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Your Style

What's important to you

Spring 2009

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Six Strategies for Helping Senior Parents Manage Their Money

Increasing numbers of North Americans are caring for an older adult, most likely a parent. Caretaking no longer is limited to ensuring parents have medical attention, are driven to their appointments, or that their houses are clean. It now includes assisting parents with money management tasks and, in many cases, financial decision making. Adult children may face difficulty in managing money matters for a parent when they barely are able to take care of their own situation. But managing money does not mean offering financial support; it simply means assisting with financial chores and decision making.

1. **Start the money conversation**
2. **Request that parents prepare legal documents**
3. **Understand basic information**
4. **Reduce parental debt**
5. **Review insurance coverage**
6. **Hire assistance when needed**

(Adapted from article by Sharon A. Burns, Ph.D. and CPA, co-author of "How to Care for Your Parents' Money While Caring for Your Parents.")

See website for full article

Fear & Greed, the Market Driver's

Don't panic, we have planned for this. Be on the right side of the trade. It's a time to chill out and stay with the value strategy you mapped out in cooler times - or go on the offensive as an opportunistic value buyer. Chill and shop.



The Prevalence of Presenteeism

The word “epidemic” may be too strong, but how else can you describe the proportion of people who say they drag themselves into the workplace feeling “exhausted” or “ill”? More than eight in 10 workers (83%) said they headed into the workplace when they felt that way. Why is Presenteeism so widespread?

Deadlines to meet	61%
Didn't want work to pile up	55%
Didn't want colleagues to be overloaded with work	49%
Think missing work would be frowned upon	41%
Couldn't afford to do without the income	40%

For employers, the question this raises is how productive can people be in this condition? Not to mention, what's the impact on co-workers, if colds and flus are spread?

(source: Desjardins 2008 survey volume 3)

5 Ways to become a Millionaire:

If you dream of achieving great things in life, planning for making them a reality on paper is vital to your success. Instead of “New Year’s Resolutions”, set some “goals”; Personal, Financial, Spiritual and Business. How to set a Goal? Be **SMARTE** about it.

Specific

Measurable

Acceptable

Realistic

Timely

Explicit

We all have friends who want better lives, and are frustrated because they are trying to do it by working harder, not smarter. If you have any friends that have a “resolution” to “get out of debt”, the best and easiest ways are:

- 74% Self-owned businesses
- 10% Senior Executive positions
- 10% Doctors, Lawyers and other Professionals
- 5% Sales People
- 1% Inventors, show business, sports,

(source: Bryan Tracy)

Eat Nuts - Many studies have now found that people who regularly eat nuts, especially walnuts or almonds, cut their risk of heart disease by as much as half. Nuts are rich in cholesterol-lowering unsaturated fats, folate and other B vitamins, heart-healthy minerals, vitamin E, arginine (an amino acid that helps relax blood vessels), fiber and phytochemicals. The trick is to eat nuts in place of other foods. Since they have 160 - 190 calories per ounce, it is easy to gain weight if you simply add nuts to your daily fare.

Tune in to this: Joyful music can make your heart happy

Listening to music that makes you happy can be good for your cardiovascular system, according to researchers from the Center for Preventive Cardiology at the University of Maryland Center in Baltimore. In the study, the emotions aroused by the joyful music caused tissue in the inner lining of blood vessels to expand, which helps increase blood flow. Participants were asked to choose music that brought them joy and music that made them feel anxious. After listening to the joyful music, participants experienced an average 26% increase in blood vessel diameter. After listening to music that made them anxious, blood vessels narrowed an average of six percent.

The results of the study were presented at the Scientific Sessions of the American Heart Association in November 2008.



Acai - The Crown Jewel

The Brazilian Acai (pronounced "ah-sigh-ee") berry is grown in the rich, fertile soil of the Amazon rainforest. For countless centuries, the people of the Amazon have revered this unique fruit for its health-promoting properties and prized it as a source of health and vitality. The remarkable health benefits of acai are continually being validated by modern science. And because of its unparalleled antioxidant levels and extraordinary nutrient content, acai is now widely regarded as one of the world's top superfoods.

Acai is rich in the following beneficial nutrients:

Antioxidants, Phytonutrients, Amino Acids, Vitamins, Trace Minerals

MonaVie brand products feature a delicious blend of the Brazilian acai berry and other body beneficial fruits from around the world. Individuals who regularly consume MonaVie Active have reported an increase in vitality, better health, an overall sense of well being, and an improvement in joint health. For more information www.monavie.com

Accept the reality of private health care:

LAVAL, QUE. - The natural next step for Canada's health system is allowing more private delivery, which will give patients more choice, and better access to care, the new president of the Canadian Medical Association says. "My whole career has been about resolving access issues. This is my battle horse," said Robert Oulette. "Private delivery is an accepted practice everywhere in the world and its time Canada accepted this reality."

See website for full article

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What is Love?

The Bible describes it in detail for us, in 1 Corinthians 13:4-8.

"Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails."

That's quite the list, and most of us will come up short sometimes - even with those who are most precious to us. With our loved ones, and with people not so close to us, God is telling us that when others don't motivate us to walk in love, when we find them downright unloveable, that the way to find grace is through God's eyes.

By walking with God and looking through his loving eyes, we can see the truth of ourselves and others with all our imperfections, but we can also see the reasons why we act as we do. I'm not suggesting that we turn a blind eye to bad behaviours and pretend that things are fine when they aren't. While it may be difficult, I am suggesting that we try to rise above our own flawed selves and let our Creator's goodness direct our eyes and heart.

(Source: Chaplain Gene Henderson - Vita Journal)



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It's your life - OWN IT

"It's not my fault", "If only I had grown up living with both parents, I wouldn't be the way I am", "If only I had more education, I would have gotten the promotion at work", "It's not my job - no one told me to do it".

Sound like excuses? All of us at one time or another make similar comments, usually to justify a situation or a place we are at in our lives. To say that you can always control situations is certainly not true, but you alone are responsible for your thoughts, emotions and actions in regards to that situation.

Don't allow a label to define who you are. The truth is - you are not a victim. You have full ownership of your life, and it is up to you to make the most of it. Take your health, for example. You own full rights to your body - you can choose what you eat, how much or little you exercise, and even how much risk you subject yourself

to. Your parents may have raised you on Twinkies and potato chips, but you can change those bad habits by making appropriate lifestyle choices today. You may have been labelled with a particular ailment or disorder. The diagnosis may be true, but try not to use that particular "label" as a crutch to excuse or justify your behaviour or lifestyle choices.

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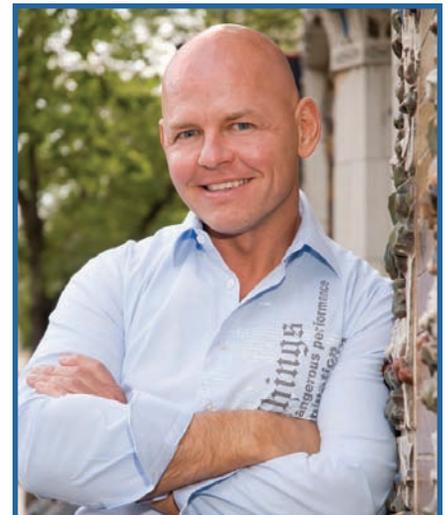
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