THE WELLNESS COMMITTEE PRESENTS THE WELLNESS HUB'S FIRST EVER NEWSLETTER

WEALTH & WELL-BEING MONTH

Healthy Choices. Healthy Finances. Healthy Future.

This month's invitation

Choose one small investment in your health, relationships, financial future, gratitude or environment. Small steps today can create more peace tomorrow.

SEPTEMBER ISSUE

Inside This Wealth & Well-being Guide

A magazine-style wellness package for staff, teams, and the Wellness Hub. This issue connects financial well-being to whole-person wellness: health, relationships, purpose, prevention, gratitude, stewardship, and practical tools available at Menno Place.

Gratitude, stewardship, generosity, and values-based choices.

08 / Environmental Wellness

Spend less, waste less: fast fashion, thrifting, consignment, and closet renewal.

09 / Career Wellness

Paid benefits, total rewards, prevention, and sick time as income protection.

10 / Emotional Wellness

Financial anxiety, self-compassion, and a practical three-step reset.

11 / Menno Place Toolbox

Free on-site Quber, RBC sessions, benefits, EAP, and monthly challenges.

12 / Recipe for a Wealthy Life

A playful close that reminds staff wealth is more than money.

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 broader than a bank balance. A wealthy life includes our health, relationships, purpose, faith, community, benefits, 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.

At Menno Place, we are fortunate to have supports that can help employees take action before concerns become larger problems. Our free on-site gym, employer-paid benefits, Quber savings platform, RBC financial well-being sessions, and Employee Assistance Program are all part of a broader commitment to well-being.

As an introductory note, I would like to recognize that our **Wellness Committee** has thoughtfully put together this issue, and as we present it, we reaffirm our ongoing commitment to supporting wellness for all employees.

Loradonna Botter, Executive Director, People & Culture Strategy

Invitation to staff

Review your benefits. Start or revisit a budget. Attend a financial well-being session. Use the gym. Set a savings goal. Talk honestly with someone you trust. Small actions repeated over time can build a healthier, more secure, and more peaceful future.

WELLNESS TOOLBOX

Resources Available to You

FEATURED RESOURCE: Quber: Small Steps Towards

Life happens. Unexpected car repairs, medical expenses, or other surprise costs can quickly create financial stress. The Quber Emergency Savings Program helps employees build a financial safety net one small step at a time. Through automated savings, staff can link their bank account, choose an amount that works for their budget, and watch their savings grow automatically. Even modest contributions from each pay period can add up over time, helping to create greater confidence, stability, and peace of mind.

What makes Quber unique is its simplicity and privacy. Your savings remain yours, and only you can see your balance. Menno Place has partnered with Quber because financial wellness is an important part of overall well-being. The program also includes incentives and opportunities

Financial Peace of Mind

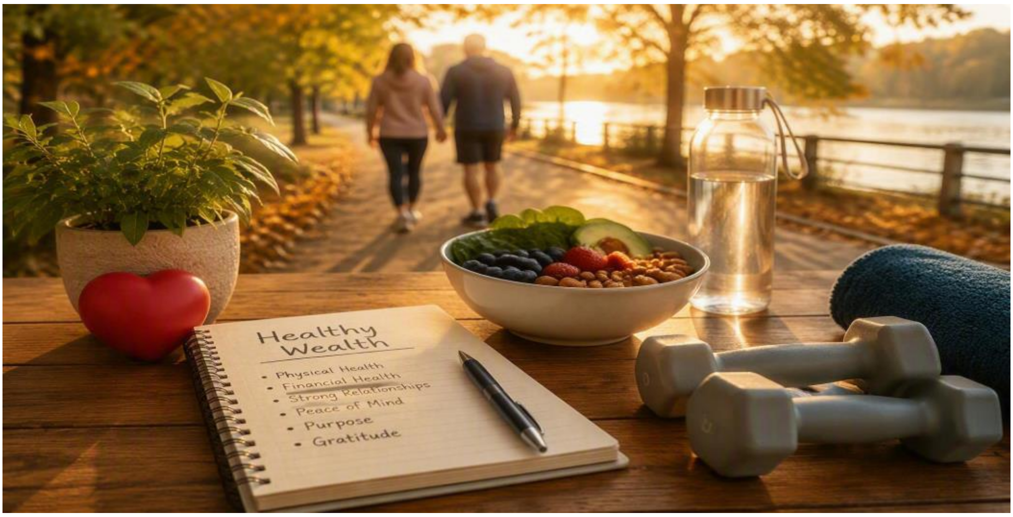
RBC Financial Well-being Sessions

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.

Scan to learn more about Quber!



THIS MONTH’S BIG IDEA

The Health-Wealth Connection

Healthy bodies support healthy finances. Healthy finances support healthy

bodies.

This i The 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

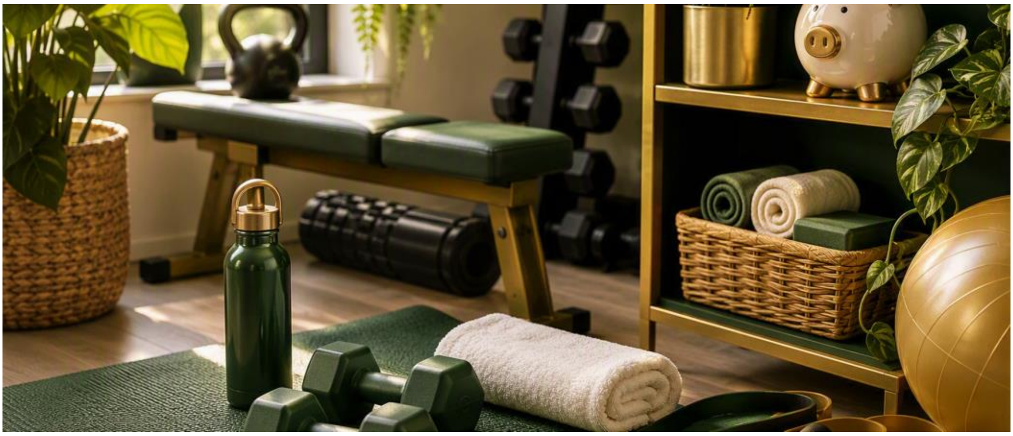
Time for family, rest, recovery, planning, and meaningful routines.

Financial Wealth

Resources to meet needs, handle the unexpected, and prepare for the future.

Purpose Wealth

Meaning, gratitude, service, generosity, and wise stewardship.



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 a form of protection for your future self when you truly cannot work.

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, 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

• 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.

• It feels hard to stop once it starts.

Four-step reset

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 consistently identified as a significant source of relationship conflict. Exact percentages vary by study, so this magazine uses cautious wording rather than a single unsupported number.

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

Social media and workplace conversations can create pressure to spend money to appear successful, fashionable, generous, or included.

Try this instead

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.

Free budget tool: [Canada.ca / FCAC Budget Planner]

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, RRSP, RESP, extra debt repayment, pension planning, and savings goals.

Reality check

Adjust the percentages as needed. The principle is still useful: give every dollar a job and pay your future self intentionally.

Financial Tools for Every Stage

Emergency Fund

What it is: Savings set aside for unexpected expenses or income disruption.

Best for: Everyone

Life stage / goal: Starting out, mid-career, families, pre-retirement.

FCAC Budget Planner

What it is: Free Canada.ca tool to create a customized budget and review income and expenses.

Best for: Anyone wanting clarity

Life stage / goal: Any stage, especially when trying to reduce stress.

Quber

What it is: Goal-based savings platform with gamification.

Best for: Motivation and visible progress

Life stage / goal: Emergency, holiday, vacation, debt buffer, or special purchase goals.

TFSA

What it is: Tax-Free Savings Account. Growth and withdrawals are generally tax-free.

Best for: Flexible saving and investing

Life stage / goal: Emergency savings, medium-term goals, retirement supplement.

RRSP

What it is: Registered Retirement Savings Plan. Contributions may reduce taxable income.

Best for: Retirement planning

Life stage / goal: Higher-income working years and retirement preparation.

RESP

What it is: Registered Education Savings Plan for post-secondary education.

Best for: Families with children

Life stage / goal: Children’s or grandchildren’s education.

MPP Pension

What it is: Payroll deductions plus employer contributions for retirement.

Best for: Long-term retirement income

Life stage / goal: Eligible employees.

RRIF / RIF

What it is: Retirement income fund used to receive income from retirement savings.

Best for: Retirement income

Life stage / goal: Retirement stage.

Benefits Plan

What it is: Health, dental, vision, medication, paramedical, and support coverage.

Best for: Prevention and cost protection

Life stage / goal: Employees and eligible family members.

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 Wealthy Life

Ingredients

- 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

Directions

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, and wise financial

choices.

MONTHLY CHALLENGE

Choose One Investment This Month

☐ **Invest in health**

Take regular movement breaks.

☐ **Invest in relationships**

Have one honest money conversation.

☐ **Invest in the future**

Use the FCAC Budget Planner or set a Quber savings goal.

☐ **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.

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.

Canada.ca / FCAC Budget Planner: Free budget planner that helps create a customized budget and provides tips, charts, suggestions, badges, and spreadsheet download features. Open source

Canada.ca RRSPs and related plans: Official CRA information on RRSPs, RRIFs, FHSAs, HBP, LLP, PRPPs, and RESPs. Open source

BC Municipal Pension Plan: Member contributions are made through automatic payroll deductions and employers also contribute. Open source

Government of Canada apparel textiles report: Discussion of apparel/textile circularity and estimates of apparel consumption and landfill disposal in Canada. Open source

CBC News fast fashion overview: Canadian coverage of fast fashion, landfill, emissions, water, and thrifting concepts. Open source

Spectrum Family Law relationship-finance article: Cites money arguments as a top predictor of divorce and discusses financial infidelity. Open source

- Confirm exact Menno Place benefit descriptions, coverage amounts, eligibility, and internal links before publication.
- The Canada.ca budget planner is an FCAC tool, not a CRA tool.

- Avoid using a single hard percentage for divorce caused by financial stress unless a selected source is confirmed.
- For addiction-related content, keep the tone supportive and direct employees to professional support resources.
- Add QR codes or buttons for Quber, RBC session registration, benefits booklet, EAP, and pension/benefits portals.

Inspiring You to Invest in What Matters Most!

Top Row: Tonya Neufeld - HCA Lead, Menno Hospital, Denise Ropp – OH&S Specialist, Loradonna Botter – Executive Director P&C Strategy

Bottom Row: Lisa Wiens – Stores Attendant, Manvir Nagpal - Clinical Care Lead, Menno Home, Sourajita Panda – Business Partner P&C

For feedback and suggestion please email is at pandccares@mennoplace.ca