

AVOID THE 'AT LEAST' RESPONSE

TRYING TO FOCUS ON THE POSITIVE CAN OFTEN MINIMIZE SOMEONE'S FEELINGS, WRITES MELANIE MCGREGOR



MELANIE MCGREGOR
Column

The word "empathy" comes up a lot when talking about mental health and supporting others, and Dr. Brené Brown has become a leading expert in this area.

She emphasizes how empathy — putting ourselves in others' shoes — drives connection and is key to having non-judgmental conversations.

She also cautions us about using two little words, saying, "Rarely does an empathic response begin with 'at least'."

First of all, "at least" is likely well intended. We may feel that it would be helpful and take someone's mind off the negative, but what we see as reassurance and distraction could easily be perceived as minimizing and dismissing.

Take something like "I know work is stressful right now, but at least you have a job." What we would probably be trying to do by saying this is switch the focus to something positive and hope they feel better. But think about what's implied by this "at least" statement:

• The fact that they have a job is more important than the fact that they feel

stressed.

- Feeling stressed isn't OK.

- You don't want to talk about their stress.

In other words, gratitude for having a job should negate anything else they are feeling. But, it's not an either-or situation.

It's up to us to recognize that whatever combination of feelings they are having is valid.

So, what to do with the "at least" temptation? First of all, be on the lookout for it; you don't need to say it just because it comes into your mind.

Then remind yourself to focus on what others are experiencing, not what you wish they were experiencing.

Choose to give a supportive response, something like, "It sounds like you're stressed. Tell me more about it," or "It's understandable that you're stressed."

Remember that saying "at least" won't make anything magically go away. As Dr. Brown says, "Rarely can a response make something better. What makes something better is connection."

Melanie McGregor is the communications and advancement specialist at the Canadian Mental Health Association Halton Region Branch, which provides mental health/addiction community support and education. Visit www.halton.cmha.ca for more information and follow @cmhahalton on Twitter.

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EXCESSIVE MORTGAGE DEBT A FINANCIAL RISK

MANY HOMEOWNERS FACING NEWFOUND BURDEN THESE DAYS, WRITES PETER WATSON



PETER WATSON
Column

The nagging issue of excessive mortgage debt held by Canadians continues, with new information that the risk of excess borrowing is getting worse.

This has significant implications for homeowners who might get caught carrying too much debt. Also, there is considerable risk to the Canadian economy if this excess debt contributes to a housing bubble burst.

The housing mortgage risk is a result of the 'perfect storm.'

happen in the future.

A key to a stable real estate market is low interest rates. If rates start to increase, affordability will become an issue. Some families will struggle with increased mortgage payments.

Interest rates rise and fall in part by actions of the Bank of Canada. If the bank wants to slow down economic activity, that can be done by increasing interest rates.

On Sept. 8, the Bank of Canada announced there would be no change to the underlying interest rates. My thought is it is just a matter of time before interest rates rise.

Excessive mortgage debt continues to be a risk for many Canadians.

Peter Watson, of Watson Investments MBA, CFP, R.F.P., CIM, FCSI offers a weekly financial planning column, Dollars & Sense. He can be contacted through www.watsoninvestments.com.

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