

Myera. My News

Myera.MyFamilyCaregiving™

WHERE RUBBER HITS THE ROAD

"As someone who works in the area of caregiving for an ageing population, every day I grow more aware of the need to focus on caregiving at every level – legislation, policy, programs, planning, and awareness. While I focus on the areas of research, legislation and policy, I am also touched by individuals who are 'caught in the headlights' – not knowing what to do, where to go, or how to navigate their suddenly upside-down future. As our Myera members complete their lifestyle and financial workshops, it is obvious that family caregiving plays a big part in any forward planning. By developing the Myera.MyFamilyCaregiving workshop my hope is that by raising some key issues and identifying the challenges we can bring practical help to our unsung heroes in planning a future for themselves and their loved ones."

When we think about family caregiving we tend to think about caring for older persons, but this is certainly not the only population that depends on family and friends for support when ill health and injury strike. Regardless of the age of the person receiving care, or the illness or injury that requires them to need care, it is the caregiver—the informal, unpaid, family member or friend—that is the common denominator in being able to stay at home.

Most importantly, do not be fooled by the term 'informal care'. In many cases, it is not for the faint of heart. Far from it. Modern technology means that

hospitals now discharge patients 'quicker and sicker'. This means that many caregivers are providing at-home medical care that just a few years or even months ago would have been provided only in a hospital setting. Breathing machines, feeding tubes, advanced wound care, and all sorts of medical devices are just a few examples.

The number of people needing care is also growing. In addition to the 78 million Baby Boomers who are heading into retirement in the USA alone, many American, Canadian and British servicemen and women are returning from active duty with horrendous injuries that in past wars would have been fatal. Diabetes and Alzheimer's disease are increasing at an astonishing rate among younger people along with many other chronic disorders such as Parkinson's disease, while mental disorders can develop at any age. The end result is that family members and friends are providing caregiving services while working, raising children, volunteering, and trying to keep themselves healthy.

What are you doing to incorporate caregiving into your Myera?

These caregivers are not only the backbone of any healthcare system, they are the unsung heroes of everyday life. But they don't chose to be heroes. Caregiving has a way of finding us, we don't go looking for it, and it is not a matter of 'if' you might find yourself in a caregiving situation, it is a matter of 'when'. According to the Rosalynn Carter Institute for Caregiving, there are four types of caregivers – those who are caring for others now, those who used to care for others, those who will become caregivers, and those who will need care themselves.

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Hits The Road...



The good news is that there is far greater awareness of caregiving now than even five or ten years ago. Back then, if you asked someone if they were a caregiver, they might say "Me, a caregiver? No, I just look after my Mom".

Celebrities are also helping to build awareness of

caregiving by turning their personal experiences into opportunities to help others. Leeza Gibbons, a famous TV personality, has established the Leeza Gibbons Memory Foundation in honour of her mother and grandmother, both of whom died of Alzheimer's Disease. Her Foundation is offering support, education and memory building through her website and various respite centers called "Leeza's Place".

Martha Stewart recently opened her Center for Living at Mount Sinai Medical Center in New York in response to her experience caring for her elderly mother that, she says, opened her eyes to the challenges facing countless Americans and their families. While Martha could no doubt afford the around-the-clock home care costs that she estimates run as high as \$150,000 per year, even then she struggled with the everyday management and worry of family caregiving. Her Center provides programs and caregiver support, as well as education for doctors, patients, caregivers and the community.

Legislators are also grappling with the issue of long-term care. In the United Kingdom, a Personal Care at Home Bill is undergoing political scrutiny in order to share resources fairly without over-burdening the tax-payer. And in the United States, a similar debate is taking place on the Community Living Assistance Services and Supports (CLASS) Act that is supported by the National Coalition on Aging.

With the help of modern medicine and good nutrition, those aged 80-plus form the fastest growing segment of our population, and this is good news. We all want to live a long, healthy life. But as caregivers we ourselves are getting older. This means that caregiving—whether as the caregiver or the care recipient—is an aspect of life in the twenty-first century that we have to consider when making plans for the future. It is where the rubber meets the road as we face the medical miracles that keep us living longer.

What are you doing to incorporate caregiving into your Myera?

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Marian Sherratt is the Executive Director of the Bermuda Council on Ageing. She recently presented the Family Caregivers Bill of Rights at the National Council on Aging Conference in Chicago this year. Marian authored Myera. MyFamilyCaregiving and is a partner of Myera Inc.

PLANNING A HEALTHY FINANCIAL FUTURE

With every retirement planning workshop that I facilitate, there are always comments from participants expressing regret over not having done some form of planning around their personal finances much earlier in life.

The comments include a desire for:

- **greater financial knowledge earlier in life**
- **an understanding of available tactics/strategies directed at improving financial status earlier in life**
- **a better understanding of the incredible compounding value of starting savings earlier in life**

There is no question about the value of starting plans earlier in life – the earlier the better. The problem is that we tend to understand this only as we get older and closer to retirement – we appreciate the value but we have less time to realize the fruits of putting good plans in place. The challenge is to determine how we can encourage earlier financial education designed to support people in achieving their life goals. Before I address this challenge, let me first describe what I mean by financial education and financial planning for generations younger than baby boomers (our kids).

Remember that the only reason we put financial plans in place is to help us achieve the goals that we have (buy a home, save for kids' education, retire, etc.). Elementary planning of this nature requires basic financial knowledge as well as an understanding of the value of planning. The kind of financial education I am talking about involves building knowledge around key topics such as:

- **Net worth – that which we own and owe**
- **Cash flow – balancing income and expenses**
- **Managing how we spend our money**
- **Savings strategies**
- **Debt reduction strategies**
- **Basic tax planning – taking advantage of opportunities to minimize and defer**
- **Investment planning**
- **Caring for your family – insurance, will, etc.**

At what age should this kind of education begin? Should we continue to build our financial knowledge through our lives? How? Like many things in life, we may need a bit of a push to gain even basic valuable information around financial matters. Beyond the impact that parents can have, I would suggest that our education institutions (elementary and/or secondary) include life skills programmes which cover personal financial topics from the above list. This would at least create awareness and plant some valuable seeds in our youth. As younger generations enter the workforce following their formal education, the employer can play a key role. Just as retirement workshops are offered to employees as part of broader employee benefit programme, general financial planning workshops could be offered to younger employees. This would certainly benefit participants by ultimately helping them to more effectively meet the financial requirements associated with various life goals. For the employer, this would enhance employee relations (retention) and it can impact absenteeism by helping to reduce potential financial stress which has been identified as a key contributor to reduced employee productivity. The benefits of improved knowledge around personal financial planning are obvious and an awareness of the value of actually putting financial strategies/tactics in place can help us to achieve the goals that we have in life. While we can't turn the clock back for ourselves, we can certainly impact our children and younger generations by giving greater focus to early personal financial education.



*Mike Carter developed the Myera. MyFinancialFuture Workshops and is a valued member of the International Myera Team
Mike Carter, CFP
Managing Director, Myera Canada*

PURCHASING A HOME IN YOUR MYERA DESTINATION



In the November, 2009 Newsletter we outlined the importance of visiting a destination for as long a period as possible prior to purchasing real estate in that location. We offered suggestions as to how you might fund a longer term stay to develop a better understanding of the cultural differences, the cost of living and the general living conditions of just about any destination globally.

In this article we are providing you with several very key considerations while sussing out your potential Myera destination. This information is taken from our Myera.MyDestination half day or evening workshop which is delivered to groups that have a specific interest in living in a different country during their Myera. I hope you find the following information helpful...

Myera's Second Home Destination Tips:

- **Rent for one season before you buy!**
- **Talk to expats who share your cultural background and find out the pros and cons**
- **Make sure you can access adequate Medical Services**
- **Make sure you can purchase required Pharmaceuticals**
- **Investigate the communication systems including telephone and internet**
- **Learn language idiosyncrasies**
- **Make sure good access is not seasonal (Air, Road, etc.)**
- **Go shopping! Check out every conceivable product or service that you currently use at home and if something is missing or unaffordable determine how important they are to your day to day comfort**
- **Learn the current tax implications – both home and in your new destination**
- **Find an Expat Association – many countries have them – they are expats who can share experiences transitioning into the new culture.**
- **Buy real estate VERY CAREFULLY. Check out the current legislation regarding ex-pat property ownership. Do not fully trust the local real estate agents (my apologies to those that are trustworthy) even if they are Expats.**
- **Ensure you can get TITLE**
- **Investigate the quality of construction.**
- **Organize a building inspection, if possible.**
- **Don't buy what you can't see.**
- **Don't be the first one to purchase in a development.**
- **Don't be misled by numbers quoted as "sold" - many properties are optioned on speculation for a very small investment by savvy investors who are willing and able to walk away from should the project not be successful**
- **Check for other inhabitants – poisonous or venomous creatures may inhabit your back yard**
- **Check the history of and potential for natural disasters**
- **Investigate the local waste management systems and other potential environmental hazards**
- **Check out the water supply for adequacy and potability**
- **Meet your neighbors prior to purchase if you can.**
- **Investigate the safety and security of the development project or the neighborhood.**
- **Ensure all documents are in your first language**
- **Have your own lawyer review all legal documents.**

BIG SHIP VS SMALL SHIP!

Choosing a cruise can be a daunting task. Where should you cruise? What is the best value? Where do we get the best service? Do we want activities? Which cruise line serves the best food?

I was interested in the cruise experience but somewhat apprehensive about crowds and line-ups, never before having taken a cruise.

Repeatedly, however, I heard good stories about cruising experiences from people in many different walks of life. Then in 2005, at the insistence of good and trusted friends, I booked a Caribbean cruise, the value of which appeared too good to be true.

The cruise was aboard a shiny new massive ship, with the capacity to handle 3,500 passengers. I was prepared for the worst. David, my husband, and I consoled each other by observing that at least we would have a week to do nothing if we so chose and perhaps have a good meal or two. We were confident we could elbow our way through the crowds and get an adequate sampling of food from the breakfast buffet to keep us from starving to death the rest of the day.

As it turned out, our impression was dead wrong. We actually had a whale of a time and from our first day onboard met interesting people and developed long lasting friendships.

Cruise lines know how to manage people. Only occasionally did I find myself in a situation where I had to line up. There are more than adequate facilities for dining whether I chose to sit in a dining setting or simply help myself to the buffet which is kept wonderfully stocked with a myriad of fresh choices. I was able to have my favourite breakfast of tropical fruit, a melt in your mouth croissant and smoked salmon with cream cheese, capers and Bermuda onions every day.

Onboard the large ships I discovered a plethora of fun things to fill the days at sea. Activities included such things as rock climbing, golf simulators, badminton,

basketball, arts and crafts, card games, trivial pursuit, gyms, spas and even mixology classes. There were ice sculpture displays, art auctions, shows, movies and tours of the galley. Each and every activity created more opportunity for fun and meeting new people.

The excursions are well organized and, yes, at times I felt that I was being herded along but the organizers knew what they were doing and managed to keep the wait periods to a minimum and ensure passengers got to their assigned destinations.

The Downside of Big

Unfortunately as the prices drop for a cruise and the deals keep getting better and better, the cruise lines must find other creative ways in which to generate revenues. As a result there appears to be a trend now to upsell the passengers at every turn. During our most recent large ship cruise, the constant sales pitch became very annoying and in my opinion cheapened our experience. It was that negative experience that in part made us decide to explore different cruise opportunities.

The Small Ship Experience

This year David and I decided to take a different kind of cruise. We booked ourselves on a luxury "mega yacht" equipped with 55 cabins and a capacity to host 110 guests. The onboard entertainment was a teensy pool, a golf simulator, a small spa and gym.

There is a piano on one deck where a few people may congregate for sing-along and films in the evening. The bar is open until 1 am.

So, you might ask, with everything that is available on a big ship why would anyone choose to sail on a dinky 100 passenger boat?

The feel of this cruise (or yachting experience as they prefer to be called) was very different from the larger ship. The crew quickly learned my name and worked diligently to accommodate my every whim.

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For example, I would fill my plate at the tropical fruit breakfast buffet but as I started to return to my seat a steward appeared and insisted on carrying my plate back to my table.

On our cruise there were 94 passengers and 98 crew members. That ratio is substantially better than what you will find on a mega cruise ship and the difference was evident in the level of personal service that we experienced. It seemed there was always someone there to answer a question or supply you with whatever item or piece of information that you might need.

I saw no line ups of more than three or four people. For example, we arrived on our day of embarkation, found the entry to the area at which the ship was docked and simply showed our documents and walked up the gangway. The same was true for every excursion to shore and back again. There were no special tags or numbers to keep you clustered in a group. David and I moved completely at our own pace.

A smaller ship meant we had the ability to visit smaller Islands and not have to be sharing a limited amount of space with the often numerous monster cruise ships and the thousands of passengers disembarking in the same general area. I was particularly interested in visiting Saba, but unfortunately the water was too rough to tender ashore. We did, however, visit other exclusive Islands which would not have been accessible by the larger cruise ships.

The food was extraordinary. Caviar, foie gras, fresh seafood and only the best cuts of meat and the freshest produce were the daily fair. Every meal was elegantly served and presented. We never went hungry. Our clothing seemed to be mysteriously shrinking.

My birthday was honoured with a relatively discreet and surprise presentation of a delicious peach and cream cake which we shared with our tablemates.

Sound idyllic? Well, for most I suppose it

would be. I, however, tend to get bored very easily and on the days that it was too rough to go ashore, there was little to do except sit by the pool and read. I am good for about 10 minutes of lying around in the sun which meant I had the only other option of returning to the cabin and well, lying around. This brings me to my one major disappointment of this experience. The company advertises the use of water sport equipment and the ability to swim off a platform at the stern of the ship. Our decision to take this cruise was strongly influenced by that feature.

I envisioned the ship anchored or moored while a group of us would swim and snorkel at our leisure. However, the opportunity to do so was very limited. On a good day there was a one hour window in the morning and a 30 minute opportunity late in the afternoon to swim. If the water was at all choppy the swimming platform was closed.

The cost

In terms of financial outlay, the smaller ship was the more expensive. Having said that it could also be considered a very good value. If enjoying wonderful food and wines and experiencing complete peace to unwind and read to your hearts content during your vacation then a small all inclusive ship may be a better value. Also, if being on the receiving end of the best of service or part of a relatively small group of people, then you should consider the smaller ship. However, if you are more interested in have a wide variety of entertainment options, deciding how much you will pay for your drinks and higher end dining and really don't mind the occasional line up and sales pitch then the larger ship may be a better choice.

Karen Schellinck, Founder, Myera Inc.

Bon Voyage!



HELP FOR HAITI

As we are all aware Haiti has recently experienced a devastating blow and many of us are looking for ways to help. The following information has been taken from the Charity Navigator website and we would urge you to check out this site if you require further information regarding any charities you may be interested in. www.charitynavigator.org/

Tips For Funding Haiti Earthquake Relief Efforts:

Avoid Newly-Formed Charities and Give To An Established Charity That Has Worked In Haiti -

Establishing a new charity is hard enough, but in a crisis, the odds of succeeding are slim to none. Think of it this way: would you entrust all your savings in a financial firm that just opened, doesn't even have stationery, and whose employees have no experience in investing money? Doubtful? Find a charity with a proven track record of success in providing disaster relief and one that has worked in Haiti. Start with the list of charities below and if a group you are considering supporting isn't there, then take the time to thoroughly research it before making a gift.

Do Not Give To The Haitian Government – Haiti is known to be a corrupt country. And news reports post earthquake indicate that the government is pretty much not functioning. If that isn't enough reason not to give directly to the Haiti government, then consider the fact that contributions to foreign governments are not tax deductible.

Designate Your Investment – Generally, it is best to trust your chosen charity to spend your donation as it sees fit. But with disaster related giving, you should specify that you want your donation only used to respond to this particular crisis.

Do Not Send Supplies – Knowing that millions of people are desperately in need of food and water, it is hard not to want to pack up a box of supplies and send it to Haiti. But this type of philanthropy is simply not practical or efficient. Even if mail could get to Haiti, no one is set up to receive these goods, much less organize and distribute them to the victims. Furthermore, charities are often able to partner with companies to acquire large amounts of in-kind donations such as bottled water and new clothing. Instead of boxing up and sending your old clothing, have a garage sale and turn your used goods into cash and donate that to a worthy charity.

Organizations providing relief for Haiti: (alphabetical order
– we do not endorse any of these charities)

- **AmeriCares Foundation** - www.americares.org/
- **American Jewish World Service** - https://secure.ajws.org/site/Donation2?df_id=3460&3460.donation=form1
- **American Red Cross** - www.redcross.org/
- **Canada For Haiti** - <http://www.canadaforhaiti.com/Forms/Donate.aspx>
- **CARE** - www.care-international.org/
- **Convoy of Hope** - www.convoyofhope.org/

- **Doctors without Borders** - www.msf.org/
- **Save the Children** - https://secure.savethechildren.org/01/web_e_haiti_earthquake_10
- **UNICEF** - www.unicef.ca/Earthquake
- **Water Missions** - <http://www.watermissions.org/devastating-quake-strikes-haiti>
- **World Vision** - www.worldvision.ca

Resource: www.charitynavigator.org/
Research conducted by Barb Rockwell, Assistant to the Managing Director, Myera Inc.

Myera Workshops for Military Personnel

MYERA.MYLIFEFORWARD

Myera.MyLifeForward is a workshop to assist military personnel re-entering civilian life. It is the first step to creating a direction and developing a clear understanding of the range of opportunities and resources available to the returning soldier.

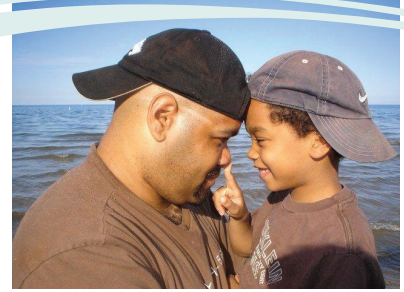
MYERA.

MYFINANCIALFUTURE™

Myera.MyFinancialFuture is a workshop designed to assist younger personnel understand the fundamentals of financial planning.

MYERA.MYLIFEFORWARD (WOUNDED WARRIOR)

This workshop has been designed for the returning wounded warrior. The workshop is delivered by qualified facilitators who are sensitive to the unique issues facing this population.



MYERA.MYFAMILYCAREGIVING™

A workshop for carers of all ages that provides insight, support and guidance.

MYERA.MYLIFE™

This workshop is designed for personnel approaching retirement.

MYERA.MYFINANCIALCOMFORT™

This workshop is designed to assist the pre-retiree learn how much income will be required to live a desired lifestyle, calculate the income that can be expected and develop strategies to compensate for any shortfall.

WHAT IS MYERA?

Myera is a period of time in which you live a full and deeply satisfying life.

“While living in Myera you use your accumulated life experience, education, skills, and knowledge to facilitate personal growth. Myera may include life-long learning, entrepreneurship, leisure activities, travel, volunteering, improving physical, mental and spiritual health, building relationships and more.”

Karen Schellinck, Founder, Myera Inc.



My time. My journey.

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