

# **MYDIGNITY.CA NEWSLETTER**

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January, 2011**

**Welcome to MyDignity.ca.**

**Through this quarterly newsletter, it is our objective to keep our clients, partners and associates fully informed on issues involving aging and elder care.**

## **THE VIEW FROM OUR PERSPECTIVE**

**It is hardly news that Canada's health care costs continue to skyrocket.**

**Blame it on increased utilization of Canada's health care system by all age groups and the alarming rise in costs of treatment and prescription drugs. Blame it on a lack of government foresight and planning which borders on wishful thinking. After all, we have known that the population was aging and soon to meet a demographic reckoning for some time now. Blame it on a lopsided distribution of health care dollars leaving hospitals with the biggest slice of the pie. Acute care hospitals receive approximately 25% of every tax dollar; however, they simply do not serve the needs of seniors. Home care, the crucial "third leg" of the health care system is grossly underfunded and ill-managed.**

**Or, more fairly, place the blame where it truly belongs – the insistence on clinging to outmoded and shortsighted care delivery systems which no longer serve all segments of our population.**

**Do not, however, blame our ballooning health care costs on seniors. The Health Care Council of Canada, whose responsibility it is to track health-care spending, assures us that the reasons contributing to health care overspending are multifaceted and that seniors are not the cause.**

**Easy excuses will not fix what has gone so terribly wrong. Nor will acceptance of myth, assumption and rumour as fact. What is needed, and without delay, is forward and informed thinking around home care, community health networks for seniors, universal education standards for personal support workers, reworked social policy and mechanisms**

**for real support of family caregivers. Canadians must ask their elected officials to demonstrate willingness to take on the real issues, even when that means tackling powerful platforms such as the pharma companies, which may well serve profit more than public. The impasse between political rhetoric and its translation into action is a critical concern for all of us.**

**At MyDignity,Inc. we know that those who have worked, paid taxes, fought wars, raised families and built a nation for decades, deserve better.**

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## **WHAT'S NEW AT MYDIGNITY?**

- . Planning has started for two workshops to take place this year. Our first annual Long-Term Care Day, “Celebrating Silver”, designed for those who work in the financial industry, will be held in June. Our first annual Family Caregiver Day, “Transforming Your Caregiver Journey”, will be held in October. Watch for further details.**
  
- . We have added a new feature to our Elderhealth program. Elderpath now offers contracted wellness screening services for seniors on a weekly, monthly or quarterly basis in the comfort of their own home. Our care staff will provide physical, emotional, cognitive, social, and safety assessments as well as provide teaching where needed. This is a wonderful way not only to promote and monitor seniors’ health and quality of life on a regular basis but also to provide peace of mind for families.**
  
- . Our certification program, Elderstage, now offers practicum segments for those who wish to enhance their personal and/or professional interactions with seniors. Course participants will be able, if they wish, to earn educational hours working, on a volunteer basis, within the eldercare sector.**
  
- . We are in the process of designing educational webisodes to be offered on our website**

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## **THERE ARE RISKS TO LONGEVITY!!**

**It's important to consider what may happen if you live longer than you expect.**

- . Your income may need to last longer**
- . Your health care costs may escalate**
- . Long-term care arrangements may become an issue**
- . Mobility and travel may become more difficult**
- . Your lifestyle may change with added costs and reduced social activities**
- . Money you have set aside as an inheritance to your children and grandchildren may be reduced to maintain your lifestyle**
- . Your social support base may dwindle as friends pass on**

**These are all longevity risks which can greatly impact your plans for retirement.**

**At MyDignity, we can recommend strategies to combat these risks, including:**

- . Re-assessing your overall retirement plan, particularly your objectives, health care plans and preferences, and living arrangements**
- . Understanding your income plan, looking at all products and investments**
- . Balancing income plans with estate plans**
- . Understanding the “phases” of your retirement and allocating resources accordingly**

**The decisions that you make today can lead to more choices tomorrow.**

**If you are planning to retire soon or have recently retired, call us now to learn more about our retirement counseling program – “Just The Beginning”, for individual, group and corporate settings. We can help you to realize your retirement dreams.**

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**“You can't help getting older, but you don't have to get old.”  
George Burns**

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## **HOW STRESSED ARE YOU?**

If you frequently find yourself feeling frazzled and overwhelmed by the frustrations and demands of life, it is time to learn to protect yourself by recognizing the signs and symptoms of stress and taking steps to reduce its harmful effects.

In this edition of our newsletter, we will discuss the ways in which stress may manifest itself . We will discuss strategies for dealing with stress in our next edition.

The truth is that just how much stress is “too much”, varies from person to person. Our ability to tolerate stress depends on many factors such as the quality of our relationships, our general outlook on life, our sense of personal control, our coping skills and resiliency ability, our knowledge and preparation and, of course, our genetics.

Ask yourself;

- .When I feel agitated, do I know how to quickly calm myself?
- .Can I easily let go of my anger?
- .When my energy level is low, do I know how to boost it?
- .Do I go home at night feeling alert yet relaxed?
- .Can I turn to others to help calm me down?

What is stressful for you may be quite different from what is stressful for anyone else.

Generally speaking, stress warning signs and symptoms are:

### **Physical:**

- .Aches and pains
- .Gastrointestinal upsets
- .Nausea, vertigo or dizziness
- .Frequent colds
- .Increasing tension in neck and shoulders

### **Cognitive:**

- .Memory problems
- .Inability to concentrate or make decisions
- .Anxiety or constant worrying

### **Emotional:**

- .Moodiness**
- .Agitation; inability to relax**
- .Irritability**
- .Sense of loneliness or isolation**
- .Depression**

### **Behavioural:**

- .Eating more or eating less**
- .Sleeping too much or too little**
- .Neglecting responsibilities, procrastinating**
- .Needing alcohol, cigarettes or drugs to relax**

**The more signs and symptoms you recognize in yourself, the closer you may be to stress overload.**

**In our next edition, we will discuss strategies that help to reduce the impact of harmful stress.**

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## **FOOD FOR THOUGHT**

**If you needed long-term care,**

- .Who would take care of you?**
- . If your children were to care for you, how would their work and family life, and finances be affected?**
- . What kind of care would you want?**
- . How would your savings and retirement plans be impacted?**

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## **CANCER AND LIFESTYLE CHOICES**

**Clinical studies over the years have shown some convincing associations between some lifestyle choices and environmental factors, and specific cancers.**

**According to the National Cancer Institute, examples of modifiable cancer risk factors include alcohol consumption (associated with increased risk of oral, esophageal and stomach cancers), physical inactivity (associated with increased risk of colon, breast and possibly other cancers), and being overweight (associated with increased risk of colon, breast and endometrial cancers). Consumption of red meat and**

**inadequate folic acid intake have also been associated with increased risk of colon cancer.**

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**We, at MyDignity, look forward to assisting you with all of your elder care needs and concerns. Please visit us at [www.mydignity.ca](http://www.mydignity.ca) or call us at 416-410-4155.**