

FLOURISH

health & wellbeing magazine

Converge
INTERNATIONAL

Children &
Self Esteem

The insider's guide to
**PROPERTY
LOANS**

Digital Technology
**Future
of EAP**

**NAIDOC
WEEK**



Recipe Inside...
**Reduced
Carb Lamb
Soup**

**Obstructive
Sleep Apnea**

**HIIT
BOOST
WORKOUT**

**Growth
Mindset**
& the workplace

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For and on behalf of



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GET UP!
STAND UP!
SHOW UP!

3-10 JULY 2022

Inside

CONVERGE - NAIDOC Week
CONVERGE - The Effects of Alcohol on the Body & Mind
BODYWORX - The Ear & Hearing
VBLOG - Children & Self Esteem
CONVERGE - Digital Technology & the Future of EAP
FIT - Managing Menopause, the power of exercise
NOURISH - Non Hungry Eating
COOK - Reduced Carb Lamb Soup
MOVE - Cardio, HIIT Boost
CALCULATE - Diabetes Risk
SLEEP - Obstructive Sleep Apnea
WORK - A Growth Mindset & the Workplace
CONVERGE - Risk Assessment
MONEY - Insider's Guide to Property Loans



Spotlight

NAIDOC WEEK

3 - 10 July marks NAIDOC Week - a time to celebrate the history, culture and achievements of Aboriginal and Torres Strait Islander peoples...

[READ MORE...](#)



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Welcome

JULY EDITION

Welcome to the July edition of Flourish.

We are pleased to announce the launch of our new Converge App. Combining digital technology with an evidence-based approach, Converge now delivers more than simply EAP for a small percentage of employees each year, but total mental health and wellbeing for all. We're just getting started with more health challenges and exciting digital plans coming later this year - stay tuned!

In this month's edition we celebrate NAIDOC Week (3-10 July). It is a time to celebrate the history, culture and achievements of Aboriginal and Torres Strait Islander Peoples. This year's focus is: "Get Up! Stand Up! and Show Up!" A rally cry for Aboriginal and Torres Strait Islander communities and rights, this year is promoting increased environmental, cultural and heritage protections, Constitutional change, a comprehensive process of truth-telling, progress towards treaties, and calling out racism.

With many of us looking to go 'dry in July', we take a closer look at alcohol and its effects on the mind and body. July also hosts Diabetes Week (10 - 16 July) and we have a great calculator by Diabetes Australia that can help you assess your diabetes risk.

All this and a whole lot more in this issue of Flourish.

Happy reading.



PAUL GRETTON-WATSON

Executive Director, Customer Relationships
Converge International



**GET UP!
STAND UP!
SHOW UP!**

3-10 JULY 2022

3-10 July marks NAIDOC Week — a time to celebrate the history, culture and achievements of Aboriginal and Torres Strait Islander Peoples.

This year's focus is: "Get Up! Stand Up! and Show Up!" A rally cry for Aboriginal and Torres Strait Islander communities and rights, this year is promoting increased environmental, cultural and heritage protections, Constitutional change, a comprehensive process of truth-telling, progress towards treaties, and calling out racism.

This year's celebration holds extra significance, with the new Labor Government, and its leader Anthony Albanese, vowing to commit "in full" to the Uluru Statement from the Heart.

Aboriginal and Torres Strait Islander readers are advised that the following article may contain images and names of people who have died.

What is NAIDOC? —

A brief history

NAIDOC stands for 'National Aborigines and Islanders Day Observance Committee'. This committee was once responsible for organising national activities during NAIDOC Week and its acronym has since become the name of the week itself. Now, NAIDOC is celebrated not only in Indigenous communities, but by Australians from all walks of life.

Prior to the 1920s, many Aboriginal rights groups decided to boycott Australia Day in protest of the treatment of Indigenous Australians. These boycotts struggled to gain traction, and so organisations such as the Australian Aboriginal Progressive Association (AAPA), and the Australian Aborigines League (AAL) joined together to consolidate their activity as one entity. However, it too struggled to make an impact and eventually disbanded.

In 1935, the founder of the AAL, William Cooper, sent a petition to Britain's King George V, asking for Aboriginal electorates in parliament. The Australian Government rejected it. However, on Australia Day in 1938, thousands of people joined a protest march through Sydney. This was one of the first major civil rights gatherings in the world, and it became known as the Day of Mourning. This day quickly became an annual event to celebrate Aboriginal culture and was renamed Aborigines Day.

Many Aboriginal organisations, state and federal governments, and some church groups all supported the formation of the National Aborigines Day Observance Committee (NADOC). In 1975 the celebration was extended to a week, while in 1991 NADOC was expanded to include Torres Strait Islander people and culture and renamed National Aborigines and Islanders Day Observance Committee (NAIDOC). This is now also the name of the week-long celebration. A theme is chosen every year to reflect the important issues and events for NAIDOC Week.

[Click here](#) to find out if there's a local event that you can participate in.



A photograph of Uluru, a large sandstone rock formation in Australia, during sunset. The sky is a deep blue with some light clouds, and the rock face is illuminated with a warm orange and red glow. The foreground is filled with dry, yellowish-brown grass.

Labor's commitment to the Uluru Statement

One of the first statements by Anthony Albanese during his victory speech on Election night as Australia's Prime Minister elect, after acknowledging the traditional owners of the land where he stood, was to promise that Labor will commit "in full" to the Uluru Statement from the Heart.

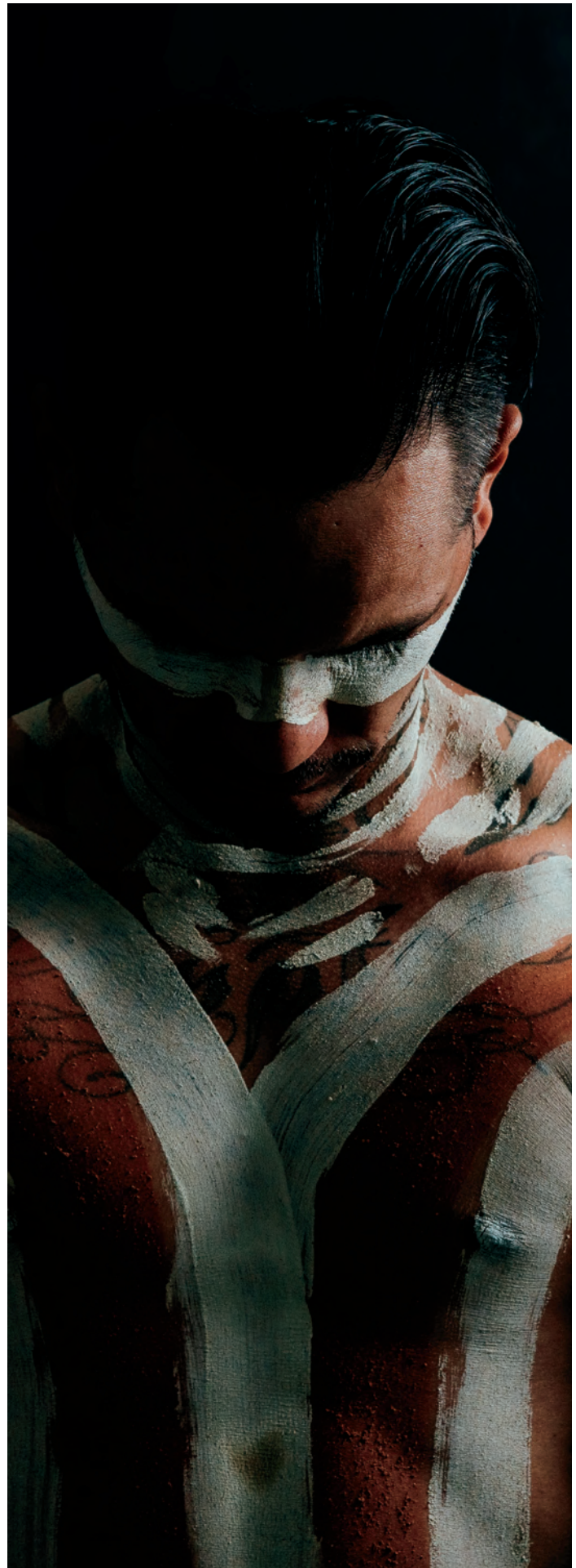
This means that the government will conduct a referendum on whether a First Nations voice is to be enshrined into constitution, and a Makarrata commission convened to supervise a process of agreement-making and truth-telling. If the referendum is passed, it will provide a permanent forum of representation from which First Nations can advocate for their peoples to the parliament and government.

Labor has promised to hold a referendum on the matter in its first term of government, most likely in mid-2024.

How the workplace can be more inclusive of Indigenous Australians

A survey of 1,033 Aboriginal and/or Torres Strait Islander workers across Australia, conducted by the Jumbunna Institute of Indigenous Education and Research and Diversity Council Australia, found that:

- About four in every five respondents (78%) said they felt sharing their Aboriginal and/or Torres Strait Islander background at work was important.
- More than a quarter said they didn't feel their perspectives and experiences were valued, and they didn't feel comfortable talking about their culture.
- Almost two-thirds said they experienced what we have termed high "identity strain" (the strain employees feel when they themselves, or others, view their identity as not meeting the norms or expectations of the dominant culture in the workplace).
- Well over a third (39%) said they felt a "high cultural load".
- 38% said they felt they had been treated unfairly because of their Indigenous background.
- 59% have heard comments about how they looked or "should look" as an Aboriginal or Torres Strait Islander person.
- 44% said they had been subject to racial slurs.





This report highlighted the importance of organisations to implement strategies of inclusion for Aboriginal or Torres Strait Islander people. This can be achieved by:

- Building and maintaining relationships with the Aboriginal and Torres Strait Islander community.

- Being active and participating in First Nations events such as NAIDOC Week, National Reconciliation Week, Mabo Day, National Sorry Day, National Aboriginal and Torres Strait Islander Children's Day and many more local events.
- Investing in First Nations people by providing meaningful employment, training, and career opportunities.
- Creating a workplace that promotes First Nations language, culture, and spiritual connections to land and their environment.
- Acknowledging, at every opportunity, the First Nations' people as the traditional owners of the land in which a meeting is held.
- Asking for, and responding to, feedback about what Aboriginal and/or Torres Strait Islander staff have to say about what it's like to work within the company.
- Ensuring any Aboriginal and/or Torres Strait Islander-related work is led and informed by Indigenous people.
- Understanding and recognising identity strain and educating non-Indigenous staff about how to interact with their Indigenous colleagues in ways that reduce this.
- Consulting with Indigenous staff on how to minimise cultural load while increasing cultural safety. This will require honest discussion and probably the commitment of resources.
- Combatting workplace racism by making complaint mechanisms clear, training managers to recognise and address racism, and never brushing racial incidents under the carpet.
- Looking to high-impact initiatives that evidence-based research shows increases Indigenous employees' well-being and retention.



Our specialist helpline

At Converge, we understand that people face many challenges, in and out of the workplace, that requires specialised support. If your organisation is in partnership with Converge, you may have access to specialist support (available during business hours) in addition to your existing Employee Assistance Program services. You may even have access to our specialist First Nations Helpline — check with your employer.

Our experienced consultants are either Aboriginal and/or Torres Strait Islanders themselves or have undertaken specialist training in cultural awareness. We provide a safe space for you to talk to someone who can empathise with your issues and provide support. Our services have been developed by First Nations consultants to provide culturally safe, secure, culturally responsible and deliver professional support.



the effects of **ALCOHOL** *on the body & mind*



ALCOHOL PLAYS SUCH A BIG ROLE IN AUSTRALIAN SOCIETY. ACCORDING TO THE NATIONAL ALCOHOL & DRUG KNOWLEDGEBASE (NADK), APPROXIMATELY 40% OF THE POPULATION (AGED 14 YEARS AND OVER) DRINK ALCOHOL AT LEAST ONCE PER WEEK, INCLUDING 5% OF THE POPULATION WHO DRINK DAILY. JUST 23% OF AUSTRALIANS ABSTAIN FROM DRINKING ALCOHOL.

In moderation, some studies suggest that alcohol can be beneficial. It may reduce your risk of developing and dying of heart disease, reduce your risk of ischemic stroke (when the arteries to your brain become narrowed or blocked, causing severely reduced blood flow) and could possibly reduce your risk of diabetes.

However, some of these claims are disputed. What has been proven, though, are the many negative effects alcohol can have on our lives - including damage to bodily and mental function, as well as to relationships with loved ones - especially if you drink excessively.

According to NADK, 5% of Australians drink alcohol every day and 7% drink 5-6 days per week. It's at these levels where alcohol can have a really damaging impact on people's physical and mental health. Indeed, one research paper published in the Lancet by former UK government drugs adviser David Nutt suggested consuming large amounts of alcohol over time can cause more harm to individuals than any other drug, including crystal meth and cocaine!



ALCOHOL'S IMPACT ON THE BRAIN AND MENTAL HEALTH

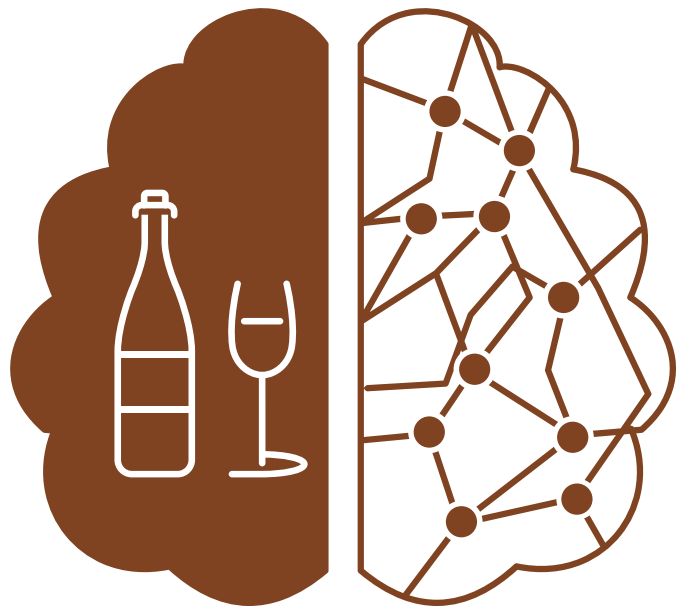
People drink alcohol for a variety of reasons: to celebrate, socialise, commiserate or drown their sorrows, or to alter their mood in the short term. However, much of the effects of alcohol is temporary and wears off. We often feel worse in the long term because of how alcohol withdrawal affects our brain and body.

There's a famous line in the legendary cartoon series 'The Simpsons' where Homer's friend and drinking buddy Lenny says: "Nothing like a depressant to chase the blues away!" It's important to understand that alcohol is a depressant, meaning it can disrupt the balance of neurotransmitters (chemical messengers) in your brain and affect your feelings, thoughts and behaviour.



Alcohol affects the part of your brain that controls inhibition, so after a few drinks you may feel relaxed, less anxious and more confident, but these positive feelings quickly wear off. These short-term chemical changes in your brain can later lead to more negative feelings such as anger, depression or anxiety in the long-term.

Alcohol also slows down how your brain processes information, making it harder to work out true feelings and the possible consequences of our actions. Over time, alcohol uses up and reduces the number of neurotransmitters in our brains, depleting important brain resources needed to ward off anxiety and depression. This can make you want to drink more to relieve these difficult feelings, which can start a cycle of dependence.



This is why research has shown that people who drink a lot of alcohol are more likely to develop mental health problems. It's also true that people with severe mental ill-health are more likely to have alcohol problems.



WHAT IS A STANDARD DRINK?

A standard drink contains 10 grams of pure alcohol. The type of alcohol makes no difference, 10 grams of alcohol is 10 grams of alcohol, whether it is in beer, wine or spirits.

It does not matter whether it is mixed with soft drink, fruit juice, water or ice.

- Light beer (2.7% alc/vol) 425 mL
- Mid strength beer (3.5% alc/vol) 375 mL
- Full strength beer (4.9% alc/vol) 285 mL
- Regular cider (4.9% alc/vol) 285 mL
- Sparkling wine (13% alc/vol) 100 mL
- Wine (13% alc/vol) 100 mL
- Fortified wine e.g. sherry, port (20% alc/vol) 60 mL
- Spirits e.g. vodka, gin, rum, whiskey (40% alc/vol) 30 mL

REDUCING THE RISK OF ALCOHOL-RELATED HARM FOR ADULTS

In an average, healthy person, one standard drink:

- increases blood alcohol concentration (BAC) by about 0.02
- takes about one hour to break down

But remember, this can be different for everyone.

To reduce the risk of harm from alcohol-related disease or injury, healthy men and women should drink no more than 10 standard drinks a week and no more than 4 standard drinks on any one day. The less you drink, the lower your risk of harm from alcohol.



NO MORE THAN 10 STANDARD DRINKS A WEEK



NO MORE THAN 4 STANDARD DRINKS ON ANY ONE DAY

SHORT TERM AFFECTS

Drinking alcohol can affect your body straight away. A healthy person is likely to experience the following:

BAC of up to 0.05:

- feeling of wellbeing
- talkative, relaxed and more confident

BAC of 0.05 to 0.08:

- impaired judgement and movement
- reduced inhibitions

BAC of 0.08 to 0.15:

- slurred speech
- impaired balance, coordination, vision and reflexes
- unstable emotions
- nausea and vomiting

BAC of 0.15 to 0.30:

- unable to walk without help
- sleepy
- difficulty breathing
- memory loss
- loss of bladder control
- possible loss of consciousness

BAC of over 0.30:

- coma
- death

In the short term, drinking too much alcohol can also lead to:

- accidental injury (to yourself or others)
- being in a road accident
- deliberately harming yourself or others
- risky sexual behaviour
- family, domestic and sexual violence
- alcohol poisoning
- hangovers



MEN ARE MORE LIKELY THAN WOMEN TO EXCEED THE ALCOHOL CONSUMPTION GUIDELINES (33.6% COMPARED TO 18.5%)

LONG TERM AFFECTS

Long-term affects of alcohol consumption above guideline recommendations include:

- mental health issues such as increased risk of suicide
- substance abuse — you may become dependent or addicted to alcohol, especially if you have depression or anxiety, or a family history of alcohol dependence
- increased risk of diabetes and weight gain
- impotence and other problems with sexual performance
- cancers such as stomach cancer, bowel cancer, breast cancer, mouth cancer, throat cancer, oesophageal cancer and liver cancer
- fertility issues such as reduced sperm count and reduced testosterone levels in men
- brain damage and brain-related conditions such as stroke and dementia
- heart issues such as high blood pressure, heart damage and heart attacks
- cirrhosis of the liver and liver failure.

TIPS TO MANAGE YOUR DRINKING

- set yourself a drinks limit and stick to it
- count your drinks - remember, a drink in a bar or restaurant might contain more than one standard drink
- drink water before you start drinking alcohol to quench your thirst
- drink slowly
- eat before and while you're drinking
- finish your drink before you start another - try not to top up drinks as you might lose track of how many you've had
- opt for a non-alcoholic drink in between alcoholic drinks
- be active while you are drinking - play pool or dance rather than sit



PEOPLE BORN IN AUSTRALIA ARE ALMOST TWICE AS LIKELY AS THOSE BORN OVERSEAS TO EXCEED THE ALCOHOL CONSUMPTION GUIDELINES (30.0% COMPARED TO 17.3%)



bodyworx.

THE EAR & HEARING

The ear is our organ for hearing & equilibrium that detects and analyses sound and maintains the body's sense of balance.



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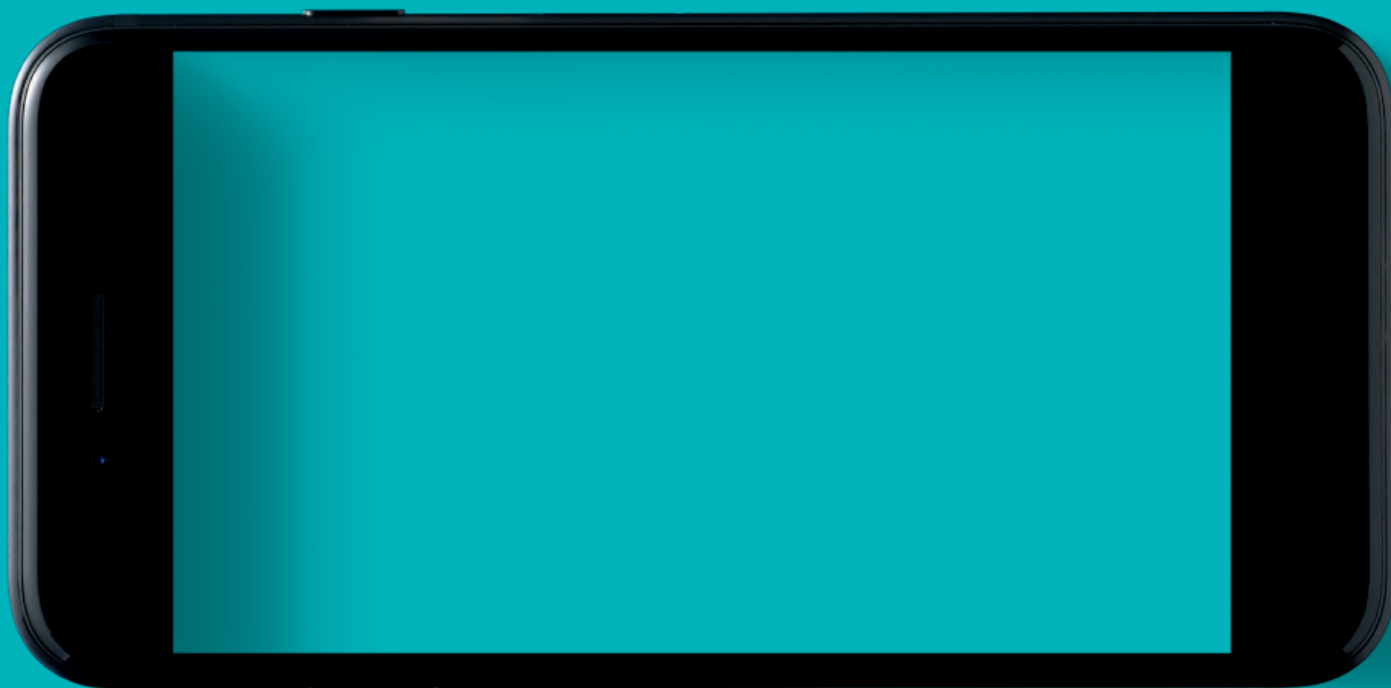


PLAY ME



CHILDREN & SELF ESTEEM

We talk to Psychologist Melissa Sadlo to better understand self-esteem and how it helps children face challenges, try new things, and learn and develop well.



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PLAY ME

ORGANIZATION WILL SURVIVE

The future of an employee assistance program (EAP) largely coincides with progress in both science and technology, but other events also have an impact. Covid-19 has expedited a change in the way organisations think about the mental health of their employees.

According to a survey by the National Alliance of Health Purchaser Coalitions, 53% of employers in the USA are providing special programs for their workforce, and these numbers continue to rise.

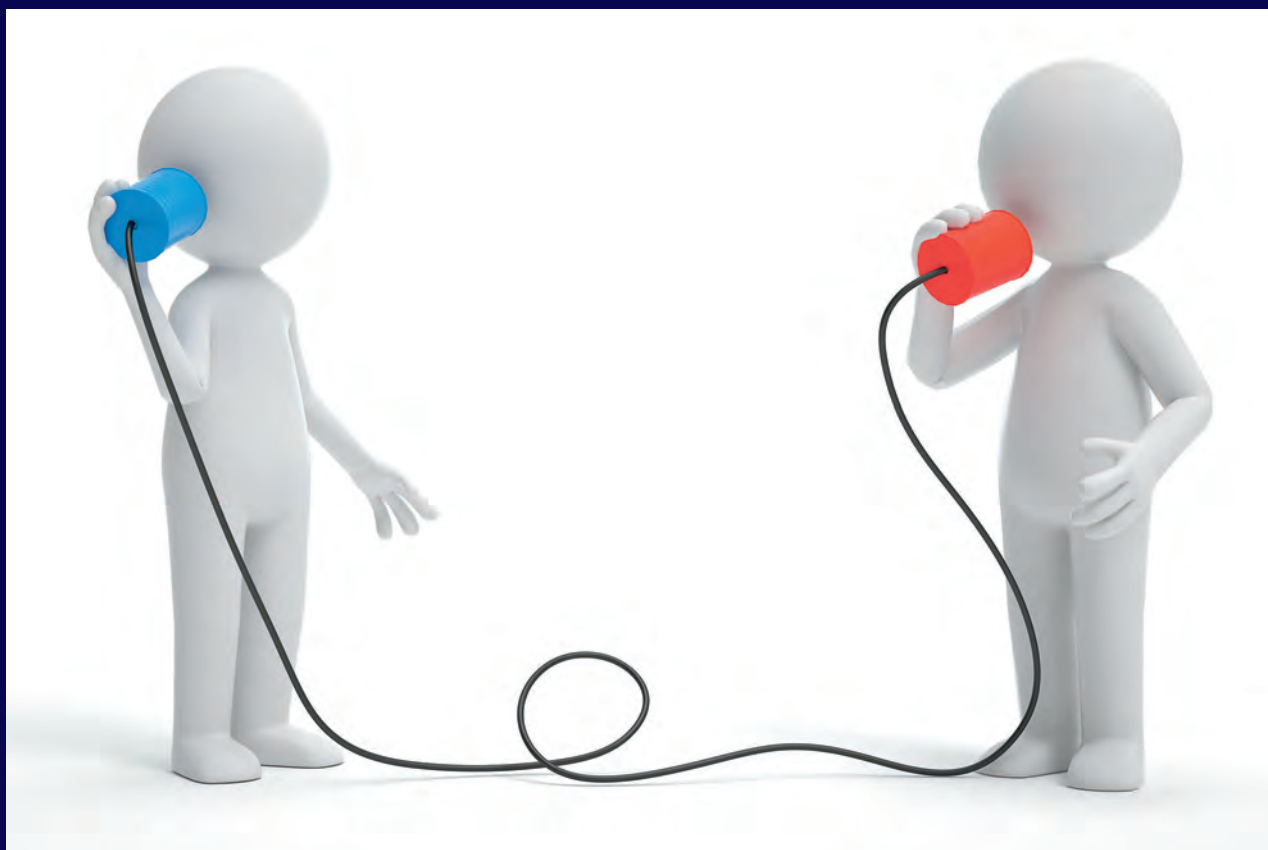
The Covid-19 pandemic has shone a light on mental wellbeing in the workforce. The utilisation of EAP by employees has seen a dramatic increase during the last few challenging years, with organisations actively reminding and encouraging their workforce of the support available to them. This is because organisations have recognised that combating employee stress, anxiety, and depression is good for business and have invested time and money into improving the mental wellbeing of their employees.

Unfortunately, over the last two years, face-to-face assistance has been largely unavailable or increasingly difficult, however this has led to more investment in technology to solve these problems.

THE DIGITAL SOLUTIONS FOR EAP

EAP services are a fantastic way to support employees who are having problems at work (for instance, stress, depression, line manager issues, workload and work/life balance) through to personal issues such as relationship troubles, career progression and financial stresses. Telehealth is available 24 hours a day and gives people access to a trained counsellor. However, not enough people are aware of this service.

Communication is the key issue in addressing this. For example, think about how many times a workplace needs to remind staff about procedures or workplace initiatives. Employees are going to struggle to access EAP services if they are not reminded of its availability regularly — or made aware of the service in the first place.

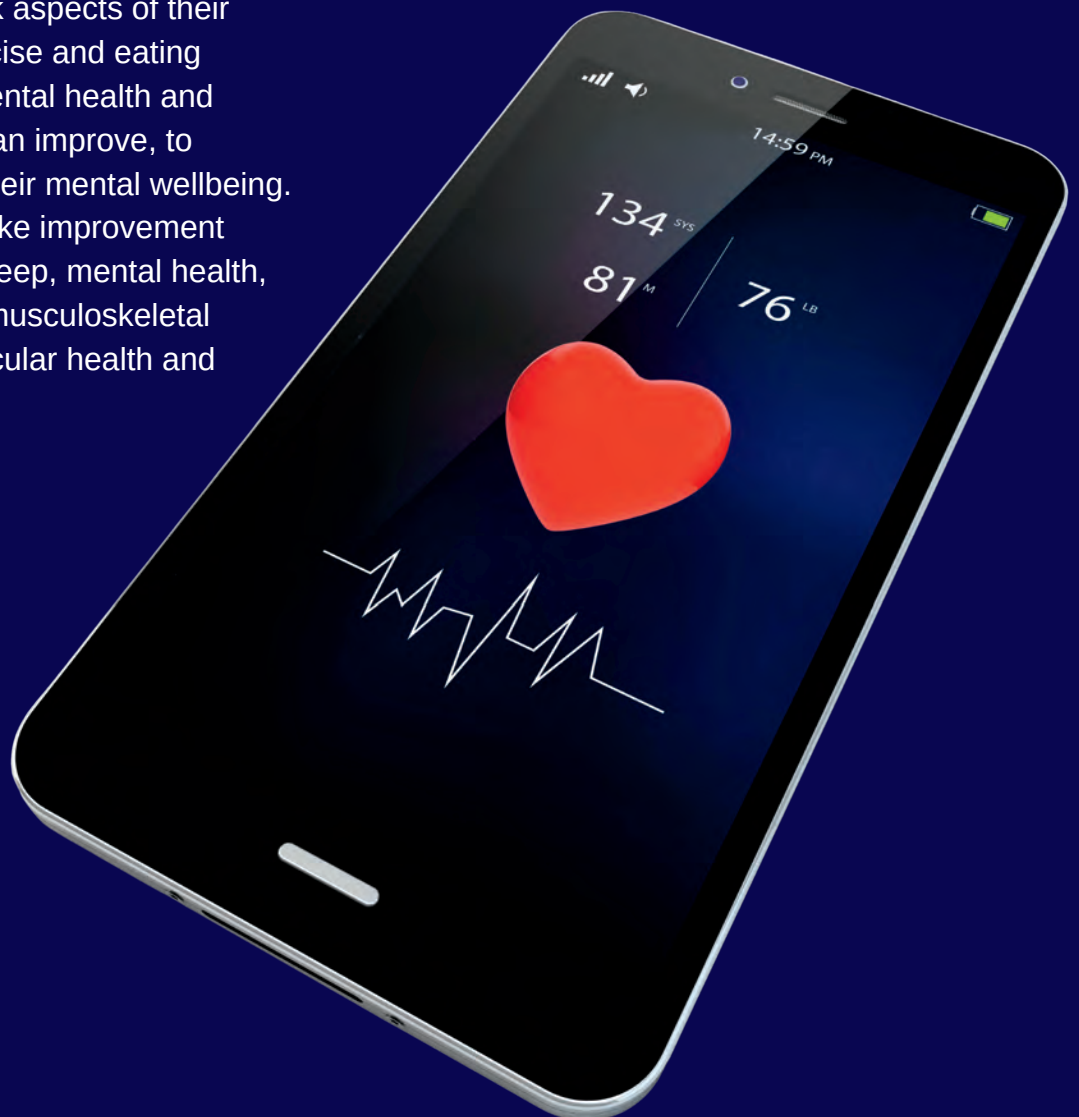




To combat this, more employers are now implementing the use of videos, social media and digital solutions to promote employee benefits. With almost 80% of Australians owning a mobile phone, apps have also become a popular tool, and EAP is no exception.

EAP apps have been on the increase in the past few years, offering employees the ability to get support when they need it. Sometimes it can take considerable courage to ask for support or to open up about a problem you are experiencing. When that courage peaks, it is important that people have the means to instantly connect with someone who can support them in a way that suits them best.

Some EAP apps are also providing users with the ability to track aspects of their lives (like sleep, exercise and eating habits) that impact mental health and analyse where they can improve, to subsequently boost their mental wellbeing. They also offer bespoke improvement programs spanning sleep, mental health, anxiety, depression, musculoskeletal conditions, cardiovascular health and more.



An effective EAP app combines two key factors:



USER FRIENDLINESS

The app is not only easy to use, it also uses a unique tone of voice to engage users. This:

- Democratises health information by making it easy to understand and free of jargon.
- Empowers users with actionable content and practical tips.
- Shows empathy. Life can be hard, especially when managing a health condition or carrying high risks. An effective EAP app conveys empathy and helps users work through hard situations.
- Normalises some health issues. By using data, the app can develop content and normalise health issues which might have stigma attached to it (e.g. mental health issues) and show users they're not alone in their health journeys.



FUN AND ENTERTAINING

A successful EAP app is engaging, fun and entertaining. This can happen via:

- Relatable language adapted to different user groups (e.g. young vs mature audiences, female vs male, parents v single, healthy vs sick).
- The use of emojis to add modern, visual cues.
- Humour (when appropriate). Health and mental health goals do not have to be boring.
- Interesting facts that are deeply personalised to the user.

These apps aren't just aiding employees. De-identified data collated from individuals can be fed back to organisations as invaluable analytics. This can inform and shape the way an organisation responds to their employees' shifting needs, without the time barrier necessary in conducting wellness checks and assessments.



Communication of any workplace benefit is vital. Employees cannot access a service if they do not know it exists or have forgotten it exists. An EAP helps get information to the workforce in a way which connects with them will improve the take-up of benefits. It also gives employers a live insight into where they can alleviate stresses in the workplace and help their employees' overall wellbeing.

— Converge International

The future of mental health and wellbeing has arrived...

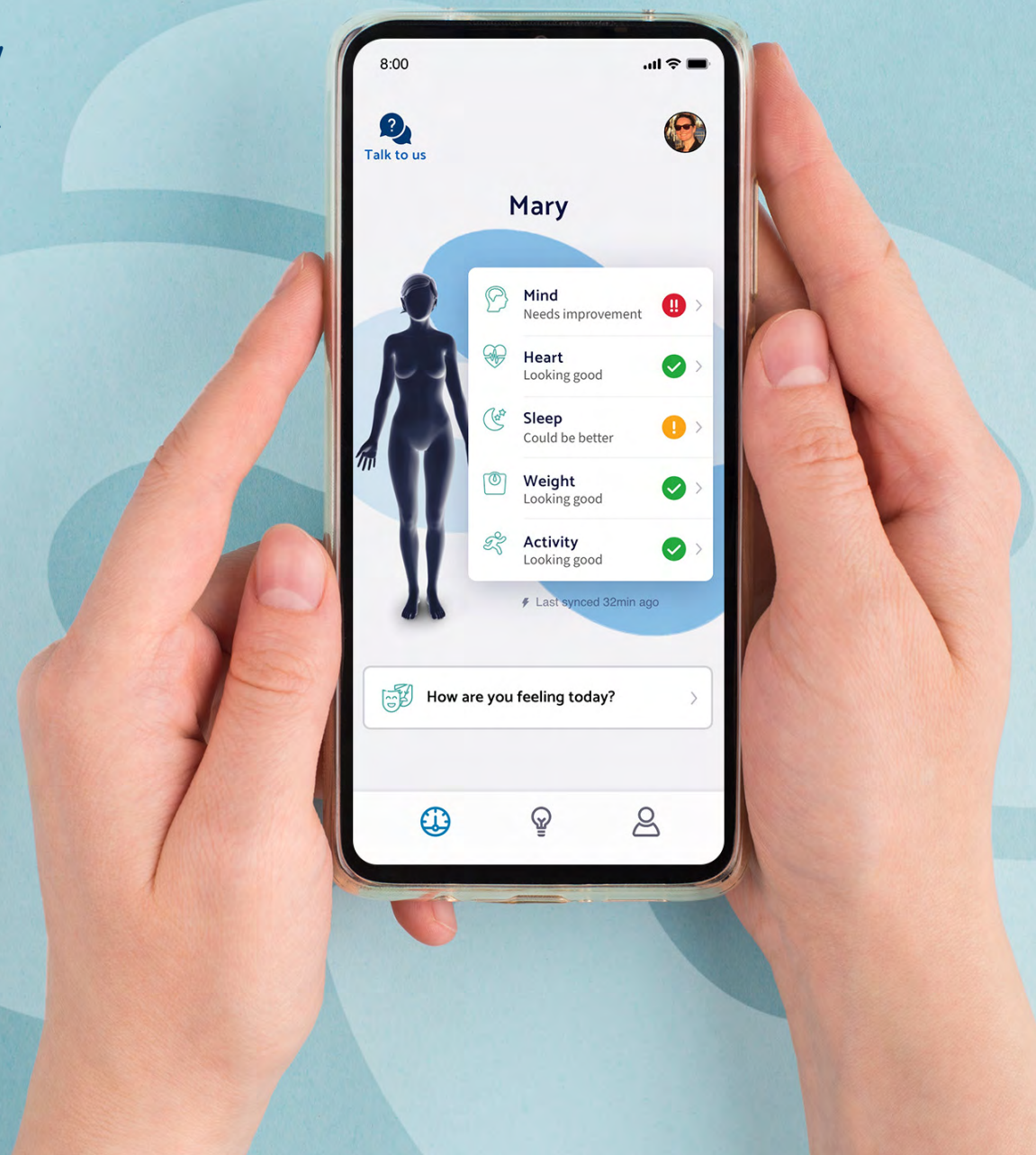
Now in the **palm of your hand!**

Combining digital technology with an evidence-based approach, Converge now delivers more than simply EAP for a small percentage of employees each year, but total mental health and wellbeing for all.

Converge International is thrilled to announce the launch of our new Converge app.

Now all employees can take control of their wellbeing:

- Appointment booking
- Health metrics tracking and personalised human dashboard
- Health Insights library
- Employee support (FAQ's and e-mail support)



And, we're just getting started with more health challenges and exciting digital plans coming later this year. But first things first, the Converge app (included in your EAP offering) is available to take advantage of now. It's **free**, fun and ready to go. Stay tuned to hear more from your HR and Wellbeing teams.

Care Made **Real**

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Managing MENOPAUSE

: the power of exercise

Menopause – a topic that is still relatively taboo, yet extremely interesting and important. Here at Exercise Right, we believe menopause should be celebrated! In this blog, we learn what small changes every woman can make to feel confident in this new stage of life.

WHAT IS MENOPAUSE?

'Menopause' is defined as a woman's last menstrual period.

The criteria for diagnosis are that there has been no menstrual period for 12-months. The average age women experience this is between the ages of 50-51.

The years before and after menopause are referred to as peri-menopause and post-menopause, respectively. As a whole, an individual can go through menopause for up to 10 years – so have some sympathy for the women in your life!



During this time, women experience many difficulties including vasomotor (hot flushes), psychological/cognitive changes (mood swings, anxiety, irritability), and physiological symptoms (bone density and cardiovascular changes), just to name a few.

The majority of these changes can be attributed to the decline of two hormones:

Oestrogen (also called estrogen):

Largely influences reproductive function, metabolism, fat storage, thermoregulation, and your response/recovery to exercise.

Progesterone:

Largely influences mood and anxiety/irritability.

The good news is that there are things you can do to manage the symptoms of menopause and make this period (excuse the pun) of life easier. Menopause does not have to result in slowing down or stopping!

THE ROLE OF EXERCISE AND MOVEMENT

Due to the altered hormonal profile associated with menopause, women are at an increased risk of cardiovascular disease, osteoporosis, bone fractures, stroke, being overweight, poorer mental health and more. Whilst this sounds bleak, movement and exercise is just one of the researched areas proven to play a key role in managing these concerns and reducing the severity of menopausal symptoms.

The famous Nurses' Health Study (NHS) is a 20-year follow up in post-menopausal women. It highlights that women who exercised >1-hour/week had a 58% increased risk of coronary heart disease compared to women exercising for >3.5-hours/week. This equates to 30-minutes of moderate-vigorous intensity exercise a day (meaning you can just hold conversation whilst exercising).

The study also highlighted an inverse relationship between increasing physical activity and the risk of cardiovascular events – the more you do, the better off you are.

If moderate-vigorous intensity exercise isn't for you, the same study showed that walking for 1-hour/week at an 'average pace' decreased the risk of hip fracture by 6%. Every additional hour walking after this provided a further 6% decrease.

On top of all the bodily changes women must deal with, the brain decides to bring in its two cents as well. Poorer mental health, increased feelings of anxiety, difficulty sleeping, and memory issues are all prevalent and real.

Just one session of exercise per week has highlighted a 22% reduction in the chance of developing depression, with four exercise sessions giving us a 46% reduced chance. Not only does exercise release a bunch of good hormones that leave us feeling happy and energised, it also provides the opportunity to focus on ourselves, catch-up with friends, and create new connections.

This could be through trying a new sport or joining a class at a local gym. Understanding the importance of physical activity at this age, Science of Fitness wanted to deliver an enjoyable and accessible solution to this age group.

So, whether it's you, your mum, or your twice removed aunt going through menopause, cut them some slack, take them out for a walk and do a few squats together whilst brushing your teeth – every little bit counts.





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NON HUNGRY EATING

Did you know that, on average, 20% or more of the food calories we consume each day would be from 'non-hungry eating'?

'Non hungry' eating is a pretty simple concept - it is the food we eat when we are not hungry. It can be snacking in the afternoon to take a break from work, chowing down on chocolate in front of the TV, or overeating at dinnertime after a stressful day.



Most of us recognise that 'non-hungry' eating may result in exceeding our body's fuel requirements, leading to weight gain over time. Yet despite being so simple to understand, it is such a perplexing and complicated area to manage.

Why is it hard to manage? Well, if we simply ate for physical reasons, to refuel our bodies when we are hungry, it wouldn't be. But food and eating go far beyond satisfying a physical need for most people. Food can represent joy, comfort, socializing, culture and tradition. It tastes good. It feels good. Some say it's 'addictive'.

And whilst there is nothing wrong with enjoying food for any of these 'non-hungry' reasons, if you are hoping to lose weight, it might be a good idea to pay attention, and to minimize it. Here are eight tips to help you do it!

The 3 hour rule

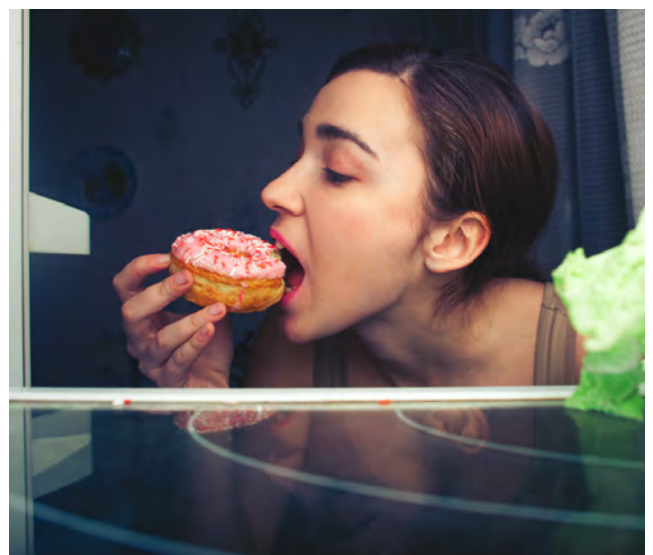
This rule is perfect for the 'non-hungry' grazers, to keep your snacking 'in check'! On average, a balanced main meal should keep your blood sugars stable and your tummies full for at least 3 hours. So, try not to snack within this timeframe! If your next main meal is only 4 hours after, you may not need to snack at all.

Balanced main meal

Prevent overeating at main meals by making sure your plate is filled with foods rich in fibre, protein and low GI carbohydrates – all critical for reaching satiety. Aim to fill half your plate with non-starchy vegetables, one quarter with lean meat, fish, eggs or tofu, and one quarter with sweet potato, quinoa, legumes or wholegrain bread.

Set your portions

If you commit to eating a certain portion before starting a meal, you are more likely to stick to it, right? Everyone's portion size requirements will be different, depending on weight, age, gender and physical activity – to name a few. As a rough guide, try and stick to 2 cups of non-starchy vegetables, 100-150g lean protein, and ½ - 1 cup of low GI carbohydrate.



Eat mindfully

According to a systematic review of 24 studies, people who eat whilst distracted end up consuming more calories. This is because, when distracted, you are less likely to recognise satiety kicking in. Furthermore, eating whilst distracted means you are less likely to feel 'emotionally' satisfied, and more likely to engage in 'non-hungry' snacking afterwards. So sit away from your desk to eat lunch, and turn the TV off during dinner.

Create a list of other activities

Many of us turn to food when we are bored, stressed, angry or sad. Often, 'non-hungry' eating will not properly address these situations; just delay them for a short time. It may even make these feelings worse. Try and create a list of activities or alternative coping strategies, such as reading a book or going for a walk.

Create a supportive environment

A supportive environment refers equally to the food and the people around you. Try to avoid having 'trigger' foods in eyesight or easily available, and let people know about your goals, so that they can support you.

Keep accountable

The most successful healthy eating or weight loss plans include an element of accountability, according to the consumer review team at Choice. Try keeping a food diary, joining a facebook group, or checking in with friends, family or even a dietitian. The thought of reporting your 'non-hungry' eating can help prevent you from doing it!

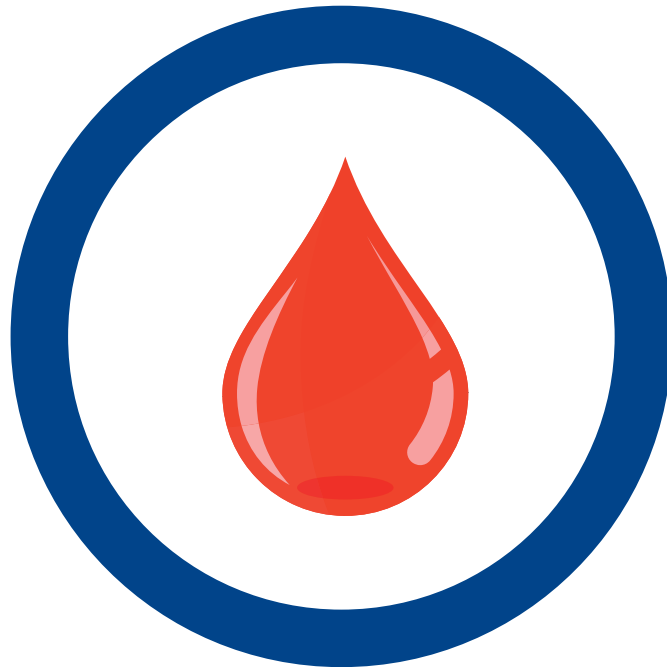


Contingency plan

When all else fails, which sometimes it does, be prepared with a list of low calorie snacks you are happy to eat, even when you are not hungry. Try veggie sticks with hommous, low fat yoghurt, fruit or soup.



**10 - 16
JULY**



———— NATIONAL ————
DIABETES
———— WEEK ————



Reduced Carb Lamb Soup

with Kale, Thyme & Beans

Absolutely super-simple for anyone to cook, no matter your skills or experience. A great winter warmer!

Time: 40min | Portions: 4 | Calories: 435cal

Ingredients

- 1 onion
- 3 garlic cloves
- thyme
- lamb mince
- 2 x 2 chicken-style stock cubes
- 2 x 50g tomato paste
- 40ml worcestershire sauce
- 10g smoked paprika
- 300g green beans
- 200g kale
- 2 zucchini
- 2 tbs olive oil
- 1.5L (6 cups) boiling water
- 1 tsp red wine vinegar
- large pinch of sugar



1) Read through the recipe. Finely chop the onion. Thinly slice the garlic. Strip the thyme leaves, discarding the tough stems, then finely chop the leaves. Heat 1½ tbs olive oil in a large saucepan over medium heat. Cook the onion, garlic and thyme, stirring occasionally, for 6-7 mins until softened.

2) Meanwhile, heat 2 tsp olive oil in a large frypan over high heat. Cook the lamb mince, breaking up the lumps with a wooden spoon, for 4-5 mins until browned. Remove from the heat.

3) Crumble the stock cubes into a heatproof jug, add the tomato paste, worcestershire sauce and 1.5L (6 cups) boiling water and stir to dissolve. Add the lamb and smoked paprika to the onion mixture and cook, stirring, for 1 min or until fragrant. Add the tomato stock and bring to a simmer. Reduce the heat to medium and cook, covered, for 5 mins to develop the flavour.

4) While the soup is cooking, trim the beans and cut into 3cm lengths. Tear the kale leaves into small pieces, discarding the stems. Quarter the zucchini lengthwise, then thinly slice.

5) Add the beans and kale to the soup and cook, covered, for 3 mins. Add the zucchini and cook, covered, for a further 3 mins or until the vegetables are tender.

6) Add 1 tsp red wine vinegar and a large pinch of sugar to the soup. Taste, then season with salt and pepper. Divide the soup among bowls to serve.

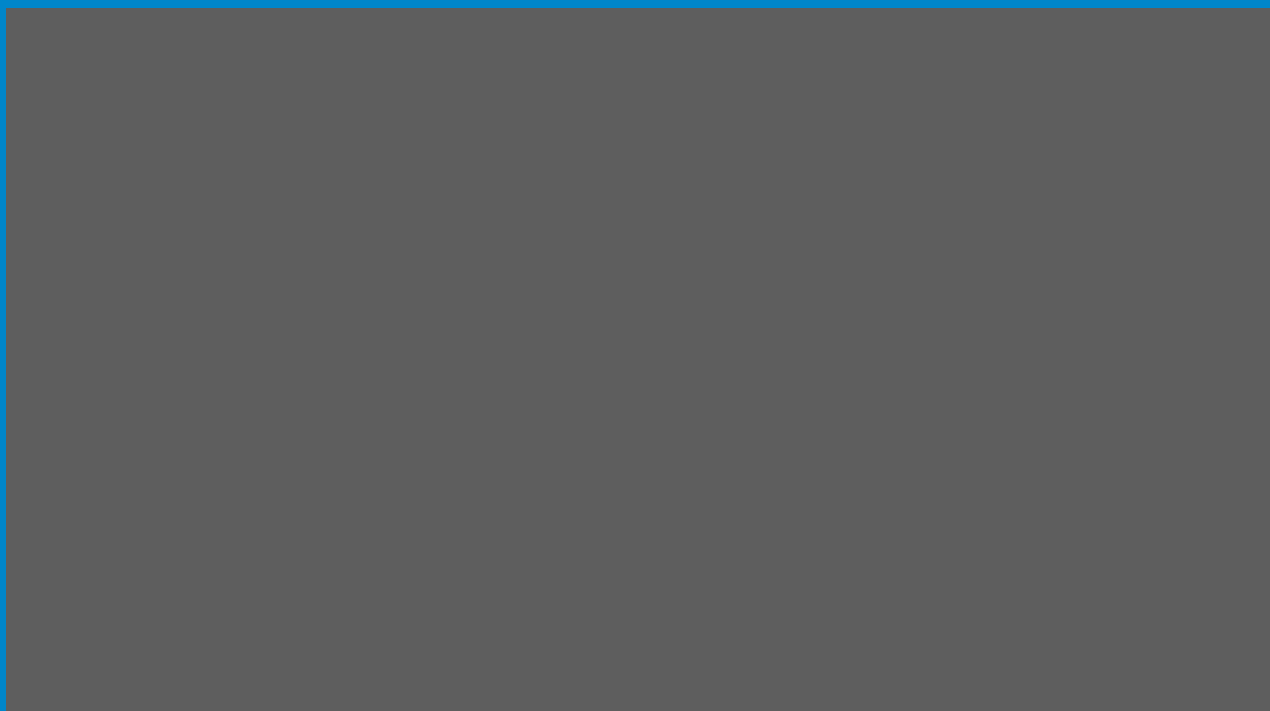


CARDIO

HIIT BOOST

TRY THIS

HIIT (high intensity interval training) involves short bursts of intense exercise alternated with low intensity recovery periods. This session is sure to challenge!



CC

Always complete a warm up before attempting any workout
Ensure you have a medical clearance before attempting any form of exercise

TRY THIS

DIABETES RISK

While there is no single cause of type 2 diabetes, there are well-established risk factors. Some risk factors can be controlled and others you are born with.

An estimated 2 million Australians are at high risk of developing type 2 diabetes and there are also large numbers of people with silent, undiagnosed type 2 diabetes which may be damaging their bodies.

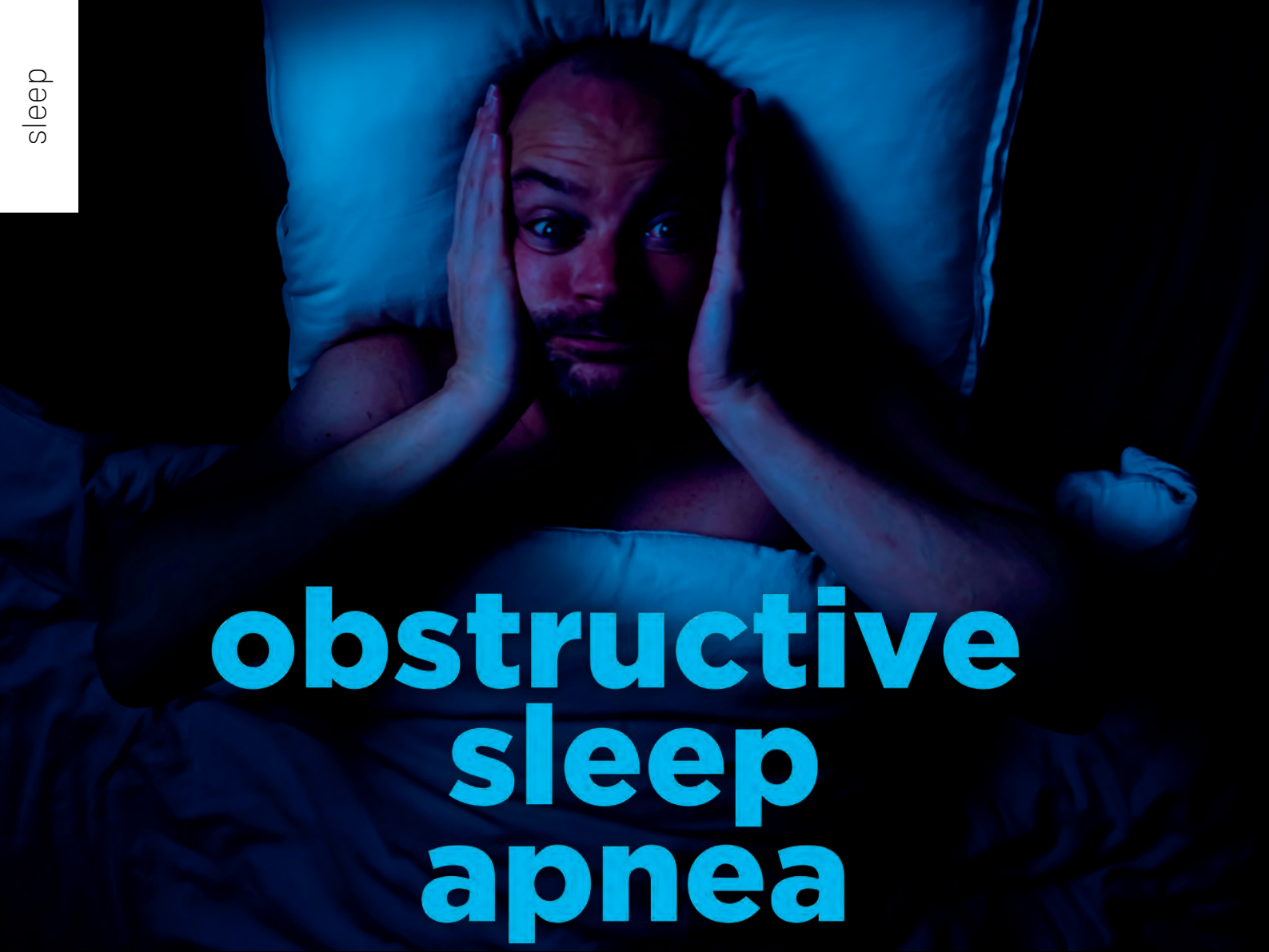
DO YOU KNOW YOUR DIABETES RISK?

Diabetes Australia has developed a Risk Calculator based on the Australian type 2 diabetes risk test (AUSDRISK). It is a simple and easy way to assess your risk of developing type 2 diabetes.

This is not designed to replace the advice of a qualified Medical Practitioner.



DIABETES RISK
CALCULATOR



obstructive sleep apnea

Patients with obstructive sleep apnea (OSA) have repeated episodes of partial or complete obstruction of the throat (also known as the "pharynx" or "upper airway") during sleep.

A narrow floppy throat is also more likely to vibrate during sleep, which causes snoring. If partial or complete obstructions occur breathing is reduced or stops for a short time – from 10 seconds up to a minute or more – and blood oxygen levels fall as a result. A brief interruption to sleep (an arousal) that lasts for as little as 3 seconds then occurs, allowing breathing to start again but your sleep is disrupted as a result.

These episodes of obstruction may happen many times – even hundreds of times - overnight. Some people know that their breathing is not normal at night, but may be unaware that this is a medical problem that is causing them harm. Fortunately, good treatments are available.



obstruction may happen many times – even hundreds of times - overnight.

What are the symptoms of obstructive sleep apnea?

If you have OSA you may snore, toss and turn and others may notice that you stop breathing during the night. Because of the disruptive effects of OSA on sleep you may find yourself waking up often during the night, sometimes gasping or choking, although this does not always happen. However, even if there are few awakenings overnight, sleep is disturbed and you may be unrefreshed by it because of this. As the day goes on, you may struggle to stay awake, especially in the afternoon. Grumpiness and other mood changes are common in untreated OSA.

Obstructive sleep apnea affects families

Snoring can keep a bed partner awake and sometimes people in other parts of the house. Some partners try to stay awake to make sure that the person with OSA starts breathing again after a breathing pause. Lack of sleep may make people who are living with a person with OSA more grumpy and irritable. OSA is a problem not only for the person with it, but also other family members.

Why you should worry if you have obstructive sleep apnea symptoms

OSA disturbs your sleep and is a stress on your body. There is strong evidence that people with untreated moderate to severe OSA have other health problems. There is strong evidence that people with untreated moderate to severe OA have other health problems. These include increased risk of high blood pressure, heart attack, stroke, diabetes, depression and accidents. Thinking is less clear, mood is down and productivity at work and at home suffer.



Obstructive sleep apnea causes motor vehicle accidents

People with OSA are approximately two and half times more likely to have a motor vehicle accident than those without it. Broken night-time sleep leads to less alertness, slower reaction times, poorer concentration and more chance of falling asleep at the wheel. The risk of work accidents is increased if your job involves operating machinery or transport.

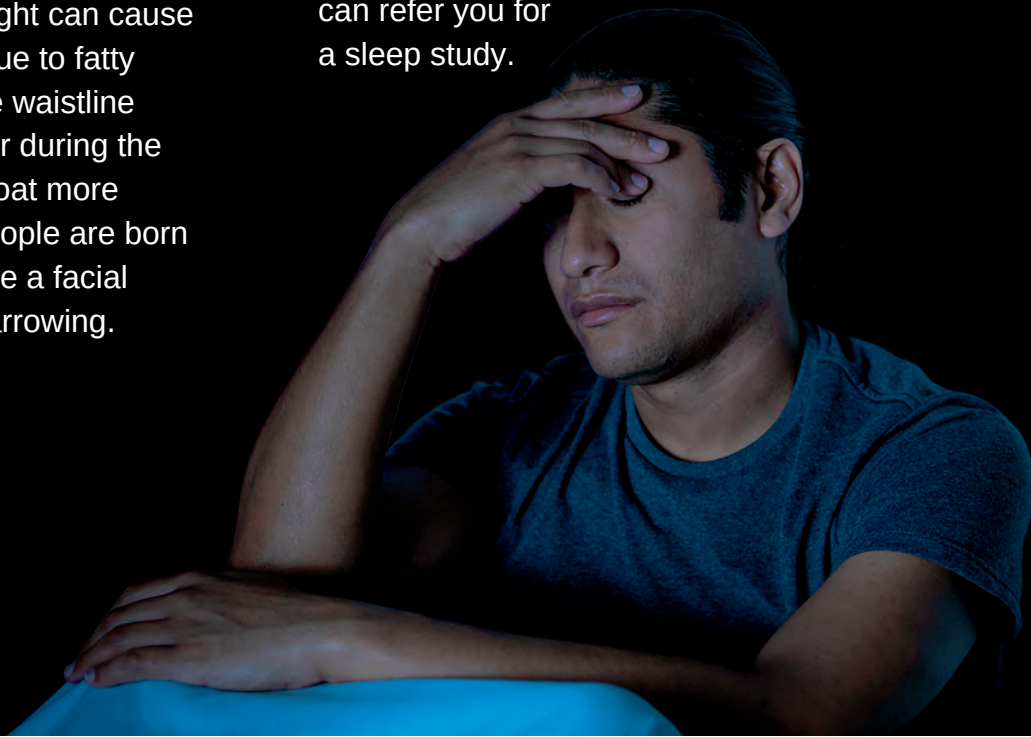


Who gets obstructive sleep apnea?

OSA can occur at any age. In children, it is often the result of enlarged tonsils or adenoids. In adults, OSA is more common in middle age and in older people. It is also more common in men than in women, although after menopause the risk becomes similar. Many, but not all, people with OSA are overweight. Being overweight can cause a narrowing of the throat due to fatty tissue. Also, having a large waistline can make the lungs smaller during the night, which makes the throat more likely to collapse. Some people are born with a narrow throat or have a facial structure which leads to narrowing.

How is obstructive sleep apnea diagnosed?

Signs and symptoms such as snoring, obesity, observed breathing pauses and sleepiness during the day may suggest that a person has OSA. The best way to be really sure is with an overnight sleep study. This measures your sleep, breathing and oxygen levels. Your GP can refer you for a sleep study.



How is obstructive sleep apnea treated?

For people with a mild level of OSA and few symptoms, losing weight, decreasing the amount of alcohol consumed in the evening or adjusting the sleeping position may be all that is needed. Most people have more OSA episodes sleeping on their backs.

However, for those with moderate or severe OSA more active treatment is often required. This is particularly so if daytime tiredness is present or there is a background of heart disease, stroke or high blood pressure that has been difficult to control. The two most commonly used treatments for moderate to severe OSA are nasal continuous positive airway pressure (CPAP) or an oral appliance.

CPAP uses a small, quiet air pump that takes air from the room and delivers it under gentle pressure to a mask that covers your nose. This acts to hold your throat open during the night. You only use CPAP at night in bed.

It is very good in controlling the symptoms and the long term effects of sleep apnea. It stops the snoring and the machine noise is very much quieter than the snoring was. For some people an oral appliance (or mandibular advancement device), fitted by a specialist dentist, is suitable. It is like a double mouthguard that goes over both the upper and lower teeth. The upper and lower mouthguards clip together, so that the jaw is held forward during the night and this helps keep the airway open. These devices are particularly useful for snoring and milder forms of sleep apnea.

There are several surgical operations available for sleep apnea. These are not usually offered unless both CPAP and oral appliances have not worked. It is important to select the right operation and an experienced surgeon is essential.

A number of other remedies have been marketed, some of which have value for selected patients while many others have been shown to be of no benefit. Your doctor will be able to advise you.





A GROWTH MINDSET & THE WORKPLACE

Whether you believe your personality and beliefs come from your genetics, from upbringing and life experiences, or both, in many ways we are who we are.

It's important to be proud of who we are and surround ourselves with people who love us unconditionally, however, that doesn't mean we should close off to the idea of learning new things! If we become too set in our ways, and develop a fixed mindset, over time our mental health and overall happiness can actually suffer as a result. Moreover, if too many employees within an organisation have fixed mindsets, then it can negatively impact improvement and progress.

WHAT IS A GROWTH MINDSET?

The term “growth mindset” was originally coined by Carol Dweck, a psychologist, professor, and researcher at Stanford University, in her 2006 book *Mindset: The New Psychology of Success*. In this book, she describes two types of mindsets: fixed and growth mindsets.

A fixed mindset refers to things we pick up early in our development, where we’re influenced by the opinions of teachers, parents, bosses, colleagues and friends who tell us we’re ‘good’ at something. If this becomes our entrenched narrative, we may decide we’re only talented enough to succeed at certain things and close ourselves off to other options because we’re terrified of failure. On the flip side, we may become too overly confident in specific disciplines and shut off from other things we could be more successful at – and happier doing!

A person with a growth mindset thinks differently. They believe that your basic qualities are things you can cultivate through your efforts and that although people may differ – in their initial talents and aptitudes, interests, or temperaments – everyone can change and grow through application and experience.

They don’t necessarily believe that anyone can do absolutely anything, but that a person’s true potential is unknown and that it’s impossible to foresee what can be accomplished with years of passion, commitment and training.

“

A person with a growth mindset thinks differently. They believe that your basic qualities are things you can cultivate through your efforts.

”



BENEFITS OF A GROWTH MINDSET IN THE WORKPLACE

Distinguishing between a growth mindset and a fixed mindset may seem subjective. However, Dweck, and others in her field, have consistently shown that different mindsets can significantly change the way individuals shape and lead organisations. Her research has shown that employees in a “growth mindset” company are:

- **47% likelier to say that their colleagues are trustworthy**
- **34% likelier to feel a strong sense of ownership and commitment to the company**
- **65% likelier to say that the company supports risk taking, and**
- **49% likelier to say that the company fosters innovation.**



Let's examine why this happens:

Increased trust

If employees have fixed mindsets, they tend to believe their abilities and those of their colleagues are essentially set, and are more likely to view their colleagues as competitors in a race for success rather than as collaborators. This means they're less likely to trust their peers and the organisation as a whole.

Better morale

In an organisation that champions a growth mindset, employees understand that leaders will judge their performance based on their effort and creativity rather than their willingness to support short-term thinking. A growth mindset also empowers employees to ask questions and offer up their own ideas.

Increased risk taking

The first two points leads to employees being more willing to take risks in the workplace. When individuals and organisations believe their capacities are fixed, they're more likely to focus on specific, short-term goals (such as sales or quarterly returns) rather than longer-term possibilities. As a result, employees and leaders may avoid following through on ideas that could impact success in the long-run.

HOW TO CULTIVATE A GROWTH MINDSET IN AN ORGANISATION

Even though mindsets are personal, the way an organisation's leaders manage their teams can have a major impact on company culture. Here are some key pointers to promote a growth mindset at work:

- **Value hard work, determination and perseverance over talent.**
- **Help employees learn new skills.**
- **Encourage experimentation to try new ideas.**
- **Use failures as valuable learning opportunities.**
- **Empower employees to take responsibility and own up to mistakes.**
- **Coach employees to develop critical thinking skills to navigate challenging problems.**
- **Encourage people to speak up and, in turn, respect diverse viewpoints.**
- **Give feedback that promotes learning and desire to get better.**

Even though someone can have bags of talent, it doesn't mean they'll be successful at their job. An organisation that has a growth mindset environment promotes the idea that anyone can succeed if they apply the right strategies, work hard and ask for help to improve a little each day.

It's imperative that this ethos comes from the top down. An Employee's mindset is highly responsive to triggers like their working environment and the messages they receive from their managers.



“ ———
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HOW INDIVIDUALS CAN DEVELOP THEIR OWN GROWTH MINDSETS

You don't have to wait for cues from your management. Remember, many people we consider as having huge success have failed multiple times. Stephen King's novel, *Carrie*, was rejected by 30 publishers before its phenomenal success, and a similar number initially rejected the Harry Potter manuscript. The founder of Honda went broke, had his first factory bombed during the Second World War and saw his second factory destroyed by an earthquake, but the company survived and has grown to be one of the world's great car companies.

So, try the following suggestions if you want to develop a growth mindset yourself:

Hang out with people who do have a growth mindset

If you surround yourself with other people who have a fixed mindset, you're likely to fall into that trap yourself. People who demonstrate a commitment to learning and a passion for experimentation should be sought out. These people will encourage collaboration, act with initiative, and have the foresight and resilience to adapt to future challenges. You can learn from this and grow with them.

Don't be afraid of failure

This is perhaps the most important point of them all. Thomas Edison, when describing how he eventually invented the lightbulb, once famously said "I have not failed, I have found over 9,000 ways that won't work." This, he pointed out, put him closer to success. Without risk-taking, creativity and innovation are completely stifled, making it harder to propel ideas forward.

Remember that failure is an inevitable part of life. When you fail, there is always something to learn — even if that means going back to the drawing board and changing your approach.

Be emotionally agile

Be aware of your reactions when you fail. How do you feel? What do you tell yourself? Where possible, try to change the storyline you tell yourself internally, from "I'm not good at this" to "I might need to keep working on this to get better". Instead of confronting anger, for example, with an "I am angry" outlook, you can observe anger as "I am currently experiencing an emotion like anger." Adopting a growth mindset separates you from the emotion — giving you scope to reflect and learn from it.







Tap into what motivates you

You need to search for something in your work that inspires you, not just external rewards. These are called your intrinsic motivators (or self-motivation), and they're far more powerful than external motivators. This motivation is based on three key factors:

- **Autonomy** — the urge to direct our own lives, to feel a sense of ownership for our work and control over our own destiny.
- **Mastery** — the desire to get better at something that matters.
- **Purpose** — the drive to be part of something larger than ourselves and to feel that what we do is important and valued.

By focusing on these three things, you can encourage yourself and others to pursue these ideas of autonomy, mastery, and purpose. Doing so can increase your engagement and drive, and — most importantly — improve your sense of fulfilment at work.

The world is your oyster, so take the plunge and take an educated risk at work.

If you get it wrong, that's okay! Learn from it, don't dwell on the set back, but rather build upon the mistake to achieve something better. Take it from Steven Spielberg, who has stated: "All good ideas start out as bad ideas, that's why it takes so long".

**To ensure
good health:
eat lightly,
breathe
deeply, live
moderately,
cultivate
cheerfulness,
and maintain
an interest in
life**

- William Loden

RISK ASSESSMENT

Creating a safe and healthy workplace has never been more important. Proposed and future amendment to WH&S legislation will require organisations to manage their psychosocial risks.



Beyond legal compliance, leader and employee participation in managing psychosocial risk is fundamental to a safety culture and should be a key focus area for an organisation's people or wellbeing strategy.

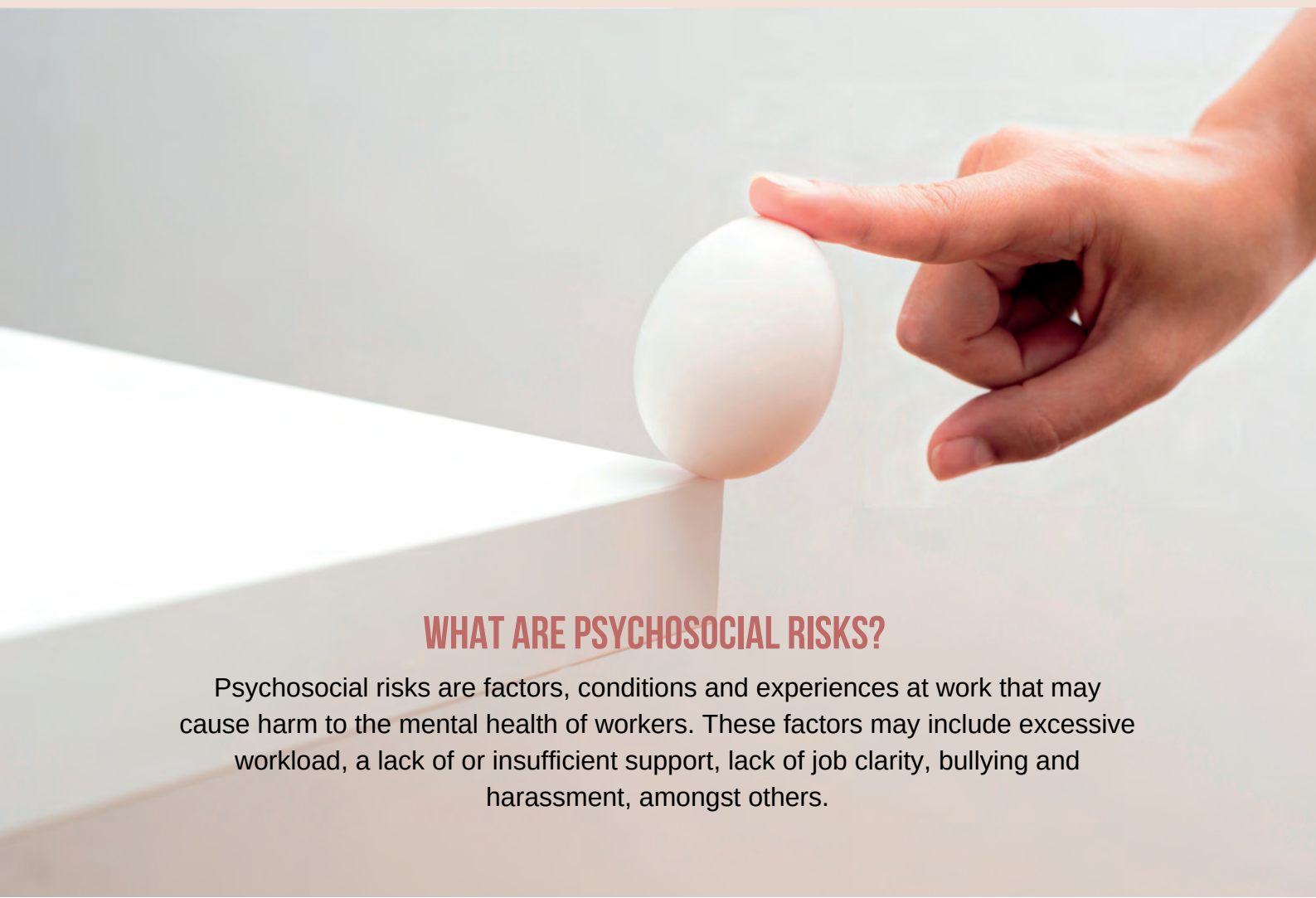
WHAT IS THE NEW LEGISLATION?

The Victorian Government's proposed Occupational Health and Safety Amendment (Psychological Health) Regulations are expected to come into effect 1st July 2022. The proposed regulations outline strict obligations for employers in the management of psychosocial risk.

In light of these amendments, it is likely that other states will adopt these changes with a consistent national approach recommended by Safe Work Australia.

Specifically, it is expected that employers will be required to:

- **Develop and document risk management and prevention plans for psychosocial hazards.**
- **Review and revise risk control measures in certain circumstances**
- **Consult with employees.**
- **Provide the documented risk management and prevention plan to a WorkSafe Inspector on request.**
- **Report complaints of bullying, sexual harassment, aggression and violence to WorkSafe periodically.**



WHAT ARE PSYCHOSOCIAL RISKS?

Psychosocial risks are factors, conditions and experiences at work that may cause harm to the mental health of workers. These factors may include excessive workload, a lack of or insufficient support, lack of job clarity, bullying and harassment, amongst others.

WHY INVEST IN PSYCHOSOCIAL RISK MANAGEMENT?

Whether this is driven internally or by an external third-party, workplaces that effectively control psychosocial risk have been associated with improved organisational and employee outcomes, generating a return on investment, while avoiding substantial costs:



WHAT SHOULD ORGANISATIONS DO NOW?

Organisations should act now to ensure they have identified their psychosocial hazards and devised appropriate control measures to eliminate or mitigate the risk. This will likely involve:

- Updating existing Safety Management Systems and Policies to ensure compliance with the new regulations;
- Organising risk assessments to be conducted by internal or external qualified and experienced personnel (or having pre-existing risk assessments reviewed);
- Ensuring that prevention and control measures are identified; and
- Consulting with employees in relation to identified risks and proposed control measures.

CONVERGE'S APPROACH TO PSYCHOSOCIAL RISK ASSESSMENT

Converge adopts the following steps to apply the risk management approach to eliminate or reduce psychosocial risks, as far as reasonably practicable:



Converge provides a report aligning with the WH&S legislation amendments, containing a risk register, implementation and prevention plan to demonstrate compliance.

EMPLOYEE PARTICIPATION

Leader and employee participation in managing psychosocial risk is a legal requirement and fundamental to a safe and healthy workplace. In addition to consulting with employees through the risk management process, training and development efforts focusing on actions to eliminate and reduce psychosocial risk should be the aim of any organisation looking to create a safe culture.

CONVERGE'S PSYCHOSOCIAL RISK MANAGEMENT TRAINING

The psychosocial risk management training is designed to enhance organisation, leader and employee capability to identify and manage psychosocial risks within their workplace. This includes designing the training for those who will:

**Organise or conduct risk assessments
(Health and Safety professionals, Human
Resources)**

**Implement or support the risk
assessment process (leadership,
supervisors, Health and Safety
Representatives)**

**Contribute and be consulted during the
risk assessment (employees,
contractors)**

**The training can be delivered in-person
or virtually, with a range of engaging
eLearning solutions also available**

FOR MORE INFORMATION CONTACT US AT
CONVERGE INTERNATIONAL





**"Tired minds don't plan well.
Sleep first, plan later."**

Walter Reich



INSIDERS GUIDE TO

PROPERTY LOANS

Believe it or not there's a science to secure a property which if followed, can reduce a lot of the stress and potential costs involved. The order in which you get started isn't mandatory, but if you're a first-time buyer, it'll make more sense if you do.

words *Philippa Billings*

How's your credit score?

A credit score, or credit rating, is a number used to assess how trustworthy you are as a borrower.

Lenders use this score as part of their assessment to determine if you'll be approved for a loan, how much money they'll lend you, if you can afford the loan repayments and what interest rate you qualify for.

Get your credit score in a few minutes, for free, from:

Credit reporting agencies:

- [Equifax](#)
- [Experian](#)
- [illion](#)

Online credit score providers:

- [Canstar](#)
- [Credit Simple](#)
- [Finder](#)

If your credit score needs help, ASIC [MoneySmart](#) provides suggestions.



What's your budget?

Lenders need your most current financial records, e.g. payslips and bank statements, to work out what your expenses are (i.e. your budget).

A budget tells you where your money is coming from and going to. It's a useful guide to what you can afford to repay if you have a mortgage. If you need guidance try the ASIC [MoneySmart](#) website.



Tip: Lenders use your credit card limit, not your current or minimum repayment when calculating these in your expenses. It makes a big difference in your total expenses, impacting what they'll lend.



How much can you borrow?

That depends on things like what you can afford to pay out of your budget, how much you've saved for a deposit and if you're paying [Lenders Mortgage Insurance](#) (LMI).

Getting an accurate picture requires the right tools for the job, like [Genworth's](#) calculator. You need your total expenses' figure, suburb and estimated price of the property you'd like, and what your salary. More is required if your employment arrangement differs, like being self-employed or getting overtime.

Assuming you have to pay LMI, capitalising it means it's included in (i.e. added to) the loan.

You could pay it upfront if you've got spare cash but most of us would rather put it towards our purchase price and/or settlement costs. Use Genworth's LMI tool if you'd like to check it out in detail.

Note the Loan to Value Ratio (LVR) determines whether you'll have to pay LMI and calculates it by dividing the loan by the property's value. Keep it in mind when using comparison websites to shop for a loan.



Tip: Aim to save at least a 20% deposit. A bigger deposit means a smaller loan, avoids LMI and usually results in a better loan package, i.e. a more competitive interest rate and fewer costs.



Set a price limit and stick to it

There's always debate about interest rates moving (going up is on trend).

Avoid the temptation to borrow more just because it's offered to you and because repayments look affordable today.

The larger the loan, the longer it usually takes to pay back (25-30 years is average), a lender earns more interest and fees, and a mortgage broker earns more commission.

Other property costs you'll need cash for includes comprehensive building insurance which the lender requires you have in place before settlement, settlement costs or fixing unexpected items like holes in floors after settlement.

Settlement costs

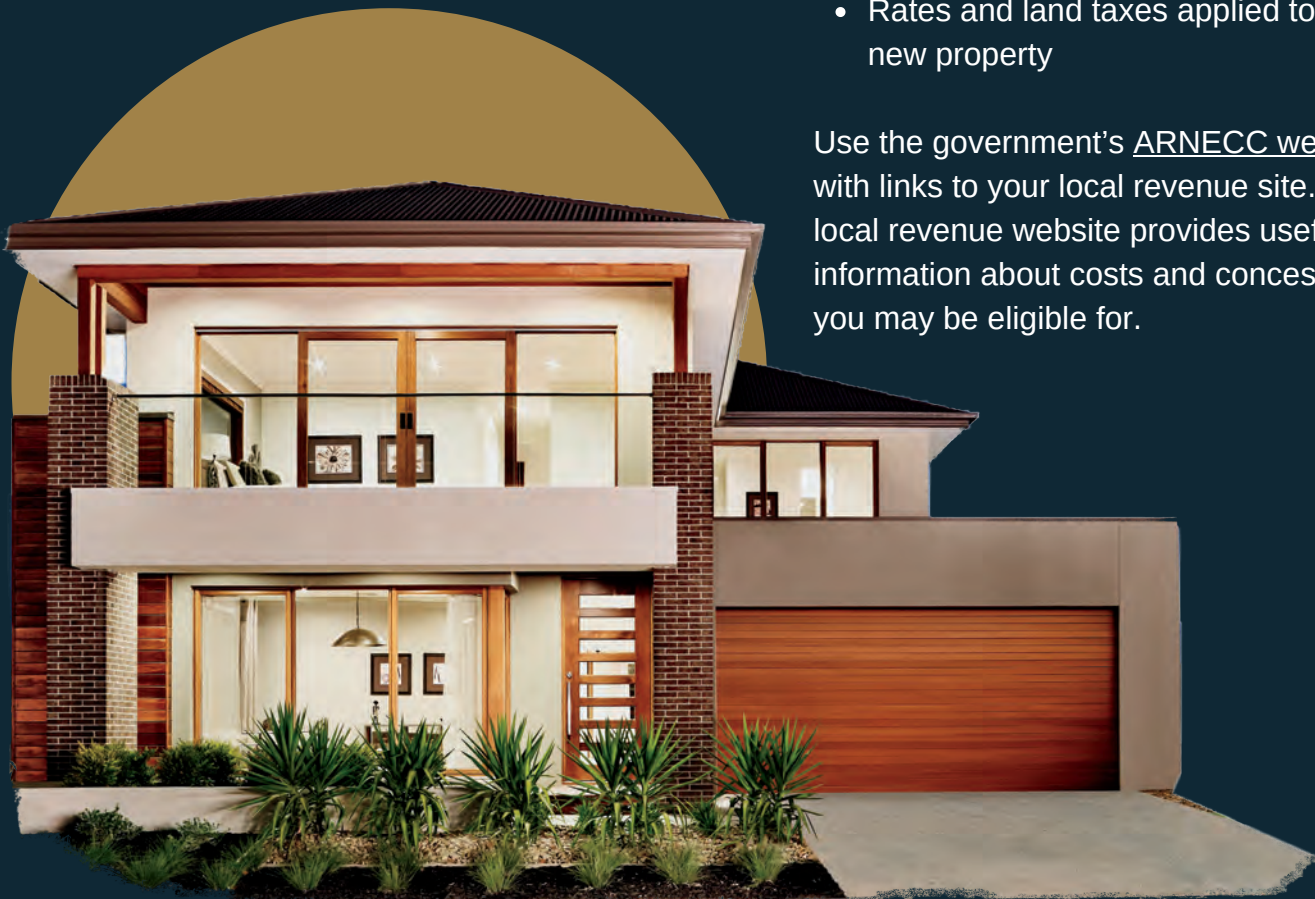
Let's start with some context. Settlement is when the ownership of a property is transferred from the seller to you and the balance of the sale price is paid - usually by the lender's legal representative.

You pay the other settlement costs with your credit card and/or available cash. Different names are used for these costs like Anticipated fees and charges or Conveyancing costs.

It's essentially the costs associated with transferring the property from the seller and can vary, as they include fixed, negotiable and optional items such as:

- Compulsory government state/territory based charges like registration of a mortgage fee and transfer duty (previously called stamp duty)
- Solicitor/conveyancer's fee
- Lender's valuation fee
- Optional pest/building inspection
- Rates and land taxes applied to your new property

Use the government's [ARNECC website](#) with links to your local revenue site. Your local revenue website provides useful information about costs and concessions you may be eligible for.



Getting ahead

Whether you're an experienced property flipper or a first-time buyer, being informed makes navigating the lending process and property market quicker, smoother and less stressful.

HOME
SWEET
HOME

“
Being healthy is a success that
many people forget to celebrate



