



Sex, drugs, and the summer: Talking to your kids about being responsible

High school summer vacation, we all remember it. Long lazy days spent with friends, late nights with campfires, and that rush of independence as we cashed our first pay cheque. Some of us also remember experimenting with drinking, drugs, and having our first sexual experiences. Now that you are a parent, imagining your teenager experimenting with these firsts can give you a feeling of dread. Ignoring these realities will do more harm than good, so below we offer some tips to help guide you through having these conversations with your kids.

Communication is key! Talk to your kids early and often about sex and drugs to keep them safe and well-informed. The cliché of the once and for all, big “Sex Talk” between father and son or mother and daughter is now a thing of the past. Children today receive a lot of information – and misinformation – about sex, so it’s important to talk early and continue these conversations as they develop. The focus on particular aspects of sex also can change; more recently consent has become an important topic to broach with both boys and girls. However you decide to approach these topics with your kids, the most important thing is to keep the lines of communication open.

Accept that experimentation is normal. Every family is different. For some, drinking is never okay nor is sex before marriage. For others, parents may expect teens, especially older teens, to be experimenting with drinking, drugs, and sex. Forbidding something isn’t going to make it any less likely to happen, so it is often better to encourage safety than to try to enforce abstinence.

Since experimentation is normal, the main concern is safety and moderation. Rather than sending the messages “don’t drink and don’t do drugs!” you may want to talk to your teenager about how to keep track of how they feel when they’re experimenting with drinking or a drug like marijuana, and encourage moderation. With sex, of course rather than saying “don’t have sex” you can talk about building trust with someone and moving slowly, and practicing safe sex. With both of these types of experimentation, stress the importance of being in a safe and familiar place like at home or at a friend’s home.

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Set clear expectations. When it comes to **alcohol and drugs**, be clear and precise about your expectations. Keep yourself informed about the trends in your community about what drugs are out there, communicate with your teenager about the effects of alcohol, and the importance of moderation. Ask questions and encourage honesty and in turn, be honest about the experiences you had growing up. Build mutual trust between yourself and your teenager.

Ask for support. Sometimes kids don't want to talk to their parents directly about these sensitive topics, so it can be helpful to enlist the help of a family friend or an aunt or uncle to talk with your teen confidentially about any detailed questions they may have. As a parent, do keep the lines of communication open, but involving others whom your teen already has a trusted relationship with is another good way to make sure there is always a listening ear and wise words available for your teen.

Talking to your child early and often keeps these conversations from feeling too heavy or overly uncomfortable. Summer should be fun for you and your teenager, so remember to ask questions and encourage communication. If you need help, or suspect a problem with alcohol or drug use, talk to your EFAP counsellors to get the support you and your family needs.

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Quiz: Are you ready for retirement?

If you think you may be nearing retirement in the next 10 years or so, there is a lot to think about. Unless you have a pension, you will need to have enough money saved to live off for the rest of your life. Also, retirement can pack an unexpected punch of loneliness, boredom, and a lack of purpose or focus, unless you have plans in place. Take this quiz to see how prepared you are for retirement.

1. Have you met with a financial planner to go over your retirement savings strategy?

- a) Yes
- b) No

Answer: If you answered no, this is something you should absolutely consider. Retirement is a huge financial change, and enlisting the help of a professional is in your best interest.

2. How much of your current income do you defer to retirement funds?

- a) 1-3%
- b) 4-6%
- c) 8-10%
- d) 10-14%
- e) 15% +

Answer: If you answered d) or e) you are in good shape for retirement. It is suggested to allocate at least 10% of your income to a retirement fund.

3. Do you expect to have your debts paid off by the time you retire?

- a) Definitely
- b) Probably
- c) I don't know
- d) No

Answer: When you retire, your work employment income comes to a halt, so it is advised that you have most of your debts paid off before retirement.

4. How much do you plan to spend in retirement compared to what you spend now?

- a) More
- b) The same
- c) Less

Answer: Again, as you will no longer have employment income, it is also important that your spending decrease after retirement. This likely means making some lifestyle changes, which could include big changes: downsizing your home and travelling less, as well as small ones like dining in rather than out, and cutting down on shopping.

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5. How important is your work to you?

- a) My work is my life; it is the most important thing to me.
- b) My work is important to me, but it is balanced with my life outside work.
- c) My work is only for earning an income; I care most about my family and friends, and non-work activities.

Answer: If you answered a), spend more time considering how you will cope with no longer having your work be a big part of your life. What will you do? How will you spend your time?

6. What statement best describes your retirement vision?

- a) I would like to keep working for as long as possible at my current career
- b) I will take up new paid work or start a small business
- c) I will volunteer or get involved with community work
- d) I will spend more time with the hobbies that I am passionate about
- e) It will be like a long vacation, I plan to just relax

Answer: If you answered a) or e), you might need to look more closely at your retirement plan. If you want to keep working as you are, you may simply not be ready for retirement. On the other hand, if you think retirement is just going to be an extended vacation, you may not be prepared for the realities of not being busy, and find yourself bored and lacking purpose.

How did you do? Do you think you are ready for retirement? A great way to proceed is to meet with a **financial planner** to discuss your plans and goals and a counsellor who can help develop coping strategies for big life changes, like retirement.

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