

## Making 'lemonade' during stressful times

**Mark Pavilons**

People are stressed



Teens are bullied and suffer from low self-esteem.

The use of medications like Cipralex is at an all-time high.

People are trying new things like meditation, cannabis, and [CBD oil](#) to help them deal with stress, anxiety and depression.

If you're based in Mississauga, Canna Express happy to offer cannabis delivery to anyone who is wanting to find a new way to relax and destress. It's recommended that you consult your doctor about this if you've got any questions.

A recent survey conducted by Employee Financial Well-Being revealed that one in four employees are financially distressed, impairing productivity, increasing absenteeism and negatively affecting their mental health.

According to a Queen's University study, workplace stress levels have doubled since 2009, while financial stress has tripled. A 2010 Statistics Canada Social Survey revealed that financial worries are the second highest cause for concern to highly stressed employees.

Employee financial concerns vary from making their mortgage and car loan payments each month, to paying for their children's education and simply struggling with numbers. Many are dipping re-mortgaging their homes, or working overtime to keep their heads above water.

Consumers' overall debt, including mortgages, continues to hover around record-high levels, \$1.4-trillion, according to credit agency Equifax. While many see relief in the Bank of Canada holding interest rates at artificially low levels, these prolonged low-interest rates hold the very real risk of enabling employees to take on more debt; which brings us to the fact that the more debt that remains to be paid off, the more they might be pushed to a third-party collection agency. While it might benefit the agencies who get to keep a part of the debt they collect through merchant accounts (obtained through service providers like this one -

<https://mypaymentsavvy.com>), and might also aid in faster paying off of debts, it could involve more paperwork and more follow-ups leading to further stress.

In France, a study revealed school children are more affected by stress than in any other industrial country. The 2006 survey showed 43.6% of students said they suffered from one of the three symptoms of depression: a feeling of sadness, a lack of self-confidence, or suicidal thoughts. Teenagers trying to deal with mental distress are often more prone to addiction (tobacco, cannabis, or alcohol). As it was written so long ago, money is likely the root of all evil.

Well, perhaps it's what we do with it that makes that statement true or false.

I've interviewed a few wealthy, successful people recently in King Township. As I talked with them, I tried to get a handle on how they view and handle fame and fortune.

One local actor said that fame and fortune is great, as long as you know how to use it.

Hmmmm. Sort of like power.

A "free spirit" told me he gives back because he can and he loves it. Sure, he has lots of "toys" but his charity work is very important to him.

Another entrepreneur said his success is directly linked to the health and well being of his employees.

How do you define happiness and success?

Most of us in today's society use money to buy things ? clothes, jewellery, cars, big homes and big TVs.

I drive around in a 12-year-old min-van with a big dent in one of the sliding doors. There are holes you can see through. Would I like a nice, new car? Maybe, but my mother raised a practical son. I'm basically cheap. Plus, I donated my ego to science long ago.

If I had a few extra dollars lying around, I'd treat my wife and kids to a nice dinner out, or weekend away. I'd fix something around the house. Don't get me wrong, I love gold, gemstones, old coins and my "toys," but I know exactly when I can pry loose a few bucks to indulge. Just between us, it's not often.

Our household has had its fair share of financial stresses over the years. Deep down it hurts and I've sucked back more lemons than lemonade. I have tried to "escape."

Fortunately, there are four beautiful faces at home to give me comfort and joy.

We all have our own way of dealing with stress. But I'd like you to remember this ? everyone has their own personal battles and challenges, so we need to show a little compassion.

To alleviate stress, I've come up with some creative ways of dealing with it on a larger scale.

The current FIFA World Cup fever has resulted in flags flying from every country. I suggest we keep that trend going and fly happy face flags from our homes and vehicles on a regular basis. Happy faces make us smile.

On a similar note, if countries are on the verge of violent confrontation, I suggest they play a game of soccer, winner take all.

We could use the same approach with our bosses. When we want a raise, a little one-on-one in the parking lot decides it!

When we want a loan from our bank, how about a few hands of poker with the bank manager? All in!

For the upcoming municipal election, I suggest the candidates be asked to perform an extra task ? recite poetry, sing a song, juggle or play the kazoo.

For a few years, I used to dress up in costume on my birthday in September. Sure, I got some looks, stares and odd comments, but it made me and others chuckle.

Okay, some of these suggestions are not overly practical, but the smile factor would definitely lift some sagging spirits.

And maybe that's just what the doctor ordered ? an extra dose of ear-to-ear grins and hearty laughs.

We're all on the proverbial Titanic together.

Let's give more, care more, share more and take less.

Let's give our children a gift that's much more important than money. Let's give them love, hope, security, strength and self-esteem.

It's all in how you use it.