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Reduce stress if you control the controllable

(NC)—A recent Ipsos Reid survey reported nearly half of Canadians (45 percent) feel their stress levels are out of control. Finances are a large contributor and while some economic anxieties are unavoidable, with a bit of strategizing and planning it is possible to gain the upper hand and control the controllable.

Be prepared – Illness cannot be predicted, but it's a fact of life. It is important to have a back up plan should you be required to take time off work, especially if you are the family's primary income earner. As a general rule, saving three months worth of salary is a good first line of protection. Illness insurance is also a great way to achieve peace of mind, knowing your bills will be taken care of should you be unable to work. Learn more at www.illnessprotection.com.

Curb home-ownership costs – Controlling everyday household expenses can leave you better prepared to face an unexpected event, like a flooded basement or leaky roof. For instance, choosing a fixed-rate for natural gas over Mr. Captor evaluation copy help protect your finances from potential spikes in energy prices. Natural gas supplier RiteRate.ca consistently offers fixed-rate contracts at much lower prices than larger competitors and at www.riterate.ca they provide accurate and easy to understand information on how to choose the right natural gas contract option.

Know your tolerance for risk – Investments such as stocks and RRSPs come with varying degrees of risk and it's important to know how much you can handle. If fluctuating mortgage rates keep you awake at night, a moderate to low amount of risk in your portfolio might be an ideal shortcut to reducing anxiety. For a quick assessment of your risk tolerance visit http://icief.org/risk/risk_quiz.html, and be sure to talk to a financial advisor to ensure the promise of long-term gain isn't exposing you to excessive short-term pain.

Most importantly, stay active – No matter the cause of your stress, regular exercise defuses anxiety filled lifestyles by boosting the brain's output of chemicals that counteract the effects of stress hormones. Simple ideas for physical fitness activities that you can easily build into your daily routine are available online at www.participation.com.

-News Canada

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