



INSIGHTS

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Taking Time Off to Look at Retirement

One of our long term employees recently retired - just shy of his 50th birthday. This got me to thinking about my own retirement and to come to grips that I too, one day, would be off to that mystical world where everything is possible. But what about a not so permanent retirement - sabbaticals?

The concept of sabbaticals inspires images of ageing academics cloistered away in musty old European libraries. This vision comes from my college days when it seemed the only segment of the working population afforded the privilege was professorial types. It may be time to dust off that dated image and take a look at sabbaticals - something that a few Canadian organization are doing.

While sabbaticals remain more common in the public sector, more companies are offering leaves as a benefit to reward performance or tenure. The benefit addresses the much-talked about work-life balance issue that employees of all life-stages are facing today.

The benefits of sabbaticals for both the employee and the employer are evident, but how do you structure it? The organization can determine the duration of a sabbatical, who received the benefit and whether or not it is paid. For example, many Canadian education boards allow employees to bank a percentage of their pay and put it towards a paid leave at the end of the set period. The one-year parental leave policy has forced employers to find solutions to the challenges of employees vacating the workplace for longer periods of time. The lessons employers learn from extended

parental leaves, such as implementing effective retraining, replacement and work redistribution practices, can also be applied to sabbaticals.

Employers should structure sabbaticals as part of a total rewards strategy, and it should be based on a criteria of behaviour that the plan sponsor wants to reinforce such as exceeding performance standards or exceptional attendance. This will enable the plan sponsor to promote the benefit within the organization, while targeting areas that the corporation sees as under-performing.

Many of us are concerned about what our retirement will look like. While we wrestle with the financial implications of the next stage of our lives, we also will need to learn how we will be spending that time. Sabbaticals are an ideal way for us to learn how we're going to cope.

Some will see sabbaticals as a reward for an already benefits enriched workforce. Some will see



them as an opportunity to recharge employees. And, others will see them as an opportunity to help their organizations retain staff and to improve its performance.

Sabbaticals will not be a solution for everyone. But if you accept that there is a shift toward more alternative work arrangements, a policy surrounding sabbaticals should be considered. After all, it stands to reason that employees returning from their time off will be talking about it. It follows then that there will be an improvement in employee loyalty and morale. Anyone thinking about looking for another job may just reconsider, understanding that this is a benefit that just isn't available in too many other places.

Until next time...

Don Cherry Might be Right After All!

A cold remedy derived from the popular herb ginseng could help make the cold season a bit shorter and sweeter, new research suggests.

In a study that pitted the ginseng product against a placebo, Canadian researchers found that adults who took the botanical every day for 4 months developed fewer and less-severe colds than did those on the placebo.

Though people in both groups were equally likely to suffer at least one cold during the cold and flu season, those who took ginseng were less likely to fall ill multiple times. What's

more, their cold symptoms tended to be shorter-lasting and less severe, according to findings published in the Canadian Medical Association Journal.

The dried root of the ginseng plant has a long history of use in Chinese medicine. In many countries, both the Asian and North American varieties of the herb have become popular as dietary supplements; these products purport to carry a number of health benefits, including increased energy and stronger immune function.

The product used in the current
continued on reverse...

Natural Remedies - Plan members are exploring alternatives to prescription drugs

Although group benefits programs don't usually provide coverage, many plan members are turning to alternative sources of treatment in the form of natural or homeopathic medicines. These people are either looking for a change or feel more comfortable with the natural alternatives to prescription and over-the-counter medicines. A recent study of Canadians showed that more than 50 percent use some form of natural health product.

Natural health products - or NHPs as they're referred to - range from herbal products, vitamin and mineral supplements and even homeopathic treatments. As their popularity has grown over the years, the regulations and safety restrictions surrounding them have also evolved.

Natural alternatives are alleged to treat everything from menopause to arthritis or even something as simple as getting a better night's sleep. Studies around the world are showing that more and more people are turning to natural forms of medicine. So why are so many people using natural health products?

For some people the reason is simple economics. Buying echinacea is almost half the price of most cold and flu medicines and is considered by some to be an

effective cold and flu remedy.

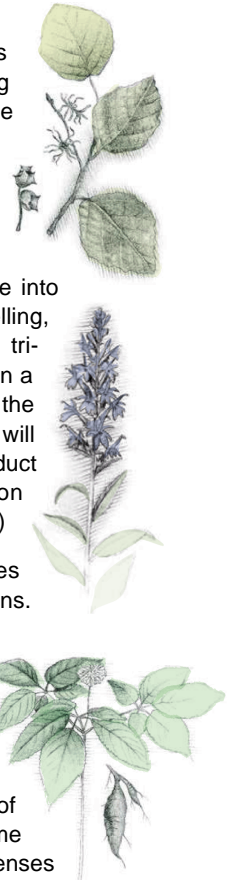
For other people, taking a natural product versus pharmaceutical drugs puts them more at ease. In Germany and other parts of Europe, physicians prescribe St. John's Wort to treat depression and anxiety. While not completely without its own risks, many people prefer the idea of ingesting natural products to synthetic ones.

But as with any medicine, there are health risks if these natural products are not used responsibly and taken according to their instructions. Many people make the assumption that the word 'natural' is synonymous with safe. However, any substance - be it natural or synthetic - that has an effect on the body can be a health risk. People should always consult their doctor or pharmacist if they're considering taking natural therapies.

That said, the Canadian government has made it easier to get information on a large number of these products. In January of 2000, the Canadian government created the Natural Health Products Directorate - a regulating authority for NHPs in Canada. The agency's role is to make sure the products Canadians choose are safe and reliable forms of treatment.

Beginning January 1, 2004, the government enacted regulations concerning NHPs that are being phased in over the course of the next two to six years. Groups representing Canadian consumers, academics and health care providers were consulted to help construct reasonable and safe guidelines. These regulations take into account things like product labelling, manufacturing processes, clinical trials and other related issues. When a product has been approved under the regulations, a NPN or DIN-HM will appear on the label. (Natural Product Number of Drug Identification Number - Homeopathic Medicine.)

Typically these natural therapies aren't covered by most benefit plans. However if the product has a Drug Identification Number (a DIN indicates that Health Canada has approved the drug for sale in Canada), it may be eligible for consideration under a benefit plan, depending on the terms of that plan. And the services of some practitioners might be eligible expenses under a health care spending account.



Don Cherry, continued

study, sold as Cold-fX, is composed of 10 percent North American ginseng and a large amount of complex carbohydrates called polysaccharides. According to study co-author Dr. Tapan Basu of the University of Alberta, the findings cannot be generalized to all ginseng formulations. "Does this mean any ginseng will do? No," Basu said in an interview. The polysaccharides, according to the researcher, are key to enhancing the body's immune defenses against cold viruses. A random ginseng product, he said, would have polysaccharides, but they would be "diluted."

The product's manufacturer, Edmonton, Canada-based CV Technologies Inc., funded the research. Basu has served as a consultant to the company.

The study included 323 adults who were randomly assigned to take either the ginseng capsules or placebo capsules filled with rice powder everyday for 4 months. During that time, participants kept daily logs of any cold symptoms - including runny nose, congestion, sore throat and headache.

In general, adults in both groups had a similar likelihood of developing one cold during the study period. But less than half as many in the ginseng group had a repeat cold -- 10 percent, versus almost 23

percent in the placebo group.

And based on participants' reports, symptoms tended to be less severe and have less staying power in the ginseng group.

Since the study assessed participants' symptoms, and the common cold and influenza share some symptoms, there is a chance that the ginseng product prevented some cases of the flu, Basu noted.

He said he, "Wouldn't hesitate to recommend" the herbal remedy to healthy adults who tend to suffer from multiple colds during the winter. But the product's safety and effectiveness for other groups - including children, pregnant women and people with immune system dysfunction - is unknown.

In an accompanying editorial, Dr. Ronald B. Turner of the University of Virginia School of Medicine in Charlottesville points to the difficulty of studying remedies for the common cold.

Numerous cold therapies, he writes, both alternative and conventional, have shown promise in preliminary research only to fizzle with further study. More research, Turner concludes, will be needed to confirm the current findings.

SOURCE: Canadian Medical Association Journal, October 25, 2005.