Wellness Hub Newsletter

September 2026 | Wealth & Well-Being Month

The Wellness Committee presents the first issue of the Menno Place Wellness Hub Newsletter!

Healthy Choices, Healthy Finances, Healthy Future

True wealth is more than money. A wealthy life includes health, relationships, purpose, stewardship, gratitude, prevention, financial confidence, and preparation for the future.

In This Issue: The Menno Place Wellness Toolbox, Raising Financially Confident Kids, Money Saving Ideas, and more!

SEPTEMBER ISSUE

Inside This Wellness Guide

This issue features articles, practical tools, reflection prompts, unique lifestyle photography, and a hopeful stewardship tone.

EXECUTIVE CHAMPION MESSAGE

Building a Richer Life

When we hear the word wealth, many of us immediately think about money. Financial wellness is important, but true wealth is much broader than a bank balance. A wealthy life includes our health, our relationships, our purpose, our faith, our community, our benefits, our safety nets, and our ability to prepare for the future.

This month, we are focusing on the connection between health and financial well-being. When our health suffers, our finances can be affected through medication costs, appointments, missed work, reduced energy, or the need to use sick time. When our finances are strained, stress can affect sleep, relationships, decision-making, and overall health.

This issue also invites us to look at financial well-being through the lens of stewardship. Stewardship is not about having everything figured out. It is about using what we have wisely, planning with care, teaching responsibility, protecting the resources available to us, and recognizing that small steps can create more peace over time.

Invitation to staff

Review your benefits. Start or revisit a budget. Attend a financial well-being session. Use the gym. Set a savings goal. Teach a child one money habit. Pack one budget-friendly lunch. Small actions repeated over time can build a healthier, more secure, and more peaceful future.

MENNO PLACE WELLNESS TOOLBOX

Free On-Site Gym Move more, feel better, and reduce stress. Your health is part of your wealth.	**Quber Savings Platform** Set savings goals, track progress, and build motivation through gamification.
RBC Financial Well-Being Sessions On-site sessions to build knowledge, confidence, and practical financial habits.	**Employer-Paid Benefits + EAP** Use your benefits as an ounce of prevention. Support is available before concerns become bigger.

FEATURE ARTICLE

The Health-Wealth Connection

Healthy bodies support healthy finances. Healthy finances support healthy bodies.

This issue is not only about money. It is about protecting the resources that make life feel stable, meaningful, and sustainable: health, time, relationships, purpose, and financial confidence.

Health Wealth Energy, mobility, sleep, preventive care, and capacity to work.	**Time Wealth** Time for family, rest, recovery, planning, and meaningful routines.
Financial Wealth Resources to meet needs, handle the unexpected, and prepare for the future.	**Purpose Wealth** Meaning, gratitude, service, generosity, and wise stewardship.

FEATURE ARTICLE

Raising Financially Confident Kids

September is a natural time to talk with children about money as families return to routines, school expenses, lunches, activities, and planning for the months ahead. Financial stewardship is not only about saving dollars. It is about learning responsibility, patience, generosity, gratitude, and thoughtful decision-making.

Children do not need to understand investing or retirement planning to begin learning healthy money habits. They can start by learning that money is connected to choices, work, waiting, sharing, and priorities.

Ages 4 to 7 Use clear jars labelled Spend, Save, and Share. Let children see money move between jars. Talk about needs versus wants in simple language.	**Ages 8 to 12** Set a savings goal. Compare prices. Discuss advertising and impulse buying. Encourage children to save toward something meaningful.
Teens Introduce youth savings accounts, budgeting apps, debit cards, credit basics, subscriptions, and the difference between borrowing and owning.	**Family stewardship challenge** Choose something your family can save toward together: a family outing, a bicycle, a holiday fund, a charitable donation, or an education goal.

Reflection

What financial habit do I hope children learn from watching me?

FEATURE ARTICLE

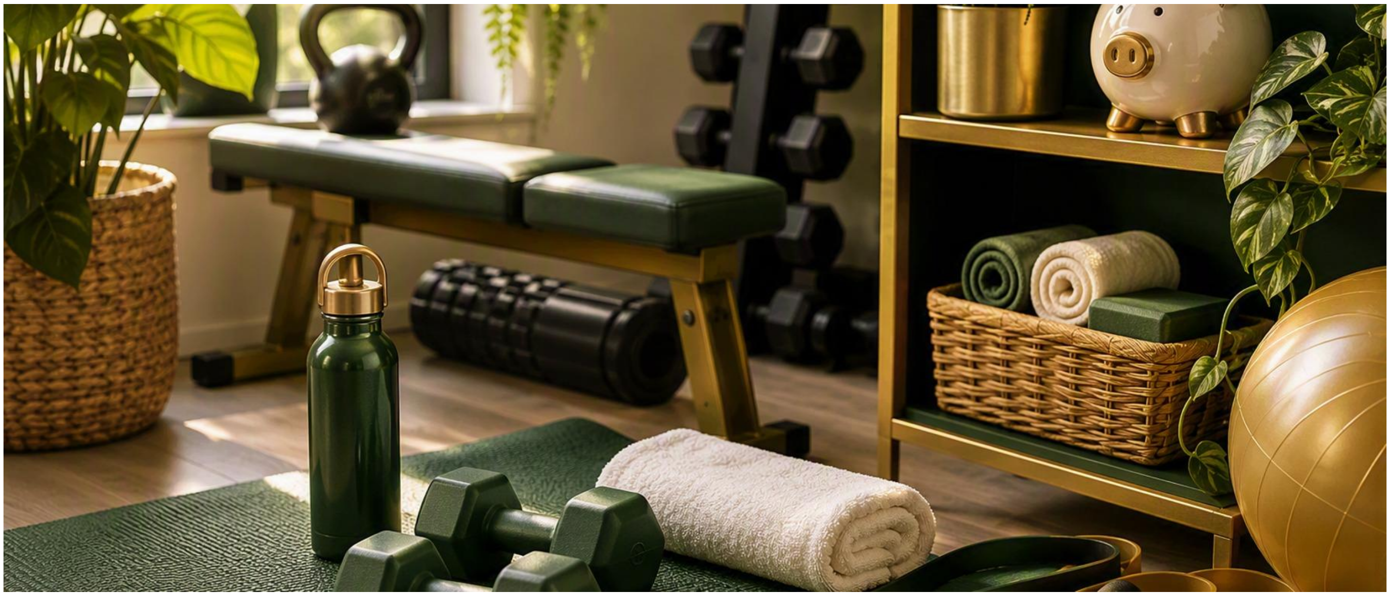
Brown-Bag Wealth: Healthy Lunches for Work, School & Family Life

One of the simplest ways to support both health and financial wellness is preparing lunches at home. Homemade lunches often cost less, reduce waste, and provide more control over nutrition. They can also become a family routine that teaches planning, responsibility, and stewardship.

Mediterranean Bento Box Whole wheat pita, hummus, cucumber slices, carrot sticks, cherry tomatoes, cheese cubes or roasted chickpeas, and grapes. Vegan friendly when built with hummus and plant-based protein.	**Berry Yogurt Parfait Jar** Greek yogurt, berries, oats, and chia seeds. Vegan friendly with coconut, oat, almond, or soy yogurt.
Homemade Lunchable Whole grain crackers, cheese, turkey or chicken, apple slices, and cucumber rounds. Vegan friendly with plant-based cheese, hummus, roasted chickpeas, edamame, and fruit.	**Rainbow Roll-Ups** Whole wheat tortilla, hummus, spinach, shredded carrots, bell peppers, and cucumber. Naturally vegan friendly.
Apple Cinnamon Energy Bites Oats, applesauce, cinnamon, ground flax, and maple syrup. Use maple syrup instead of honey for a vegan-friendly version.	**Harvest Chickpea Wrap** Whole wheat wrap, hummus, chickpeas, lettuce, shredded carrots, and cucumber. Affordable, portable, school-friendly, office-friendly, and vegan.

Flexible food choices matter

Most healthy lunch ideas can be adapted for vegetarian or vegan preferences. The goal is not perfection. The goal is creating nourishing meals that work for your family, budget, values, and lifestyle.



PHYSICAL WELLNESS

Your Health Is Part of Your Wealth

Good health is one of the most valuable assets we have. Healthy habits can support energy, reduce stress, protect mobility, and help employees remain available for work and life. While not all health concerns are preventable, many small actions can reduce risk and improve quality of life.

Physical health can also have financial implications. Medication costs, appointments, transportation to care, missed shifts, reduced overtime capacity, or long periods away from work can affect financial well-being. Sick time is therefore more than a leave bank. It is income protection for your future self when you truly cannot work.

Use the free on-site gym Movement supports strength, stress management, and energy without a paid gym membership.	**Protect your sick time** Your sick bank is income protection for periods when illness or injury prevents you from working.
Use benefits early Physio, counselling, dental, vision, and medication coverage may help prevent small issues from becoming larger.	**Try one low-cost habit** Prepare one meal at home, drink more water, stretch for 60 seconds, or walk with a colleague.

PSYCHOLOGICAL WELLNESS

When Spending Stops Being About Spending

Financial stress is not only a math problem. It is also a psychological wellness issue. People may spend, gamble, drink, use substances, game, or make impulsive purchases to escape stress, soothe emotions, create excitement, or feel temporarily in control.

The goal of this section is not shame. It is awareness. If a behaviour depends on money and feels increasingly hard to control, it may be time to seek support early.

Gentle warning signs	Four-step reset
Spending, gambling, alcohol, drugs, gaming, or other behaviours are creating debt or missed payments. Purchases, debts, accounts, or behaviours are being hidden. The behaviour continues despite negative consequences.	1. Pause before acting. 2. Name the feeling behind the urge. 3. Reduce access: remove saved cards, block sites, set limits. 4. Seek support: EAP, counselling, physician, trusted person, or financial advisor.

Reflection prompt

If this behaviour were trying to meet a need, what need would it be trying to meet?

SOCIAL WELLNESS

Money, Relationships, Trust, and Comparison

Money can affect relationships because it is connected to trust, security, values, independence, status, and control. Financial disagreements are often a source of relationship stress. Exact figures vary by study, so this magazine avoids a single unsupported number and focuses on practical conversations.

Financial infidelity happens when someone hides or misrepresents money matters. This can include secret purchases, hidden credit cards, undisclosed debts, secret accounts, gambling losses, or understating the real cost of an item.

The shoes example

The issue is often not the shoes. The issue is the secrecy. If a purchase has to be hidden, minimized, or explained away, pause and ask what needs to be discussed honestly.

The comparison trap	Try this instead
Social media and workplace conversations can create pressure to spend money to appear successful, fashionable, generous, or included.	Ask: What is important to me? What aligns with our values? What purchase would still feel wise next month?

FINANCIAL WELLNESS

Build a Strong Financial Foundation

Financial wellness starts with clarity. A budget does not need to be restrictive. It helps people decide what matters, protect future goals, and reduce the stress of not knowing where the money went.

50% Needs Housing, utilities, groceries, transportation, insurance, essential healthcare, and minimum debt payments.	**30% Wants** Dining out, subscriptions, hobbies, entertainment, travel, convenience spending, and extras.
20% Future You Emergency fund, TFSA, FHSA, RRSP, RESP, extra debt repayment, pension planning, and savings goals.	**Reality check** Adjust the percentages as needed. The principle is useful: give every dollar a job and pay your future self intentionally.

Financial Tools for Every Stage

Tool	What it is	Best for	Life stage / goal
Emergency Fund	Savings set aside for unexpected expenses or income disruption.	Everyone	Starting out, mid-career, families, pre-retirement.
FCAC Budget Planner	Free Canada.ca tool to create a customized budget and review income and expenses.	Anyone wanting clarity	Any stage, especially when trying to reduce stress.
Quber	Goal-based savings platform with gamification.	Motivation and visible progress	Emergency, holiday, vacation, debt buffer, or special purchase goals.
TFSA	Tax-Free Savings Account. Growth and withdrawals are generally tax-free.	Flexible saving and investing	Emergency savings, medium-term goals, retirement supplement.
FHSA	First Home Savings Account designed to help eligible first-time home buyers save for a first home with certain tax advantages.	First-time home buyers	Saving for a first home or future housing goals.
RRSP	Registered Retirement Savings Plan. Contributions may reduce taxable income.	Retirement planning	Higher-income working years and retirement preparation.
RESP	Registered Education Savings Plan for post-secondary education.	Families with children	Children's or grandchildren's education.
MPP Pension	Payroll deductions plus employer contributions for retirement.	Long-term retirement income	Eligible employees.
RRIF / RIF	Retirement income fund used to receive income from retirement savings.	Retirement income	Retirement stage.
Benefits Plan	Health, dental, vision, medication, paramedical, and support coverage.	Prevention and cost protection	Employees and eligible family members.

Saving for your first home

Buying a first home can feel overwhelming. Progress often starts with small, consistent steps: automate savings, reduce high-interest debt, learn mortgage basics, explore FHSA opportunities, and build a realistic timeline. Home ownership is one possible goal. Financial wellness is about creating a future that supports your values, circumstances, and priorities.

SPIRITUAL WELLNESS

Gratitude, Stewardship, and Generosity

Spiritual wellness invites us to ask what matters most. From a stewardship perspective, wealth is not simply about accumulation. It is about caring wisely for the resources entrusted to us: health, time, talents, relationships, environment, and finances.

Gratitude helps shift attention from scarcity to appreciation. It does not ignore hardship, but it helps people notice what is good, supportive, meaningful, and enough. Generosity turns gratitude outward through acts of kindness, service, and sharing.

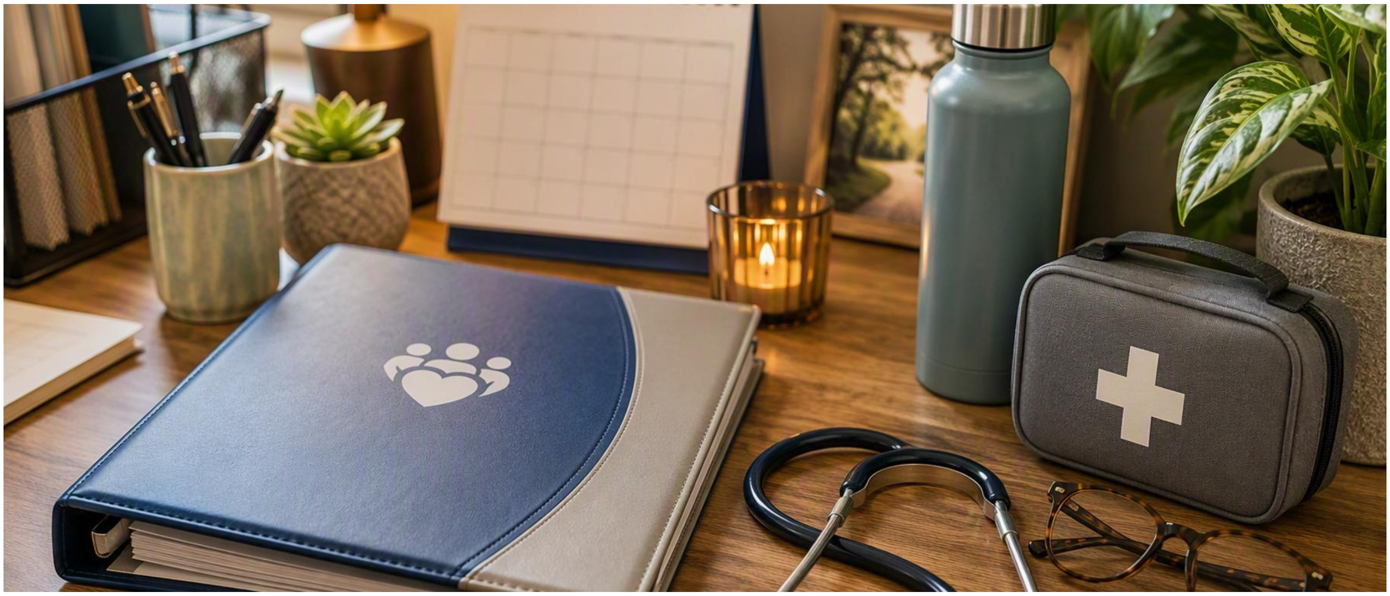
Daily Gratitude Three Write down one thing you enjoyed, one person you appreciate, and one thing you learned.	**Gratitude Walk** Walk for 10 minutes and notice beauty, kindness, nature, or signs of hope.
Thank-You Note Send or write a note to someone who made your day easier.	**Pay It Forward** Share a resource, help a colleague, donate gently used clothing, pay for coffee, or offer encouragement.

ENVIRONMENTAL WELLNESS

Spend Less, Waste Less

Fast fashion can feel financially helpful because individual items are inexpensive. The real cost may be much higher when clothing is worn only a few times, quickly discarded, and replaced again.

Before buying, ask Will this be worn often? Is there already something similar at home? Will it hold up after repeated washing? Can it be repaired, donated, resold, recycled, or repurposed?	**Closet Refresh Challenge** Create four piles: Keep, Repair, Donate or Consign, and Recycle or Repurpose.
Try circular choices Thrifting, consignment shops, clothing swaps, repairing, renting, reselling, and shopping your own closet.	**Release with purpose** Sometimes wealth is not acquiring more. Sometimes it is creating space for what truly matters.



CAREER WELLNESS

Your Benefits: An Ounce of Prevention

Career wellness includes understanding and using the supports connected to employment. Pay is important, but total rewards are broader than a paycheque. At Menno Place, employees are fortunate that benefits are paid for or supported as part of the employment offering.

Review your plan Confirm what is covered and how to access support before you need it.	**Use benefits early** Physiotherapy, counselling, dental, vision, prescription coverage, and other supports can help address concerns sooner.
Protect your sick time Sick time is income protection for periods when illness or injury prevents you from working.	**Update details** Check beneficiaries, benefit plan information, pension statements, and family coverage as appropriate.

EMOTIONAL WELLNESS

Financial Peace of Mind

Financial stress can bring fear, shame, frustration, or hopelessness. These feelings can make people avoid opening bills, delay conversations, or continue behaviours that provide short-term relief but long-term stress.

Self-compassion is not avoidance. It is a starting point for honest action. Shame rarely improves financial habits. Education, support, small steps, and accountability do.

1 / Pause Take three slow breaths. Remind yourself that one step is enough for today.	**2 / Name the concern** Debt, bill, relationship stress, impulse urge, benefit question, retirement worry, or unknown spending pattern.
3 / Choose one action Open one statement, book one appointment, attend one session, start one budget, set one Quber goal, or ask one question.	**Support reminder** If stress feels overwhelming or behaviours feel hard to control, reach out early through EAP, healthcare supports, counselling, or trusted community resources.

FEATURE

Recipe for a Rich Life

Ingredients	Directions
2 cups gratitude 1 cup purpose 1 cup meaningful relationships 1/2 cup financial wisdom 3 tablespoons movement A handful of laughter A generous serving of prevention Daily kindness toward yourself and others Faith, hope, and resilience to taste	1. Begin each day by noticing one thing you already have. 2. Mix in movement, rest, and nourishing food as often as possible. 3. Add honest conversations about money and priorities. 4. Stir in planning: budget, benefits, savings, and future goals. 5. Season with generosity, gratitude, and wise stewardship. 6. Simmer over a lifetime, adding support whenever needed.

Serves: Everyone

Best shared with family, colleagues, residents, and community. The richest lives are built through health, connection, stewardship, purpose, prevention, and wise financial choices.

MONTHLY CHALLENGE

Choose One Investment This Month

☐ **Invest in health** Use the gym or take regular movement breaks.	☐ **Invest in relationships** Have one honest money conversation.
☐ **Invest in the future** Use the FCAC Budget Planner, set a Quber savings goal, or review registered savings options.	☐ **Invest in prevention** Review benefits and book one needed appointment.
☐ **Invest in gratitude** Write down three things you appreciate each day for one week.	☐ **Invest in the environment** Declutter and donate, consign, repair, recycle, or repurpose clothing.
☐ **Invest in children** Teach one child a money habit such as saving, sharing, or comparing prices.	☐ **Invest in lunch planning** Pack one healthy, budget-friendly lunch this week.

CLOSING REFLECTION

What Is True Wealth?

September reminds us that wealth is more than money. A wealthy life includes health, relationships, purpose, gratitude, stewardship, community, security, opportunity, and peace of mind.

Reflection prompt	My response
One thing I am grateful for today	
One financial habit I want to strengthen	
One relationship I want to invest in	
One health habit I want to protect	
One thing I already have enough of	
One step I will take this month	

Final thought

Wealth is more than a bank balance. True wealth includes health, relationships, purpose, gratitude, stewardship, resilience, community, and peace of mind. The richest lives are not measured only by what we earn, but by what we nurture, protect, appreciate, and share with others.

SOURCE NOTES

Verification References and Editorial Notes

These references are included for review and hyperlinking. Staff-facing copy should not imply financial, medical, legal, or counselling advice. Employees should consult qualified professionals for personal circumstances.

Source area	Source note
Canada.ca / FCAC Budget Planner	Free budget planner used for budgeting and planning reference.
Canada.ca registered plans	Official information for RRSPs, RRIFs, FHSAs and related registered plans.
BC Municipal Pension Plan	Member contribution and employer contribution information.
Government of Canada apparel textiles circularity report	Used to support environmental wellness content on circular clothing choices.
CBC News fast fashion overview	Used for Canadian context on fast fashion, waste, and thrifting concepts.
Original September issue	Existing September Wealth & Well-Being Month content supplied by the user.
October layout alignment	Formatting, footer, closing reflection, and issue rhythm aligned with the October Wellness Hub magazine style.