

MYDIGNITY.CA NEWSLETTER

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WHAT'S NEW AT MYDIGNITY?

MyDignity is delighted to announce its new partnership with McLennan Group Life Insurance Inc. We look forward to offering our wide assortment of services to CARP members, including the sales of both critical illness and long-term care insurance.

Our newsletter has also taken on a new direction. Readers will find more articles on health and wellness and on the role of insurance in ensuring quality care and maintaining choice in the face of critical illness or the loss of physical and/or cognitive independence.

Our mission does not waiver. We are committed to assisting our clients to live well, remain informed and maintain the dignity and choice with which they have always endeavoured to live their lives.

FROM OUR PERSPECTIVE.....

MyDignity applauds the policy report of the Canadian Medical Association released in August of this year. In it, the 72,000 member group criticizes the Canadian health care system as inadequate to the task of meeting the increasingly pressing needs of our aging population.

We at MyDignity hope this report sparks public debate and spurs our politicians to action. Of late, our elected officials at the provincial levels have seemed reticent to discuss home and community care. Yet, as hospitals across the country continue to narrow their focus to only the most acutely ill, surely these two areas comprise the most significantly challenging parts of our health care system. We see their failure to address what needs to be done, and urgently so, as a nightmare in the making. The system is bloated and out of focus. Its disintegration and deterioration is due largely to government neglect and short-sightedness.

We urge our premiers to begin by talking to people who truly know the long-term care system and to listen closely to what they are told. This is absolutely critical to finding ways by which to ensure access for all of our people to needed continuing care. We advocate making long-term care insurance programs tax-deductible. As

more and more Canadians payout of pocket for services previously offered by hospitals, this is certainly part of the answer.

More immediately, all of us must let go of our complacency and rid ourselves of the very dangerous myth that the government will take care of us from womb to tomb. It cannot and it will not. Denial is a formidable foe in changing entrenched belief systems. The truth is that none of us is invincible, we are all aging and, sometimes, we all become ill. That's simply life.

At MyDignity, we will continue to assist our readers to take an informed position, to assume personal accountability for their own well-being and to advocate, whenever possible, for themselves and others.

Visit our newly designed website to see what MyDignity can offer. From care for family caregivers to health in the workplace, we have an educational program that you may find helpful. A new focus for us over the next six months will be the development of programs designed specifically to address women's health issues.

Please stay tuned.

DID YOU KNOW?

It would appear that caring for a loved one can play havoc with the family caregiver's efforts to save for retirement.

A recent U.S. study has uncovered some very discomfoting results about the effects of caregiving on retirement savings.

.73% of primary caregivers, those who are the main providers of daily hands-on care, said that they had reduced contributions to their non-registered savings as a result of caregiving responsibilities. 40% of secondary caregivers, those involved with caregiving but who do not provide day-to-day support, reported the same.

.80% of primary caregivers and 55% of secondary caregivers said they had reduced their retirement contributions

.44% of primary caregivers and 29% of secondary caregivers reported having to work fewer hours because of caregiving

.48% of primary caregivers and 42% of the secondary caregivers said they had lost jobs, changed shifts or missed career opportunities because of their caregiving responsibilities

Genworth Financial, 2010

COMING SOON!

MyDignity is pleased to announce its Elderwell Educational Series from January to June of 2011. The series will touch on various matters of physical, emotional, and financial wellness and will be dedicated to the celebration of healthy aging. For further details, please call 416-410-4155, Extension 227.

HOW IS HEART DISEASE DIFFERENT IN WOMEN?

Heart disease is not the same for women and men.

. Symptoms of a heart attack differ markedly from the classic symptoms of chest pain and shortness of breath. They may include fatigue, nausea, pain in the shoulder and neck, pain in the upper legs and nausea.

.Heart disease more frequently attacks women later in life than men. Unfortunately, younger women who have heart disease often do less well than men because the symptoms tend to go unrecognized.

.Plaque build-up within arteries is less easy to pick up in women than in men. In some women, the plaque may deposit in the smaller vessels of the coronary arteries, which cannot be seen on angiogram.

.Women are more affected by stress. Stress can cause the arteries to go into spasm and can trigger a heart attack. With the responsibilities of career, family, the home, and often parents as well, women tend to put the needs of others before their own.

MyDignity's Coping With Stress programs are designed to help women deal with the multiple demands they experience.

"Fools live to regret their words; wise men to regret their silence."

Will Henry

We, at MyDignity, wish you a wonderful fall season and encourage you to call whenever we may be of assistance to you or your family.