, right? But yeah. And it might not even just be an income thing. It might be more like, you know, it's always feels like the more money you make, maybe the more expenses you have. So it's always good to just review that and have a look right and see where you are.

So that's great. So being financially healthy can have benefits to your emotional and mental well-being. I think another factor that comes into play with emotional and mental well-being is, is stress. We tend to carry around a lot of stress in our busy lives and there may be some techniques that can help. What are some of the ways we can try and reduce stress in our daily lives?

00;07;33;21 - 00;07;55;10

Shawna Oliver

I think sometimes we hear stress reduction and what immediately comes to mind is, you know, pictures of yoga or meditation. And everybody believes, you know, I need to spend half an hour a day and that's overwhelming. So I'm just not going to do it. But that's not the case. And there are all kinds of smaller activities that you can do. So a few of my personal favorites, I when I get really overwhelmed, I personally feel better when I think there's a plan and that I can take some control over my day, a week or a given situation. So simply writing down what needs to be done in small increments can take a seemingly large task and stressful situation and have it become more manageable.

00;08;17;12 - 00;08;24;12

Peter Ward

I don't think there's anything more satisfying than checking something off a list, like if you're overwhelmed, just making those lists, checking them off. That's great.

00;08;24;27 - 00;08;46;15

Shawna Oliver

We often find ourselves in back to back meetings, for instance, and have to change what we are focusing on rather quickly. You know, you can have 3 to 4 meetings back to back, all very, very different topics and it is exhausting. I often practice a breathing technique called the four, seven, eight breathing exercise. If you're not familiar with it, you can look it up on the Internet. It was actually recommended to me by my primary doctor about six years ago, and I've used it ever since. You breathe in four, four, hold four, seven, and breathe out for eight. It actually mimics getting your body into a calm state of relaxation. Sometimes you'll actually find me doing it in the office, walking between meetings. I will intentionally sometimes tell people that, Give me a minute. It calms your body down completely and clears everything out of your head. So it only takes a minute. I think the actual time is 57 seconds to work correctly, but just taking that minute for yourself and calming yourself down and giving yourself a moment of clarity can be really amazing.

00;09;25;09 - 00;09;33;16

Peter Ward

That's something I have to take with me in the car, I think. Yes, because when I am driving into Toronto, I just want to like, oh, and I think if I slow it down a bit.

00;09;34;07 - 00;09;35;02

Shawna Oliver

It's amazing, you know.

00;09;35;19 - 00;09;40;15

Peter Ward

Because you can feel it in your chest right when you're in traffic and stuff. So yeah, I'm going to take that one away with me, I think.

00;09;40;16 - 00;10;01;23

Shawna Oliver

And then a final thing I'm working on embracing is the concept of saying no. So like many listeners, I play many roles in life. I'm a mom, a wife, a daughter, a sister. I work full time. I'm actually a student as well. And I want to give everything 110%. We all do. And I've had to embrace it. There are times that I just can't. I've stopped feeling guilty about saying no for my own personal time. I've rescheduled plans with friends, with family. You know, had these grand ideas of things I'm going to do for my son, who's seven. And I've said, you know what? I'm just I'm just not going to do it. And I found easier things to do it. The superhero cape that I try to wear is defined by nobody's expectations but myself. So I'm embracing the no and I encourage everybody else to do so as well.

00;10;30;00 - 00;10;52;26

Peter Ward

I love that there's so many times when I want to say no if it's just, you know, friends that you haven't seen, you know, because with COVID, where everyone's getting back together and it just seems like a lot lately. So I think that would be great just to be able to say no to more things or to prioritize things even, right. So let's talk a little bit about social well-being. I think there's a lot of good in developing and sustaining meaningful relationships with others as I was just talking about, saying, know the fact that there are three key pathways that can explain the links between positive relationships and health. They are behavioral, psychosocial, social and physiological. I wonder if I could just touch on each one of those and explain to the audience what they are and why they're important.

00;11;20;18 - 00;11;41;26

Shawna Oliver

Great. So let's I want to first just take a minute to define each of those so the audience knows what they are, and then I will tie them all together. So when we talk about behavioral well-being, that describes connections between behaviors of the body, the mind in the spirit. So this would include how behaviors like eating habits or drinking or exercising impact your overall mental health. Psychosocial well-being is the feeling of what you might call inner tranquility or reassurance. When you have really good psychosocial well-being, you are more open to new possibilities and experiences as well as overall knowledge. You want to try something new and you also have overall increased levels of awareness and you just feel very stable. Physiological well-being is the ability to maintain a healthy quality of life. So it allows us to get the most out of our daily activities without fatigue or any kind of physical stress. So if you pull them all together, the three pathways are actually very intimately intertwined. In an ideal state, you can physically meet the needs of your day without effort, be open to what comes your way, and handle the events of the day stably, even taking on some new tasks and being aware of actions you are taking through food and exercise and their mind focusing techniques to adjust as needed to keep you on the positive course of the day. The three are really, really intertwined. If one gets off balance, it tends that another will get off balance. And then a final one. So so they're really, really delicate, really, really aware, three very distinct paths. But all are all very interwoven.

00;12;52;04 - 00;13;00;11

Peter Ward

Interesting. Interesting. So it's kind of a cause and effect thing if one goes off the other to me, etc.. So it's important to focus on all three separately. Would you say?

00;13;00;13 - 00;13;10;01

Shawna Oliver

Yes. Yeah. Yeah, very much so.

00;13;12;12 - 00;13;32;28

Peter Ward

So finally, let's talk about the physical side, because everything everybody thinks about health and wellness, they think of physically. So now a previously underestimated this link in my own life, actually between physical activity and mental well-being. I ran a marathon in 2019 and I decided to just follow a training regime to get ready for that because I thought, you know, I'll never make it if I don't do that. But what it did get me used to was it got me in that headspace of working out 5 to 6 days a week and previously I'd probably joined a gym and never went back. Or, you know, I'd go for a month and then forget and just, you know, get back on the couch, etc.. So I was spotty at best, but after an extended training period I noticed I was feeling great mentally too. I had more energy and more clarity, and it was just I was just in a better mood overall. So that's something I've stuck with for more than just fitness. Now, when we look at physical wellbeing, there are four modifiable behaviors that we should look out for. The lack of physical activity, poor nutrition, tobacco use and excessive alcohol consumption that are responsible for much of the illnesses related to cancer, heart disease, stroke and diabetes. What are some of the things that Canadians can start to do to improve their physical wellness? Because I know it's not it's not something that we do. We want to get up and go to the gym or get up and go for a run, you know, but maybe is it something that they can start smaller and build back healthy habits?

00;14;32;13 - 00;14;54;16

Shawna Oliver

Yeah. So your mention of the marathon training is good timing. We actually sponsor the Boston Marathon in the US and I entered into a lottery for a bib number, and I found out Monday that I got selected.

Peter Ward

Oh, congratulations.

Shawna Oliver

I'm not inherently a runner. However, it's such an amazing opportunity that I found. I kind of put it in the universe of hands and said, If I get selected, I'm going to do it. Yeah. So I have committed to doing it and I may hit you up for some point.

00;14;59;09 - 00;14;59;29

Peter Ward
Absolutely.

00;15;01;00 - 00;15;14;10

Shawna Oliver

So I have two observations when it comes to physical wellness. And the first is you don't have to start out running a marathon. Physical wellness is not all or nothing. You can think big, but start small 5 minutes a day. Okay 5 Minutes. Anything is better than nothing. Don't overthink it. Today you can say I'm going to walk to the end of my driveway. You can do that for a week. Next week I'm going to walk around the block. The following week, I'm going to walk two blocks. Do what you feel comfortable with. As long as it's something right, small, right. Doesn't have to be big. Just pick it and do it in increments to your comfortable. My second observation is find something that you love. So we often hear and in elite performers this concept of flow and whether it's an athlete, a coder, a gamer, or even someone working on a presentation. And if you don't know what flow is, it's a state where you're so in the moment that you don't know what's going on. You don't know. Time is passing. You are so in captured by what's going on that you lose track of time and you're an absolute peak performer. There is an activity out there for everybody where you can find your flow. For me, kind of like you, I found myself, you know, I would do I tried cross-training and, you know, I tried kettlebell training. I tried I had a peloton. I would do it for three, four or five months. I felt like I would hit a certain milestone and then I would never do it again and I would get really bored. And I never really understood it. Like, why? But for me, there's been one activity that I have. I've always done that I've kind of had in the background for about 12 years. I actually train Muay Thai and fight mixed martial arts and have been doing so off and on for quite a while now. So I really started reflecting that. Why is it that that I do so? And I came to the conclusion that it's because when I fight, I can't think of anything else. I can't think about. Did I take the trash out? Do I need to go grocery shopping? Did I turn my presentation in on time? I have to be in that moment because I might get bopped in the head if I don't. But I am totally in the moment. I am there. I'm getting a great physical workout, but mentally I have to be in that state. So for me, I find flow. I find flow when I fight. And that that is my big aha moment. That I have found flow in this physical activity and I look forward to going. So I have consciously decided to up my training. So, you know, my, my take away is that if you think physical activities aren't for you, I challenge you to say you just have to find the one where you can find your flow.

00;17;52;04 - 00;18;10;06

Peter Ward

Yeah, that's funny. I didn't know what that was called, to be honest, but I go mountain biking a lot. There's a local trail system here that's very advanced and you know, I'll make it to the bottom. I'm like, Oh, I've been in here for 90 minutes, but I've just been focusing on not crashing, which is, I guess, you know, in a way, finding that focus. Right. So and it keeps you coming back for more.

00;18;13;02 - 00;18;13;09

Shawna Oliver

On your flow

00;18;13;09 - 00;18;22;02

Peter Ward

Absolutely. That's really interesting. I love that. Well, Shauna, thank you so much for being part of the podcast. Thank you for having me. Yeah, it's great. We'll have you back anytime.

00;18;22;06 - 00;18;23;02

Shawna Oliver

Beautiful. Take care.

00;18;23;06 - 00;18;25;20

Peter Ward

Thanks a lot.

00;18;28;17 - 00;18;48;20

Peter Ward

I know that was really great having Shauna on the show to talk about all things health and wellness. What stood out for me was a number of things, and I'll get to them. But the main one was the balance that Shauna spoke of the relationship between all the different facets of mental wellbeing, be it financial health, physical health or relationship health, and how one can affect the others in this symbiotic relationship. It may feel overwhelming to work on all of these things at once, but that brings me to the next key takeaway, which was Start Small, just walking to the end of the driveway for exercise, making it to do list for stress or saving a small amount for an emergency fund can make you feel a sense of accomplishment. The last thing that it really said to me was flow and finding it. Our lives are busy and full of obligations, but finding that one thing and doesn't have to be physical. It can be mental like chess or reading, but it's finding that one thing that puts you into that meditative state where time doesn't really seem to matter when you're truly focused. Now, I'm really wishing Shauna all the best. On her journey to run the Boston Marathon this coming spring. Hopefully we can get her back on the show for a follow up to see how it went. Thanks for listening to the Solutions to Go podcast. I'm your host Peter Ward saying goodbye for now, copyright Mayo. This podcast, including case studies and support materials, is for general information purposes only and is not specific to any one individual or case.

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Peter Ward

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