

WELLBEING

# Movember 1st – 30th November 2018



According to the **Movember Foundation**, by 2030 the number of men dying prematurely will be reduced by 25%.

Movember returns each November to keep the conversation about men's mental and physical health alive, and to remind all men of the importance of early detection and increased awareness of good health and wellbeing.

The three core health concerns that the Movember campaign focuses on are:

## 1. Prostate cancer

According to **Prostate Cancer UK**, roughly 1 in 8 men will be diagnosed with prostate cancer at some point in their lives in the UK. The chance of developing prostate cancer increases as men get older, as most cases develop in men aged 50 or older.

Symptoms of prostate cancer do not usually appear until the prostate is large enough to affect the tube that carries urine from the bladder. These symptoms include:

- Needing to urinate more often.
- Straining whilst you urinate.
- Feeling that your bladder has not fully emptied.

## 2. Testicular cancer

The **NHS** states that testicular cancer is the most common cancer in men aged 15-49. Fortunately, testicular cancer is one of the most treatable types of cancer and more than **96% of cases** will be completely cured during its early stages; but it is important

that it is treated quickly.

Symptoms of testicular cancer include:

- Painless swelling or lump in one of the testicles.
- Change in shape or texture of the testicles.

It is vital for men to become familiar with their bodies to be able to recognise any physical changes. If you recognise any of the symptoms listed in this guidance, ensure that you make an appointment with your GP for further support.

## 3. Mental health and male suicide

According to **Samaritans**, men are 3 times more likely to take their own lives than women across the UK. Untreated mental health conditions can carry a high risk of suicide amongst men. The distress experienced at these times can distort your thinking so it becomes harder to see possible solutions to problems or to connect with those who can offer support.

There are a number of factors that have been linked to an increased risk of suicide, including:

- Ongoing stressful situations such as unemployment, relationship difficulties or health issues.
- Previous family or personal history of mental illness.
- Harmful drug and alcohol use.
- Isolation or loneliness.

## Did you know?

- Three out of four suicides in the UK are by men.
- Suicide is the biggest cause of death for men under 35 in the UK.
- Men are nearly three times more likely than women to become alcohol dependent.

## How can I get involved?

**Moustaches in Movember** - Help raise awareness for men's health by growing your **moustache** for the month of November. You can raise funds by getting yourself sponsored by your friends, family and colleagues.

**Take the MOVE challenge** - **MOVE** is a 30-day physical fitness challenge organised by the Movember Foundation. It encourages people to commit to incorporate 30 new 'moves' into each day for the month of November. You can turn the challenge into a fundraising opportunity by gaining sponsorship from your co-workers.

**Host a Mo-ment** - Host a group fundraising event in your community to gather funds for life changing research to help stop men from dying prematurely. Examples include; arranging a sport match or a 'shave down' party - a group shave-off of facial hair at the beginning of November.

If you would like to read more information on funding opportunities with Movember, [click here](#), or for more fundraising ideas and resources, [click here](#).

If you feel as though you have issues with your mental or physical wellbeing, please call our helpline on:

**0800 030 5182**

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing.

[www.healthassuredap.com](http://www.healthassuredap.com)

TOPICAL

# National Stress Awareness Day 7<sup>th</sup> November 2018



According to a 2018 [study](#), over the past year, 74% of people in the UK have felt so stressed that they have become overwhelmed, or unable to cope.

National Stress Awareness Day returns on the 7<sup>th</sup> November 2018. The national campaign is organised by the International Stress Management Association ([ISMA](#)) and it aims to raise awareness of the causes of stress, and the ways in which you can reduce your stress levels.

This year's theme for the campaign is 'Does Hi-Tech Cause Hi-Stress?' As the ISMA try to help raise awareness of the negative and positive effects that technology can have on our mental wellbeing.

## What is stress?

Stress is your body's response to any kind of demand or threat. Small amounts of stress can be beneficial for your mental wellbeing, and can help you perform well under pressure. However, copious amounts of stress can cause detrimental effects to your physical and mental wellbeing.

## Symptoms of stress

Some of the most common symptoms of stress can be split into four areas: psychological, emotional, physical and behavioural. Symptoms of stress will often accumulate until you are forced to take notice of them, such as:

- Increased reliance on alcohol, smoking, caffeine or drug use.
- Aggressive outbursts.
- Dizziness or palpitations.
- Panic attacks and nausea.
- Nervousness.

## Causes of stress

The situations and pressures that cause stress are known as 'stressors'. Often associated with negative occasions, stressors can develop due to positive events in life as well, such as getting married, the birth of a child, or buying a house.

Common causes of stress include:

- Major life changes.
- Work/life balance.
- Relationship difficulties.
- Financial problems.

## How to reduce stress

There are many ways to help to reduce your stress levels, from simple short term changes to long term alterations to your lifestyle or routines, such as:

[Exercise regularly](#) - It won't cause your stress disappear, but it will help you stay healthy and better equipped to cope with any issues you may face.

[Effectively manage your time](#) - The act of taking control is in itself empowering, and it's a crucial part of finding a solution that satisfies you, and not someone else.

[Socialise](#) - Stay connected with people you can trust. A good support network of colleagues, friends and family can ease your work troubles and help you see things in a different way.

[Breathing exercises](#) - The [NHS](#) recommends breathing techniques to help induce feelings of calm during

periods of intense pressure. There are also many tips and techniques available through the [Health Assured health and wellbeing portal](#) to assist you with this.

[Adult colouring books](#) - Creative tasks can be an imaginative solution to reducing your stress levels. [People find](#) that the repetitive motion of colouring can be soothing, and testing your concentration levels can help focus your mind.

## Did you know?

- 37% of British residents feel stressed for at least one full day per week.
- Women suffer from stress for three more days per month than men.
- Of those who reported feeling stressed in the past year, 22% cited debt as a stressors.
- 49% of 18-24 year olds who have experienced high levels of stress, felt that comparing themselves to others was a source of stress.

## How do I get involved?

The most effective way to celebrate Stress Awareness Day is to take the opportunity to assess the stress in your life for the day. You should use the time to examine your life and discover all of your stressors, and then take the necessary steps to try to remove them from your life.

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LEGAL

# Pre-nuptial Agreements



Preceding marriage, a couple can enter into a pre-nuptial agreement which is a formal agreement that makes provisions for the division of a married couple's assets in the event of a divorce or separation. In any event, the courts will always consider all the circumstances of a case, with the division of matrimonial assets upon divorce guided by s25 of the [Matrimonial Causes Act 1973](#). However, a pre-nuptial agreement can minimise the stress and financial risk involved in the event a married couple go their separate ways. A pre-nuptial agreement provides for division of the matrimonial home, inheritance, other marital assets and liability for debt following separation.

In England, Wales and Northern Ireland, pre-nuptial agreements are not legally binding and do not guarantee the terms of the agreement will be adhered to during divorce proceedings. However, in recent years there has been significant developments in the courts approach to this area of law whereby, the legal weight of pre-nuptial agreements has significantly strengthened. The position of pre-nuptial agreements in separation or divorce proceedings has moved in a greater direction of acceptance, providing certain safeguards are met.

This change of approach followed the landmark Supreme Court decision in [Radmacher v Granatino \[2010\] UKSC 42](#). This case established a greater acceptance of pre-nuptial agreements, giving far greater weight when considering financial proceedings upon divorce. Following this case, the courts may be prepared to give effect to a pre-nuptial agreement provided it has been entered into freely by both parties, without duress or due influence and both parties have full appreciation of its implications, unless it would be unfair in the circumstances to hold the parties to it. To ensure the parties have full knowledge of the implications, it is imperative both parties have sought sound, independent legal advice in advance. Other actions that support the validity of the agreement include:

- Ensuring the parties had adequate time to reflect on the implications of the agreement before marriage.
- Full financial disclosure of both parties to prove that each party had access to all material information that may affect his

or her decision to enter into a pre-nuptial agreement.

- Ensuring the agreement does not prejudice the reasonable requirements of any children within the family.

Consideration must be given to the parties current and future needs when assessing the enforceability of the pre-nuptial agreement. The courts are reluctant to give significant weight to a pre-nuptial agreement during financial proceedings if circumstances have considerably changed in a way that was not envisaged when the agreement was entered into.

As circumstances can vary significantly from family to family, it can be difficult to ascertain clear and consistent principals relating to pre-nuptial agreements. It will be subject to the discretion of the judge to decide whether or not the pre-nuptial agreement will be enforceable. However, as the position of a pre-nuptial agreement in society is developing with greater emphasis on their enforceability, it can certainly be beneficial for a couple to enter in such agreements which can provide peace of mind for both parties.

A family law solicitor can help arrange and draw up a pre-nuptial agreement and the costs of this will depend on the complexity of the issues and the extent of the assets in question.

## Post-nuptial Agreements

After separation, a couple can enter into a post-nuptial agreement outlining how finances and assets will be held and distributed in the event of the couple divorcing or separating. Post-nuptial agreements may be considered as a binding contracts between the parties and are drawn up after marriage. Post-nuptial agreements are similar to pre-nuptial agreements except for the fact that they are entered into after marriage.

A post-nuptial agreement is a contract between the parties and therefore safeguards must be considered for the agreement to be enforceable. Similar to pre-nuptial agreements, both parties should seek independent legal advice in advance. Both parties must also give a full financial disclosure before the agreement is entered into. Similar to pre-nuptial agreements, there is no

guarantee that post-nuptial agreements will be upheld in every case. One party can apply to the courts for a further financial provision at a later date, for example through divorce proceedings. However, this is not to say that the post-nuptial agreement will be entirely displaced if the agreement is fair for both parties.

## Scotland

The general rule in Scotland is that prior to marriage, a couple can enter into a contract determining their future financial provisions. The courts in Scotland typically respect an individual's right to enter into a contract in this way, particularly if both parties had sought legal advice in advance of signing the agreement, and the agreement is fair and reasonable. The Scottish courts have discretion to set aside any pre or post-nuptial agreement or term where they deem it not fair or reasonable at the time it was entered into.

## Northern Ireland

If a pre-nuptial or post nuptial agreement is disputed in the context of divorce proceedings, the terms of the agreement will be subject to Article 26(1) of the Matrimonial Causes Order (Northern Ireland) 1978. The court can use their discretion to vary the agreement for the benefit of the parties to the marriage and of the children of the family.

## Ireland

There is nothing in Irish law which prohibits a couple entering into a pre or post-nuptial agreement. Both are not entirely enforceable at present in Ireland but can serve as guides for the courts in the event of separation or divorce. The courts must give consideration to pre-nuptial agreements but are not obliged to follow them if they are unfair.

For any further advice regarding pre or post-nuptial agreements, contact Health Assured's confidential EAP helpline on: **0800 030 5182**

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