

PA ENTERPRISE

DeskDemon's Magazine for Executive PAs, Office Managers and Secretaries

January 2019

**What the gender
pay gap means for
job seekers**

**How to get
super-organised
in 2019**

**New Year's
Resolutions:
how to achieve
your goals**

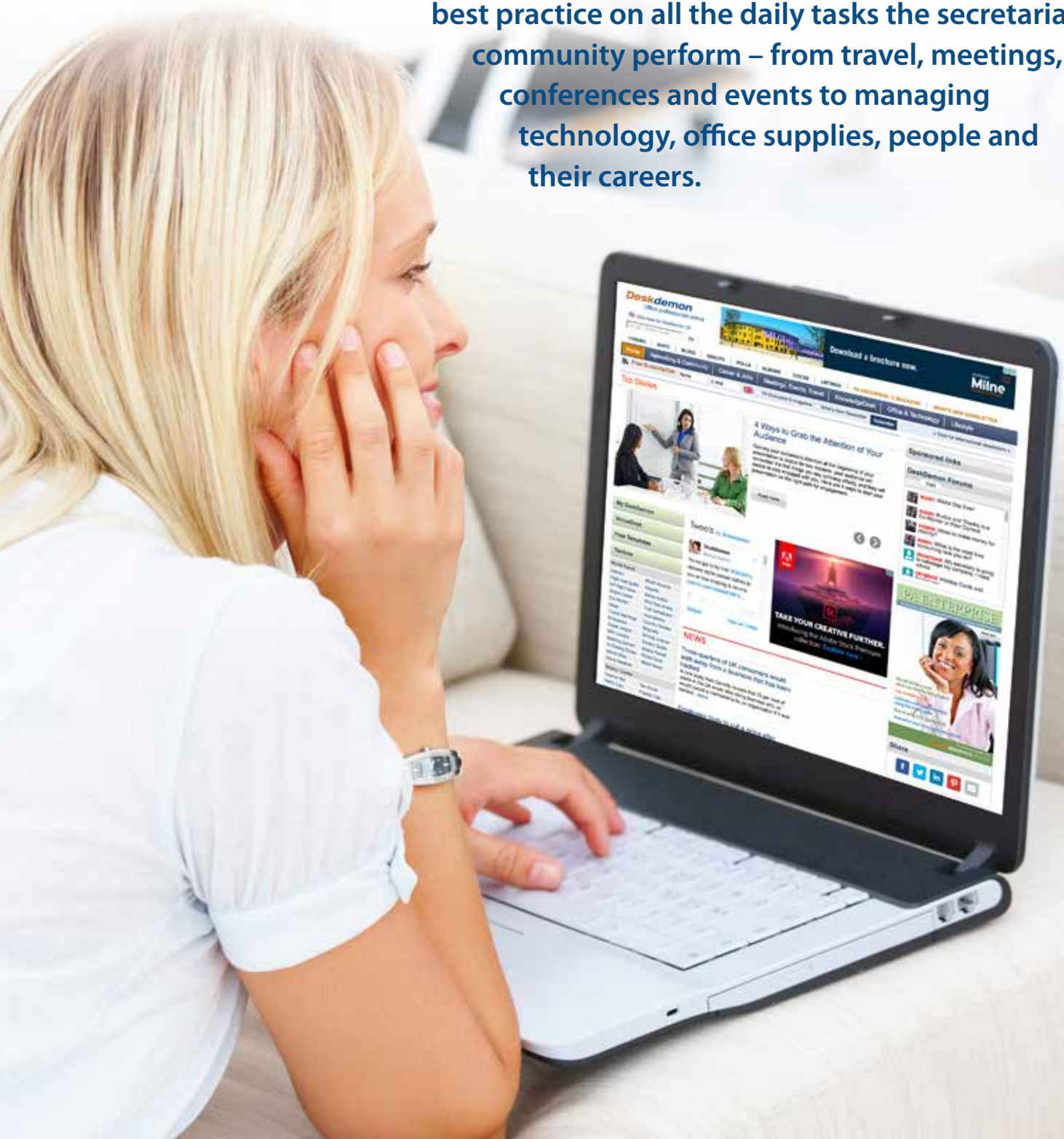
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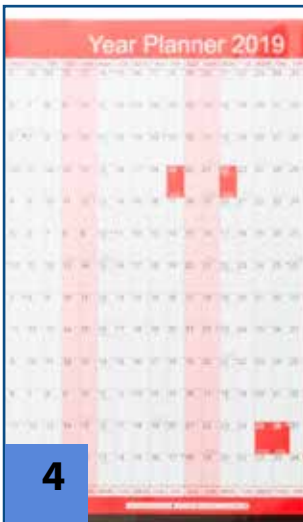
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What the gender pay gap means for job seekers

Are you in the process of looking for a new job? You may want to consider the gender pay gap when assessing prospective companies.

With 9 out of 10 women working at a company that pays them less than their male coworkers, talented female professionals are flocking to companies that actively strive to change this status quo.

In this article, we'll take a look at some of the ways that companies are trying to overcome any pay gaps or unconscious bias.

Let's start at the beginning. What exactly is the gender pay gap? The gender pay gap is a way of determining who earns more and less (men or women) than the median salary within an organisation.

The difference between the amount men make, on an hourly basis, compared to the amount women make, reveals that men are more likely to hold better paid, higher ranking positions.

Why is there a gender pay gap?

While it's difficult to pinpoint an exact cause, experts believe that the gender pay gap boils down to four essential reasons. On average, men often work within higher-paid industries such as the STEM fields and usually hold more senior positions.

Women, on the other hand, are more likely to work part-time. They frequently encounter female stereotypes within the workplace that delay their professional development (more commonly known as the 'glass ceiling').

How companies can challenge the gender pay gap

As a job seeker, it's crucial to find a company that will support and encourage your development. So, you may want to investigate whether your prospective company has a gender pay gap and what they're doing to address it.

One easy way to identify a gender pay gap is by researching the company's current employees. Are there females in high-ranking roles? Or do men dominate the board?

If the company appears to be male-dominated, it's worth asking some tough questions during your interview.

Do they offer flexible working?

One of the biggest reasons that more women work part-time is due to their commitments. For example, childcare or elderly parents. Asking for and getting flexible working schedules can help make the workplace more inclusive.

Even if you don't currently have other obligations, it's worth considering as the company's policy on flexible working may impact how long work at this company.

Do they offer childcare vouchers or support?

According to figures from the Office for National Statistics, two million people are unemployed in the UK because of childcare commitments. Worse still, 89% of these people are women.

Gender Pay Gap (GPG) in Numbers:



10,504

Companies registered on the government GPG portal¹

9.3%

Median GPG for the 10,504 registered companies

18.4%

National median GPG including ALL employers²

11.2%

Women work for a company where they earn equal or more³

93%

Men work for a company where they earn equal or more³

9/10

Women work for a company that pays them less than men³

£150bn

If the GPG was closed, the estimated increase to the UK GDP⁴

¹Recorded on the government reporting portal, 26th April 2018
²Recorded by ONS, 2017
³ft.com/gender-pay-gap-UK/
⁴McKinsey



Employers that offer childcare vouchers, or even better, company-sponsored child-care, can help women get back into the workplace. This will benefit the organisation and broader UK society.

Regardless of whether you have children, working for a company where women hold high-ranking positions can significantly improve your chances of professional success.

What about leadership training?

Placing women in senior positions can help prevent against any unconscious bias during the decision making process. Providing leadership training can assist employees (of both genders) reach new professional heights.

Many people report that leadership training allowed them to gain more confidence and management skills, which were essential for success in senior roles.

Get Super-Organised in 2019

Getting organised is key to maintaining a healthy balance and keeping focused on your goals

New Year, new you. Or at least, a newer version of you. After the Christmas festivities and over-indulgence, January is the perfect time of year to reboot and refresh. There's nothing quite like the anticipation of a whole new year ahead and the excitement of what's to come. Becoming organised can not only help kick-start January, but also help you prepare and feel cool, calm and collected as we enter 2019.

According to a YouGov survey, the top ten New Year's Resolutions include eating better, exercising more and learning a new skill – all of which require more spare time and therefore, more planning and organisation of our already busy lives. It's well regarded that a lack of preparation can create chaos and lead to rules or regimes being broken. So, whether you are renowned for resolutions or simply aiming to inject a new lease of life into your routine, getting organised is key to maintaining a healthy balance and keeping focused on your goals.

Leading high street retailer, Ryman Stationery has an array of ideas, suggestions and simple tips to help you keep on track and stay organised for the year ahead. So, whether it's a diary, year planner or some home storage solutions that you require, we've got your 2019 covered.

Diaries

There's a reason why classics go the distance. Paper diaries are the original and some might argue the best way to keep organised day-to-

day, week-to-week, month-to-month. Whether an avid long-term user or a newbie who fancies taking the plunge and syncing with their smartphone or tablet diary, you'll wonder what you did before investing in one of these little gems.

For a touch of floral fun, treat yourself to a **Ryman Flexi Ditsy Floral Week to View A5 Diary 2019** (£7.99). The perfect size for your desk or bag, it will add charm to every appointment you jot down.

Stay organised in style with the **Ryman Geometric Flush Cut Diary Page a Day A6 2019** (£7.99). Perfect for popping in a handbag or briefcase, it's the perfect accompaniment, wherever your year may take you.

Missed meetings are a thing of the past. For the business heads amongst you, it's worth investing in the **Collins Leadership Appointments Diary**



Week to View A4 2019 (£10.99). Not only will it serve as a useful desk companion to keep you up-to-date, it will look the part in the office.

When appointments or busy schedules need to be kept confidential, look no further than the **Collins Diary Lockable 5 Year** (£19.99). Perfect for busy business men and women or for those handling private and hectic agendas.



Go one step further and add your name or initials to your new diary. The **Ryman Personalised Soft Cover Week to View A5 2019 Diary with Copper Foil** (£14.99). This year is your year.

Organisers and Planners

Organising your family or business can seem daunting, especially after a festive period of celebrations. Coming back to reality needn't be an unnerving task and the right accessories can see you through the year with a breeze.

Keep your family up to speed with **The Organised Family Weekly Planner 2019** (£8.99). Including shopping lists, a storage pocket and tear-off notes, you'll be sure to nail your frantic schedule, 365 days of the year.

Positive vibes only please. Keep motivated each month with the gorgeous **Caroline Gardner Hey You Wall Calendar 2019** (£8.99). Ideal for



adorning your walls, whether at home or at work, to add a bit of sparkle to staying organised each month.

You can't beat a classic and the **Ryman Mounted Wall Planner with Pen 2019** (£5.99) will see you through the year with a no-fuss method. Perfect for your home study or office, it's a great way to stay on top of appointments, annual leave and deadlines.

For a small, but no less mighty planning system, try the **Collins Deskline Calendar Week to View 2019** (£10.25). Ideal for placing on your desk to keep you focused and ordered, week to week.

For a more personal approach to planning, why

Continued ►



not try a **Ryman Suede Effect Journal Notebook Ruled Medium** (£9.99)? Featuring 192 lined pages, you'll be sure to fill your journal with important notes, memoirs and schedules.

Storage Systems

After a lavish Christmas with presents overflowing, home storage can suddenly become not only a priority, but a necessity. Keeping your household tidy and clutter-free is a fabulous way to clear your mind and get your home or office back in order, ready for the new year.

Sometimes bigger is better. The **Really Useful Box 35 Litre** (£13.99 or 3 for £27.00) provides the perfect storage space for papers, documents or objects that you can't be without. Available in four colours, this box is guaranteed to suit everyone, whatever your preference.

If a multi-purpose storage solution is what you are after, nothing beats the **Really Useful Storage Box 84 Litre Bonus Pack** (£29.00).



Including five solid, stackable boxes with clip-lock handles, the contents of each box will be contained securely, no matter what you choose to use them for. Featuring one 84L, one 35L, one 9L and two 3L boxes.

Whether you need to get organised at home or at work, you won't go far wrong with a set of drawers to file and order important documents and files.

Why not add a touch of fun to your organisation with the delightful **Really Useful Storage Drawer Unit Pastel 6 x 7 Litre** (£29.99). Featuring six drawers, each with a seven-litre capacity, these pretty pastel drawers will make a charming addition to a bedroom, study or office.

For grown up administration, the **Bisley Filing Cabinet 2FE 2 Drawer Steel** (£269.99) makes the ideal storage solution for papers and files. Perfect for your study, the office or for students needing to keep on top of their work.

Not enough space on your smart phone or tablet to keep all of your files in one place? Use one of the **Storage Options 64GB Airstore Personal Cloud Storage** (£79.99) to hold items together in once, secure space.

Nowadays, backing up your work and files is a necessary 'to-do' and relying on paper can't always mean your documents are safeguarded. You can rely on the **Seagate Expansion Portable External Hard Drive 1TB USB 3.0** (£49.99) to guarantee photos, essays, reports or emails are protected, even if your computer fails.



The Ultimate January Beauty Detox

The festive season is well and truly over and as dull, cheap and dry January settles in, it is time to address the problems of our dehydrated, tired skin, brittle hair and stained teeth by indulging in a rejuvenating January detox. Banish the festive hangover and refresh by following these quick and simple detox steps.

Drown Yourself in Green Tea and snack on Turmeric

Matcha green tea contains high levels of catechin polyphenols which prevents damaging alcohol toxins from recirculating in the body. It also encourages the body to make more glutathione a liver antioxidant which makes it easier for your body to process alcohol. Whilst adding turmeric to your diet will ease the digestion of rich festive foods, cleansing the body of toxins and stimulating the liver and gall bladders production of bile to improve digestion.

Quench your Skins Thirst

Consuming excessive amounts of sugar and refined carbohydrates dehydrates skin and lowers moisture levels. Hydrate your skin by drinking at least two litres of water a day or by applying a moisturising sheet mask. Over indulging in alcohol also triggers breakouts, hormone disruption and puffiness. To reverse this, incorporate retinols into your skin routine by purchasing a serum or moisturiser with a high concentration. Retinols increase cell turnover and encourage the production of collagen to improve skin tone and texture.



Scrub away stains

Despite mulled red wines velvet and satisfying taste, the presence of chromogens attaches to cracks in the enamel, staining your teeth red. Whilst the acidity of red wine deteriorates enamel further making teeth staining even more prominent. Using a toothpaste daily that contains activated charcoal technology such as White Glo's Charcoal Deep Stain remover toothpaste will eradicate stains by absorbing colour particles to leave teeth sparkling white.

Strengthen your luscious locks

Alcohol dehydrates hair making it brittle and more prone to split ends. Using coconut oil cleanses the scalp and removes dirt, eradicating split ends and hair dullness. Apply by rubbing warm coconut oil onto wet hair and leaving on for one to two hours before washing out. Alternatively, try Aloe Vera gel, the proteolytic enzymes remove dead skin cells, whilst it also promotes healthy hair growth and prevents split ends by having anti-inflammatory properties.

Minimalist makeup

After all of the dressing up for festive celebrations, January is the perfect time to go for a more minimalistic makeup look allowing pores to breathe. Instead of opting for a foundation, add a touch of moisturiser to your foundation for a lighter look. Apply concealer on minimal areas to avoid a flaky look and make your lipstick shade subtler by applying with a damp brush.

A third of UK employees say remote access to work means they can't switch off

New report finds many workers experiencing problems working away from the office, highlighting need for better guidance on flexible working

Almost a third of UK workers (32%) feel that having remote access to the workplace means they can't switch off in their personal time, according to the latest CIPD/Halogen Employee Outlook report.

The survey of over 2,000 UK employees found that workers are divided on whether remote access to the workplace is a positive or negative development. Two-fifths of UK workers (40%) admit to actively checking their work mobile or emails at least five times a day outside of working hours. Nearly a fifth (18%) feel as though they are under surveillance with remote access to work, and 17% say it makes them feel anxious or even impacts their quality of sleep.

However, almost a third (30%) of employees say they feel empowered by having remote access to the workplace, showing a divide in opinion. Indeed, more than half of employees (53%) say it helps them to work flexibly and more than a third (37%) say it makes them more productive.

Claire McCartney, Associate Research Adviser at the CIPD, the professional body for HR and people development, comments: "Flexible working has an important role to play in modern workplaces, and remote access to work can open up the jobs market to those who may not have been able to access it before. With the UK's decision to leave the EU causing further uncertainty around access to skills, it's more important than ever that

employers make use of all the talent available to them by ensuring that their workplaces are inclusive, flexible and agile.

"However, a lack of clarity and guidance for employees around remote working can cultivate an environment where some employees feel unable to physically or mentally switch off. This can have adverse effects on employee well-being and their engagement with the organisation, as well as their productivity at work. Employers therefore need to have a clear approach to remote working as well as create a wider enabling culture, where employees feel trusted and empowered to take ownership of their work, but also able to speak out if they are struggling. HR plays a critical role in creating and influencing these cultures of trust, by engaging with employees and challenging some of the problem areas that exist."

The survey found that private sector employees are more likely to say that they can always switch off from work (47%) compared to those in the public (35%) and voluntary sectors (29%). Those in the public sector are also almost twice as likely to check their work mobile or emails at least 5 times a day outside of working hours (32%), than those in the voluntary (17%) and private sectors (23%).

Dominique Jones, Chief People Officer at Halogen Software, said: "Organisations should focus on providing employees with the tools and resources to access what they need, when they need it, to

improve their performance. Those that enable progress on goals, and feedback and development, will be better positioned to help people perform at their best and help move the business forward.”

Further highlights of the survey, which explores attitudes towards a range of workplace issues, include:

Impact of wider political changes

- A third of employees believe their organisation has been impacted by the wider political changes in the UK and the US after the vote to leave the EU
- Around a fifth believe that the vote to leave the EU has led to a decrease in morale among colleagues and an increase in stress
- 1 in 10 have experienced, witnessed or heard about incidences of racist harassment or bullying at work following the UK's vote to leave the EU

Job satisfaction

- Net job satisfaction has increased in this survey once again, with 64% of employees satisfied with their jobs (16% dissatisfied). Job satisfaction continues to rise in the public sector, now at its highest levels since Autumn 2012
- Almost a quarter (24%) disagree or strongly disagree that their organisation provides them with opportunities to learn and grow
- Just over half (52%) of employees would be likely or very likely to recommend their organisation as an employer, while just over a fifth (22%) would be unlikely or very unlikely to do this



Over-qualification

- Around a third (30%) of employees believe that they are over-qualified
- Less than a quarter (24%) of those that believe they are over-qualified for their roles are satisfied with their jobs
- Employees that are over-qualified are also more likely to say that they think all or some parts of their jobs will be automated in the future (than those with the right level of qualification)

Automation

- Almost a quarter of employees (23%) are worried that parts (18%) or all of their jobs (5%) will be automated in the future
- While just 8% of those that are worried about their roles and automation think this will happen in the next 12 months, the largest proportion of respondents (49%) think this will happen in five years' time

New Year's Resolutions: this year it's going to be different...

10 life hacks that increase the chances of sticking to your health and fitness resolutions in 2019

When it comes to New Year's Resolutions, the best laid plans and the most honourable intentions usually lie in tatters by early February. But it doesn't have to be this way.

Specialist outdoor activity website **timeoutdoors** asked 1000s of its members about the obstacles they faced when getting more active and has come up with some sure-fire ways to help live your best life.

Set a goal

Don't just tell yourself you're going to start running/run more/run faster, pick an event and sign up! That way, you've got a specific goal to focus on – not just a vague aim of 'getting fitter' or 'being more active'. **timeoutdoors** have 1000's of events and challenges on their website – find an event near you or browse the site for inspiration.

Make a plan

Once you've set a goal, plan how you're going to achieve it by breaking it down into milestones. If you're taking on a half marathon, sign up for a 10K run as part of your training. If you're planning to summit Kilimanjaro, take on Snowdon or a challenge walk. And if you're fundraising, break it into chunks and work out how to raise each chunk rather than the entire amount.

Be realistic

If you're a regular 10K runner, committing to a half marathon sounds doable but maybe leave that Ironman for later. If you've just completed couch to 5K, maybe look at your first 10K. And if you're still slumped on the couch, get out walking or head down to your local parkrun – there are hundreds across the country at 9am on Saturday mornings and they're free! It's a great way to make a start in a positive and supportive environment.

Don't overdo it

Ignore the 'no-pain, no-gain' regimes. Recognise that it's going to take time to get fitter. **timeoutdoors** are big fans of low intensity training – it's easier to keep up, causes far fewer injuries and is much better for your overall health and wellbeing. Avoid overdoing it – one of the most common reasons for quitting fitness resolutions – as it's more fun and sustainable!

Eat naturally

Alongside low intensity training, **timeoutdoors** also believe in burning fat for fuel by cutting down carbs – such as cereal, bread, pasta & rice – and eating healthy fats as part of a natural diet. Try eggs for breakfast; swap the lunchtime sarnies for a salad; and cut out junk/processed food

and sugar altogether – you'll be amazed at how much more energy you have.

Use peer pressure

Training with friends makes it more likely that you'll get out rather than crashing out on the couch. Ideally persuade your friends to sign up as well and train together – or at least tell them about your goal and then you'll have to do it! Ideally persuade your friends to sign up as well and train together – or at least tell them about your goal and then you'll have to do it!

Find an activity you enjoy

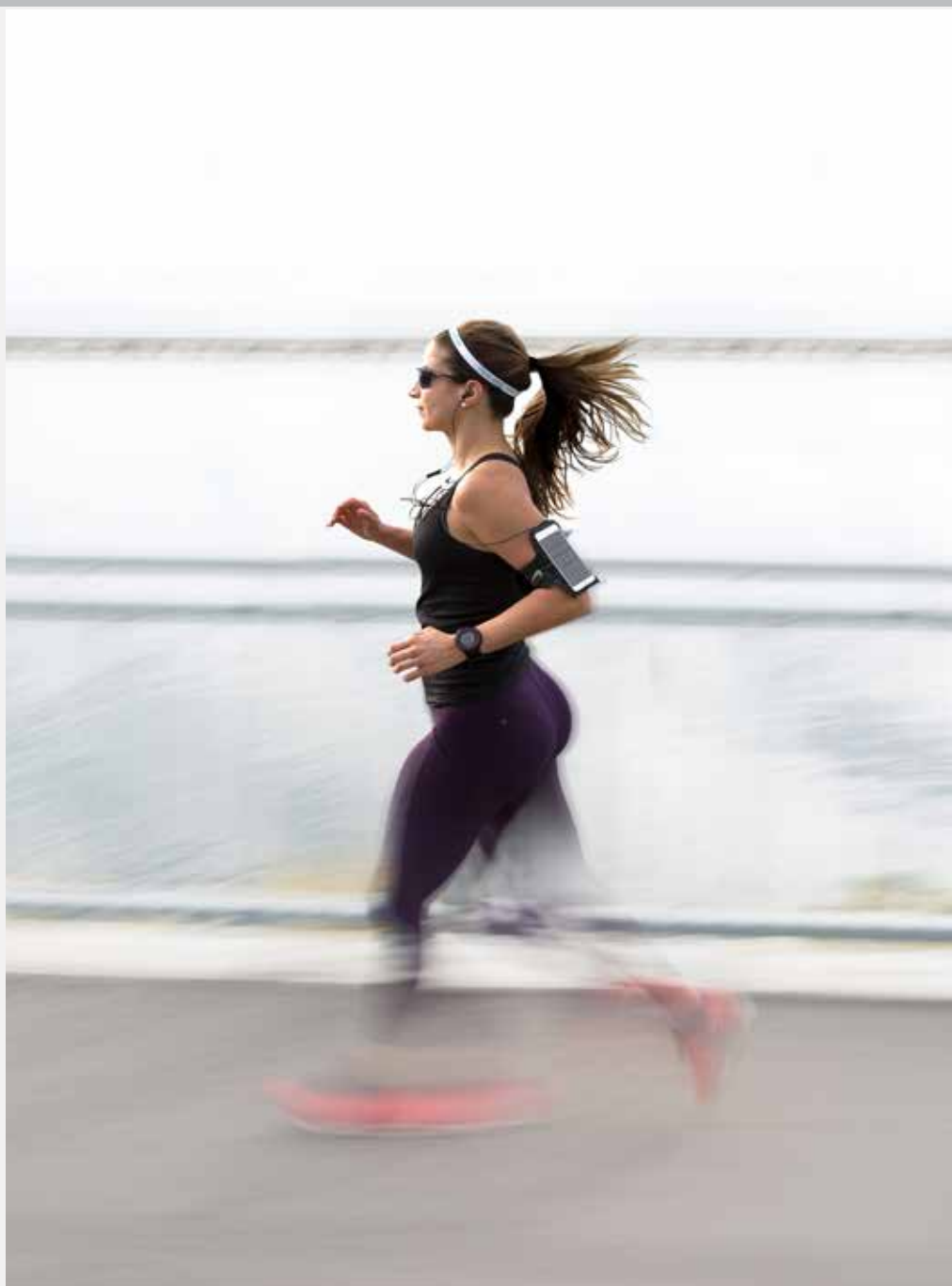
Some people aren't built for running, some feel vulnerable on a bike and not everyone takes to water like a duck. But there are lots of ways to get more active – the key is to find an activity that you love as training then stops being a chore. Mixing it up is also a great way to keep it fun.

Keep kit simple

Don't fall into the shiny, new gear trap. Unless you're taking on an ultra marathon in the Sahara or an Ironman in South Africa, expensive kit doesn't make a huge amount of difference – there's really no point spending thousands on a new bike if you're still carrying around a pot belly!

Monitor progress

parkrun is brilliant for this. Each time you complete a run they'll email your results and whether you got a new personal best – and you can track progress on their website. Don't get bogged down with complicated fitness trackers



– focus on getting active and not faffing with gadgets on the couch.

Give yourself a break

Putting your body under relentless pressure is a sure-fire way to get dejected, demotivated, injured or all three. Take at least a few days a week off and enjoy the relaxation. Believe it or not, it's even OK to have the odd beer or glass of wine on a 'recovery day'. Cheers!

For inspiration on getting active outdoors in 2019 visit www.timeoutdoors.com.

How to achieve your New Year's health and fitness resolutions

Old habits die hard, so they say — and don't we know it. If you've ever tried to keep a New Year's resolution and failed, you're certainly not alone. We all know plenty of people whose goals evanesce into nothingness after the first few months of the year, and according to YouGov, six in ten failed to keep all their 2017 resolutions.

One of the most common New Year's resolutions is to get fit and healthy — a notoriously difficult goal but an important one to keep. A poll by YouGov reveals that 41% of women and 33% of men typically include resolutions to eat more healthily and get more exercise in 2018.

There are ways to make your health and fitness resolutions easier to keep. Leading high street retailer Robert Dyas has fitness equipment and gadgets plus handy kitchenware that can save you both time and money, giving you more motivation to achieve your goals — and they have some handy tips too.

"Many of us have very busy schedules due to work and family commitments, so it can be hard to stay fit and healthy", says Robert Dyas' health and lifestyle buyer, Lloyd Cheesman. "It's no wonder the majority of us fail to keep our New Year's health and fitness resolutions — not many people have the money to spare for costly gym memberships, or much time to spend on cooking. It's all about making small, gradual lifestyle improvements and making your health and fitness routine suit your schedule.

Cheesman continues: "The key is to make life as



easy for yourself as you can so you don't always require so much motivation – and the right tools can really help you to achieve your goals. From home fitness equipment to save you time going to and from the gym, to soup makers that do all the hard work for you, we've got lots of items to help you on the way to success."

1. Before you head off to work, do a quick workout at home. That way, you won't need to shower at the gym or take spare clothes to the office, keeping hassle to a minimum. The **Aerobics Step** and **4kg Kettle Bell** will help you tone your glutes for an Instagram-worthy bubble

bum, while the **Weighted Skipping Rope** will help you step up your skipping for super-toned arms. As for the core, use the **Phoenix Fitness Ab Roller** (to firm up your abs).

2. Tell people what your resolution is to make it harder for you to quit. Better still — get a gym buddy so you can motivate each other.

3. Make your workouts easy and fun — with the **V-fit Ge2 36" Trampoline** all you need to do is bounce around. Squeeze in ten to fifteen minutes while you're watching TV or waiting for your dinner to cook!

4. Gym memberships can't be seen so it's often a case of 'out of sight, out of mind'. Make sure you keep your home gym equipment in sight — in your bedroom for example — to remind you to do a quick workout.



5. Focus on your goal and set yourself small objectives every day. The **Withings Activity Watch** and **Withings Pulse Tracker** will give you a full health and fitness overview, tracking your steps, distance and calories and even monitoring your sleep.

6. Give yourself a small reward every time you achieve a daily goal to help keep

you motivated.

7. Have a workout plan for those days when you're really lacking energy. If you can't face a full workout, try some gentle yoga instead with the **Myga Yoga Mat** to improve your flexibility. And if all you want to do is watch TV, use the **Drive Pedal Exerciser** while you're sat on the sofa. It might not match a run in the park but it'll still get the calories burning!

8. Cycle to places instead of getting the bus or using the car. Robert Dyas has a great selection of men's bikes (£139.99 - £749.99) and women's bikes (£139.99 - £749.99), as well as handy bike accessories (£1.99 - £750). They also have kids'



bikes (£49.99 - £244.99) so you can get all the family involved.

9. Don't get disheartened if you put on a pound or two as weight isn't always a good measure of

health. Keep an eye on your BMI, body water and body fat with the **Salter Glass Analyser Digital Bathroom Scale**.

10. If you often forget to drink your recommend eight glasses of water a day, give yourself reminders. The **Polar Gear 750ml Daily Water Tritan Bottle** has markings that tell you how much water you've drunk so far, so you can be sure you're well hydrated.



11. Whizz up a smoothie and save enough for the next day or two so you don't have to

make one every day, or

take homemade soup to work to up your vegetable intake.

(Don't bother peeling carrots and potatoes — it saves time and also allows you to benefit from all the nutrients held in the skin.) The **Salter 1.6L Electric Soup Maker Jug** (does all the hard work for you, and even doubles up as a smoothie-maker.



Continued ►



12. Swap calorific pasta for courgetti with the **Robert Dyas Tri-Blade Spiralizer**, which gives you spaghetti, ribbon and fettuccine cuts — it's an easy switch and could save you lots of calories. Don't have the time? Use the **Tower Electric Spiralizer** instead.

13. Avoid buying unhealthy lunches by making food in batches for work. Simply pop them in the **Sistema To-Go 6-Piece Storage Set** and save your health and your pennies.



14. Don't just cut out the sweet stuff and go cold turkey — it rarely works. Swap chocolate and sweets for something healthy yet equally delicious, such as homemade sorbet. Simply use a hand blender to blend frozen berries and bananas together, or use the **Tower 1000W Xtreme Pro Nutri Blender** for healthy chocolate mousse made from avocado, cacao, honey and vanilla extract.

15. If you struggle to find time for healthy cooking, let the **Salter Compact Prep Pro Mini Food Processor** chop your veg for you to cut down the time you spend preparing meals.



16. Steam your food instead of boiling it to retain more nutrients. The **Russell Hobbs 3-Tier Steamer** creates steam in less than 40 seconds for speedy meals, and has three tiers for cooking different foods.

17. Cook with less fat by using non-stick pans like the **Salter MegaStone Non-Stick Pan Set** and the **Daewoo Halogen Air Fryer**. With the air fryer you'll get perfectly crispy food but with less or even no oil — it's a win-win situation.



Over 55s braced to work until 70 to 'stay mentally fit'.

Almost half of over 55s believe they will work past retirement age, but three quarters of employees don't think employers are doing enough to support older workers.



Older workers (55+) in the UK are bracing themselves to continue working until they are 70 years old, according to new research by the CIPD, the professional body for HR and people development.

In a survey of more than 1,600 UK employees, more than a third (37%) of all workers believe they will have to work past the widely accepted retirement age of 65, a figure which jumps to 49% among workers over 55 years old. Among those who predict they will work past 65, the average age they expect to actually retire is 70.

The most common reasons for employees wanting to work past 65 are that many people believe it will keep them mentally fit (32 per cent), followed by a desire to be able to earn enough money to continue to enjoy themselves, for example by going on holidays (27 per cent). However, the research has also found that many employers aren't doing enough to support older workers in the workplace.

Just one in four employees believe that their employer is prepared to meet the needs of workers aged 65 and over, demonstrating how much work organisations need to do in order

to prepare for the increased numbers of older workers in the workplace.

Charles Cotton, pay and reward adviser at the CIPD said:

"The research found a lack of awareness among some employees regarding the new state pension age. For instance, 26% of those aged 55 and over claim that they do not know that the state pension age will increase from 65 to 66 between 2018 and 2020. Similarly, 48% of 35–54-year-olds are still unaware that the state pension age is going to increase from 66 to 67 between 2026 and 2028.

There's also a significant proportion of employees who are unaware that they need to have paid National Insurance contributions for ten years to get the minimum state pension (36%) and that they must have paid National Insurance contributions for 35 years to get the full state pension (32%)."

1 in 4 workers have experienced a decline in their living standards in the past 12 months, with a similar number believing they will see a further decline in 2017. This is likely to be due to the expectation that inflation will continue to rise, possibly outstripping pay rises by the end of the year.

A third of workers don't expect any salary growth in 2017. Workers in Wales are particularly pessimistic about their pay, with 43 per cent believing they will not see salary growth in 2017.

Has disrupted sleep left you feeling exhausted?

Take the sleep challenge

Hypnotherapist Ailsa Frank challenges you to a Good Night's Sleep with her new hypnosis download, or she will give you your money back. You can lie down and listen to her soothing voice as your stresses dissolve into a distant memory, while you drift into a blissful deep sleep.

Ailsa helps clients to take back control of their sleep by reprogramming the mind on a subconscious level. People's lives can be blighted by regular lack of sleep often caused by worries, a life event or health issues. Hypnotherapy offers a quick way to shift your state of mind to create physical and emotional calmness allowing you to get back on track.

Also recommended 'Cut the Crap and Feel Amazing' by Ailsa Frank (published by Hay House £10.99) which includes chapters on improving each area of your life to ensure a good night's sleep.

Cause and effect of not sleeping

Sleep is fundamental to your mental and physical wellbeing, so it is essential to get it right. A lack of sleep has a knock on effect on your whole life causing more anxiety, depression, exaggerating health symptoms, creating a poor performance at work and irritability in relationships. According to 'Public Health matters', links between a lack of sleep and high blood pressure, heart disease and diabetes are emerging. It also makes us vulnerable to infection and raises the risk of accident and injury.

Losing sleep can feel like a small matter at first,

but over time it can become frustrating and debilitating. Do you hear yourself say 'I am so tired I must be able to sleep tonight', but you don't sleep when you get into bed. Do you wonder if you have dementia or is your poor memory and lack of concentration due to sleep deprivation?

Insomnia can be triggered by a change in events in your life, such as when children are born, worry over a sick or elderly relative, a heartbreak or loss, a career change, money stresses, work pressure, difficulties at home, relationship issues or marriage problems, and health changes (e.g. menopause, pregnancy, time of the month, headaches, pain, M.E. / chronic fatigue, cancer). If you don't find a way to break the cycle of bad sleeping patterns, it can become a lifelong issue.

Hypnotherapy is an effective tool to reset sleep patterns and is useful in two ways, firstly to deal with the upset in someone's life which may be causing the sleep problems such as a breakup, fear of redundancy, exam stress, family arguments, alcohol problems or a confidence issues. Secondly, hypnotherapy resets the minds ability to re-establish sleeping habits without medication.

When looking to resolve a sleep problem try to look for the external factors and underlying issues which may be causing sleeping issues.


Good Night's Sleep - Hypnosis Download

Ailsa Frank's sleep hypnosis download has been carefully crafted to set you free from past sleep issues such as waking or worrying in the night,


"After listening to the Good Night's Sleep hypnosis recordings I am out like a light and wake feeling refreshed like never before."



bad dreams, difficulty getting to sleep or poor quality of sleep. It is suitable for anyone wishing to enjoy a good night's sleep. The exercises and techniques will tap into your natural sleep patterns so you can feel refreshed in the morning having had a full night's, deep sleep. There are so many elements that need to be right for a good night's sleep, so the messages in this hypnosis download will allow you to restructure your waking day and pre-bedtime sleep preparations enabling you to get to sleep fast and cope with your waking day well. Press the play button at bedtime, then drift off into a deep slumber. Also useful for night shift workers and to counterbalance time zone changes and jet lag.



Good Night's Sleep
Hypnotherapy
For Everyday Happiness



Ailsa Frank C.ht D.hyp MHF Registered

'Good Night's Sleep' hypnosis download recording is priced £12.99 available from www.ailsafrank.com. 90-day money back guarantee.