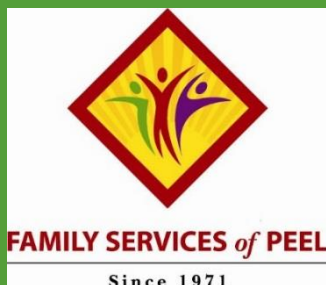


# Family Services of Peel Quarterly Newsletter December 2016



TRANSFORMING LIVES IN PEEL

IN THIS ISSUE

## Dealing with Stress over the Holidays

The holiday season often brings unwelcome guests — stress and depression. And it's no wonder. The holidays present a dizzying array of demands — parties, shopping, baking, cleaning and entertaining, to name just a few.

But with some practical tips, you can minimize the stress that accompanies the holidays. You may even end up enjoying this time of year more than you thought you would.



### Tips to prevent holiday stress and depression

When stress is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past.

### Acknowledge your feelings

Embrace your feelings, positive or negative. For example, it is normal to

feel sad if you are not spending holidays with your family. You cannot force yourself to feel happy just because it's the holiday season.

### Seek professional help if you need it

For some people, the holiday season is not the happiest time of the year because it brings unpleasant memories from their childhood. If you find yourself persistently anxious, irritable and hopeless, talk to your doctor or therapist.

### Reach out

If you feel lonely or isolated, seek out community, religious or other social events. They can offer support and companionship. Volunteering your time to help others also is a good way to lift your spirits and broaden your friendships.

*Continued on Page 5*



### Do you have a retirement plan?

Which factors can help you decide what type of lifestyle you'd like and how much money you may need when you retire?

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### UN Report on F&ST

The United Nations Office on Drugs and Crime ranked the F&ST program 12<sup>th</sup> out of 150 family skills programs!

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# A Message from the Executive Director

16 Days until Christmas.

This brings to mind Christmas music in the shopping malls, parents impatiently waiting with their children to see Santa and share their Christmas gift requests, anticipation of when the snow will fall and what the winter will be like... snow, sleet, freezing rain?

For some people, this time of year means the struggle to find employment, affordable housing, realistic solutions for their problems, and Christmas wishes of a different kind. We, at Family Services of Peel, have the distinct honour of helping our clients realize their wishes.

Whatever this time of year means for each individual, and how everyone celebrates the season, on behalf of the Board of Directors, managers and senior team, we wish you the very best.

Please take comfort in the work you do and the positive impact it has on people's lives. Transforming Lives in Peel.



## IN OUR CLIENT'S WORDS...

"I just wanted to let you know that I am doing well! I am now in my 2<sup>nd</sup> year of school. The first year went well! I am still doing yoga and my hikes. My anxiety levels are leveled and when I have a bad day, I know how to control my negative thoughts. Bad days rarely happen for me, which is great. 😊 Thank you so much for helping me out during my journey of getting past the death of my father and learning to live without him... if it weren't for you and our sessions, I don't think I would be where I am today."

## Employment Services Centre

Article submitted by Priyanka, the Employment Services Manager at Family Services of Peel.

Often in the world of employment we encounter individuals who are seeking work in their most desperate moments. The trauma of losing a job, the angst of the job search process, and the joy of eventually finding work are daily struggles faced by our employment counsellors, together with their clients.

Sometimes these struggles are complicated by a lack of education, finances or other barriers that make it nearly impossible for an individual to make the transition on their own. But every so often we receive success stories from clients who have achieved success and wish to communicate their accomplishment with us.

One such example is of *Rahman*, who was a recent immigrant and had hopes of finding a job in his field. For the first 3 years he sought employment and was unable to find the work he was skilled and trained to do. He did low paying survival jobs and eventually found the courage to walk into our center. He was nervous and unsure of his chances of getting the help he needed. After several sessions to determine the best options for *Rahman*, he chose to return to school and transform his skills and training into possibilities. Upon completion, he sent us the following letter.

"Hope you doing well. I want to express my thanks and my deepest appreciation for your profound contribution in providing help to get approval for financial assistance for me to help with school. Because of your efforts I am very successful in my life. My path was long and challenging but your assistance made it easier and sweeter. I am very successful person in life and I thank you for your part in this and I will always be thankful to you. May your paths be blessed and all your future good deeds as well. May God bless you always for your kindness and caring in our time of need."

# A Retirement Plan - do you have one?



## Why should you have a retirement plan?

A retirement plan helps you decide what type of lifestyle you'd like to have and how much money you'll need. It's about managing your finances so that you can make the most of your retirement years.

## What are the sources of income?

Personal sources of income may include what you've put into a Registered Retirement Savings Plan (RRSP). Your final contribution to an RRSP is in the year you turn 71. This is a pivotal year in that you must convert your existing RRSPs into an annuity or a Registered Retirement Income Fund (RRIF). Also at 71, you must start to withdraw a minimum amount of money from your RRIFs. This amount is approximately 7.5% of your assets, and the percentage increases each year until levelling off at 20% by age 94.

Government sources of income may include the Canada Pension Plan (CPP) and Old Age Security (OAS). The Canada Pension Plan retirement pension provides a monthly benefit to eligible applicants. You can receive a CPP pension as early as age 60, but you must start taking it by age 70. The amount of your CPP retirement pension is based on how much, and how long, you have contributed. The Old Age Security pension is a monthly payment available to most Canadians who meet the legal

status and residence requirements. Currently you can receive OAS at age 65 but you can only defer it until age 70.

## What if you're still working once you're required to start collecting CPP, OAS and money from RRIFs?

Employment and Social Development Canada advises that earning too much income past age 70 can mean that your OAS payment is subject to a claw-back. Essentially, if a person is receiving CPP, OAS, and money from RRIFs while *also* earning a paycheque, that could push them into a higher tax bracket resulting in their OAS being reduced by anywhere from 15%, to completely eliminated.

## What about benefits?

Coverage under private benefit plans starts to reduce at age 65 and coverage ceases at age 70. Upon turning 65, Ontario residents with a valid Health Card automatically receive coverage under the Ontario Drug Benefit (ODB) program. With the Ontario Drug Benefit, you pay a portion of prescription-drug costs based on your yearly income. Here again, the higher one's income is past a certain age, the higher your mandatory contribution. If you remain employed with benefits upon turning 65, you may also be paying toward the premiums of your workplace benefit plan.

## What else is there to consider?

The American Psychological Association (APA) reminds us that the key to a smooth retirement is to tend to our psychological portfolio as much as to our financial one. Do we want to spend our healthiest and most active senior years on the job, or engaged in things like travel and hobbies that we've been postponing until we "have the time"? Once retired, it appears that altruism may be the key to happiness. A study published in the Journal of Aging and Health found that retirees who reported the highest levels of life satisfaction

were those actively engaged in 'giving back' through volunteerism.

## When to retire?

This is an individual decision that has to take into consideration a variety of factors. Consult with a financial advisor or financial institution about the options available to you. It's never too early, or too late, to start planning.

*Article submitted by Brenda, the H/R Manager at Family Services of Peel.*

## SCHOOLS RUNNING A F&ST CYCLE IN 2016/17

### Spring 2016

- Dunrankin Drive Public School
- Harold F. Loughin Public School
- Massey Street Public School

### Fall 2016

- Aloma Crescent Public School
- Lancaster Public School
- Massey Street Public School
- Olive Grove School

### Spring 2017

- Clark Boulevard Public School
- Dunrankin Drive Public School
- Fernforest Public School
- Harold F. Loughin Public School
- Loughheed Middle School
- Marvin Heights Public School
- Northwood Public School
- Olive Grove School

## Marijoy's Food Blog

The holiday season generally consists of time spent with the people you love and of course, plenty of eating! If you are a foodie like myself, or more specifically, a "food sampler", and enjoy tasting all sorts of flavours, textures and types of holiday food then the **Toronto Christmas Market** is definitely the place you'll want to visit. With multiple food vendors and holiday activities, the Market is a great place to attend with family and friends of all ages. With the music, entertainment, activities, beautiful displays, vendors, and the variety of food, the Distillery District is transformed into the ultimate Christmas party. Food vendors offer all sorts of delicious treats, from homemade eggnog and hot chocolate to turkey

legs, delectable sandwiches, poutines, churros, shortbread, etc.

If you want something a little more substantial then I would suggest visiting **Käse-Sandwich** for their "The Christmas Dinner" hot grilled cheese sandwich. Nothing screams "yummy" more than warm, gooey mozzarella cheese with holiday flavours, all on delicious artisan bread. However, if you prefer something a little more simple then you can't go wrong with "The Classic" grilled cheese sandwich!

Another great eat would be **Mill St.'s**



for their "Turkey Leg", which is a must try at the market! Not only is it shareable but it's really easy to handle and fun to eat. For a warm and sweet dessert, such as a European style donut, I recommend visiting **Chimney Stax**. They offer warm hand rolled Eastern European cast ironed sweets creatively shaped as a chimney, which can be served in a variety of seasonings to suit your palette.

So, if you're in the mood to try scrumptious festive food then don't miss out on attending the Toronto Christmas Market! Happy Eating!

*Marijoy is an employee at Family Services of Peel and an avid "foodie".*

## United Nations Report - F&ST

*Article submitted by Rasha, who works in the F&ST and YOP Programs at Family Services of Peel.*

The **United Nations Office on Drugs and Crime** developed a report entitled, *Compilation of Evidence-Based Family Skills Training Programmes*. This document is a review of various family skills programs and their overall effectiveness. A total of 150 programs were evaluated and ranked and the Families and Schools Together (F&ST) program was ranked 12<sup>th</sup> out of 150 family skills programs.

According to the report, there are over 2,000 schools in Australia, Austria, Canada, Germany, the Netherlands, the

Philippines, the Russian Federation, the United Kingdom, and the United States that offer the F&ST program.

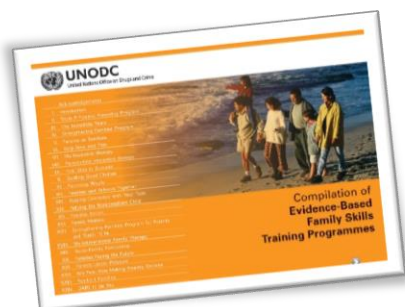
F&ST is supported by extensive research and theories, including: (1) Family Systems Theory, (2) Family Stress Theory, (3) Risk and Protective Factor Theory, (4) Attachment Theory, (5) Social Learning Theory, (6) Social Ecological Theory, (7) Brain research, (8) Group Dynamics Theory, (9) Adult Education Strategies, and (10) Community Involvement.

The program has a high retention rate, approximately 72% to 95%, and the majority of the families enrolled are from lower income neighbourhoods, with most children coming from single-parent households. There are also many children with behavioural problems who enrol and successfully complete the program.

As a result of participating in this program, families tend to experience increased understanding between family members, the school and their community, as well as a reduction of conflict, tension and loneliness. In addition, parental involvement in the school increases significantly.

The children are more likely to develop social skills and show positive changes in their behaviour at school. The F&ST program follows a structured routine, which gives children a sense of stability.

Family Services of Peel provides the Families and Schools Together program in the Region of Peel. Four schools began a cycle in October 2016, and eight schools have requested a start date for early spring 2017. The agency's facilitators have done an excellent job overseeing the program and meeting the needs of the F&ST families and school personnel.



# Dealing with Stress over the Holidays (Continued from Page 1)

## Be realistic

The holidays don't have to be perfect or just like last year. As families change and grow, traditions and rituals often change as well. Be flexible. For example, if your adult children can't come to your house then find new ways to celebrate together, such as sharing pictures, e-mails or videos.

## Set aside differences

Try to accept family members and friends as they are, even if they do not live up to all of your expectations. Set aside grievances until a more appropriate time for discussion. And be understanding. If others get upset or distressed when something goes wrong, chances are they're feeling the effects of holiday stress and depression too.

## Stick to a budget

Before you go gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Do not try to buy happiness with an avalanche of gifts.

Try these alternatives:

- Limit the amount of money you spend on each gift (up to \$50.00).
- Donate to a charity in someone's name.
- Give homemade gifts.
- Start a family gift exchange.

## Don't abandon healthy habits

It is okay to indulge in food over the holidays but overindulgence only adds to your stress and guilt.

Try these suggestions:

- Have a healthy snack before holiday parties so that you don't go overboard on sweets, cheese or drinks.
- Get plenty of sleep.
- Incorporate regular physical activity (e.g., a 20 minute walk) into each day.

## Take a breather

Make some time for yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm.

Some options may include:

- Taking a walk at night and stargazing.
- Listening to soothing music.
- Reading a book.

## Take control of the holidays

Don't let the holidays become something you dread. Instead, take steps to prevent the stress and depression that can descend during the holidays. Learn to recognize your holiday triggers, such as financial pressures or personal demands, so you can combat them before they lead to a meltdown. With a little planning and some positive thinking, you can find peace and joy during the holidays.

*Article submitted by Svetlana, who is the new Counselling Program Manager at Family Services of Peel.*



## STAFF CORNER

### Halloween Contest

Congratulations to Michelle Danchuk (1<sup>st</sup> Place) and Monica Riutort (2<sup>nd</sup> Place), the winners of the "Decorate your Space" Halloween Contest. All proceeds from this event went to the United Way of Peel Region, as part of the agency's fundraising campaign.






### Welcome!

Svetlana Delic joined us on October 31<sup>st</sup> and is the manager of the Counselling Program.

Jaspreet Kaur has returned to the agency on a temporary part-time basis in the South Asian Seniors Program.

Anna Worifah has also returned to the agency as a part-time counsellor in the Safer Families Program.

# Mission, Vision, Values and Contact Information

<b>Mission Statement</b>	Through leadership, collaboration and innovation, we support families and individuals in Peel to transform their lives.
<b>Vision Statement</b>	Transforming Lives in Peel
<b>Values</b>	<p>Responsiveness          Excellence, Leadership, Innovation          Service Accessibility and Inclusion          Partnership and Collaboration          Engaging Community          Client Driven          Transparency</p>
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