

Retirement Matters

Voluntary Life Rights Association
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If you would like to talk to us about a retirement concern, please contact us at:
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KLOOF RETIREMENT VILLAGES
SINCE 1904

Its Never Too Late!



Age is nothing but a number, and it's never too late to find love. And no two people have been proof of this more than Rose Pollard and Forrest Lunsway. The couple's wedding had made them the world's oldest newlyweds, surpassing the existing Guinness World Record by 82 days. At the time of their wedding Pollard was 90, and he (Lunsway) was 100!

To understand the couple's ridiculously sweet and adorable love story, we'd have to return to the 80s when Pollard and Lunsway first set eyes on each other. They first met in December 1983 at a senior centre dance in Long Beach, CA. (So, I guess that this is living proof of why the "Strictly Come Dancing" crew seem to live so long?)

Pollard would have never imagined that 28 years later, she'd be married to Lunsway, and neither did Lunsway when her initial response to his proposal was, "*I'll marry you on your 100th birthday.*"

But, as she had promised, Pollard did just that and, by doing so, she gave her new husband the one thing that he had always wanted for his birthday: her hand in marriage.

The beautiful ceremony took place in front of community members, friends and family. Pollard and Lunsway spent their first night as *Mr. and Mrs. Lunsway* in a room at the Laguna Cliffs Marriott of Dana Point, a gift from the hotel, complete with champagne and strawberries in their room."

"And you're not done living until you're dead,!" or so said Pastor Sam Lewis who married the long-time lovers in 2011.

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Harriette Thompson



Not only does Harriette Thompson hold the record for the oldest woman to complete a marathon at the age of 92, but two years later she broke a new record by becoming the oldest woman to complete a half-marathon! Harriet didn't start running until she was in her 50's and didn't participate in a marathon until she was 76, proving that it is never too late to try something new. As a two-time cancer survivor, Harriette motivated herself by running for a cause. Her efforts helped to raise over \$100,000 for cancer research.

Is retiring near family wise?

Retiring near family can mean many things, not just being close to your grown children and grandchildren. Depending on your situation, it might mean having an adult child living in your home - or it might even entail taking care of an elderly parent. Sometimes it is not that easy, as seen by the 1 in 7 baby boomers who are 'sandwiched' - providing financial support to both children and parents.

Pros of retiring near family

- The chance to see, and be part of, the lives of your grandchildren as they grow up.
- The ability to help new parents as they juggle careers and child rearing.
- The chance to regularly see your family members.
- A built-in social network.
- Support for your parents as they age.
- Support for your children who need it.
- Support for you, yourself, as you age.



Cons of retiring near family

- Sometimes you can be too close.
- Adult children with kids can move a lot. That means that you will probably have to move too.
- Your children or family might not live in a geographically desirable area.
- You might feel taken advantage of as the default baby sitter or unpaid caregiver.
- Among retired couples, one member might want to be near the kids, while the other perhaps prefers another dream.
- As elderly parents you, yourself, may prove to be a burden to them - especially if you are *needy*, or other siblings don't help out.

The foregoing comments were the result of a survey conducted by an American company

– Top Retirement

Retirement Matters

Downsize - yes... But Don't Touch My Books!



Okay, I'm gonna blame this on my husband because husbands are good for that sort of thing. But the truth? I should have known better. When Bob and I decided to downsize from a three-story house to a two bedroom cottage on a retirement estate, there were the inevitable decisions of what should go, and what would stay. This process clearly identified for me that I found it extremely painful to part with my vast collection of books. (My husband showed scant sympathy, as he had no problem parting with books that he had already read! His words were ...*"You'll feel lighter."*)

Reducing my library to one bookcase

While I liked the idea of a literary diet, I knew in my heart that he was wrong. Even if I had no intention of re-reading my accumulated books, there was something about their quiet presence that I found both soothing, and visually pleasing. But the downsizing task demanded that I reduce my library from 47 shelves (scattered in bookcases and hanging shelves over three floors) to seven shelves, all to be contained in a single bookcase in my new office. The radical reduction of my library was agony. But, I told myself, Bob's right. Time to let go!

I managed to keep two more boxes of books, by making room in my new office for a single, standalone bookcase from my daughter's old bedroom. So, what to do with those books now destined to be discarded - condemned to death? Feeling keen kinship with all these yellowing volumes, I wanted to make sure that each of the rejects found a caring new home. So, I hauled 15 heavy boxes to a facility where, a few months from now, a local Women's Club was set to sponsor a used-book sale - the proceeds of which would provide college scholarships for deserving local girls. But while the cause was good for my heart, it wasn't so good for my back. By the time we returned home, I knew I wouldn't be packing up any more boxes of books for sale - for a while!

Next, I begged friends to come over and take books. One after the next (most of them, like me, writers), responded with derisive snorts. *"Are you kidding me? I've already got more books than I can handle. Come take some of mine."* Ha. Ha. Ha. Then I surveyed the empty shelves and went into mourning for months. Reluctantly I had to finally (and regrettably) call in a junk dealer to cart off the remaining hundreds of books, among them copies of memoirs and anthologies I'd optimistically published decades ago.

Now in my new cottage since May, I am still sad, when I think of all the books I ejected from my life. Now abandoned and alone, their absence weighs heavy. That feeling of loss has been exacerbated by the brave new world of Zoom. (I know, you're supposed to look at the person who's talking, not the backdrop. But if there are bookshelves in the frame, that's where my gaze goes. And that's where it stays). I am not, by nature, the envious sort. But this unsought entry into people's homes has stirred something raw in me. When I'm on Zoom, all I can see are all those damn shelves with their rows upon rows of - sigh - books. *"This living room will never feel like home if we don't have some books in it!"* So, without apology, I now say... ***Bring on the books!***

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Adapted/shortened from the original article by Jill Smolowe (The author of *Four Funerals and a Wedding* - Resilience in a time of grief. Visit www.jillsmolowe.com).

A Pet Protocol— keeping pets in a retirement village



While it is recognised that pets are often needed, and important to people, their entry into a communal living environments, such as a retirement villages, has to be controlled; and it for this reason that this guideline was compiled.

Residents who are moving in from their own abode and are seeking to bring with them a family pet, will, whenever possible, be viewed more favourably. Applications from those already resident on the Estate, and seeking to obtain a *new* pet, may well be viewed less sympathetically.

Types of pets

Small household pets... such as birds and fish are freely permitted.

Dogs... will only be considered for approval IRO independent living cottages. They will not be permitted in apartments, or bedsitter type accommodation. Ideally smaller dogs are preferred, with the maximum size-limit being restricted to that of a Labrador.

Cats... are not allowed on site at all. This unfortunately being due to their more feral natures; tendency to wander, and habit of marking territory, and killing natural birdlife, lizards etc.

Applications to bring in dogs

These must be submitted to the *Management Association* for approval. Additionally the immediate neighbours should be consulted, as they are most likely to be effected by any untoward behaviour of the animals concerned e.g. excessive barking, or uncontrolled behaviour.

Specific guidelines IRO dogs

The following must be adhered to:

They must be neutered prior to entry (the dog, not necessarily the owner!)

They must have a rabies inoculation. (Proof of which must be placed on the owners file)

They must not be allowed to roam freely on the Retirement Estate property.

They must be on a leash when being taken for a walk.

Their owners must avoid walking them on 'exclusive use' property.

Any faeces/'poops' must be picked up immediately and disposed of appropriately.

Providing none of the other residents object, they may be taken into a community centre, for example if the owner wishes to attend an Andre Rieu movie on a Friday night.... But may not enter the dining room.

Failure to comply with these requirements may result in the resident being requested to remove the pet

Temporary absence of the resident

The resident goes to town... So long as the animal remains inside the cottage and does not bark incessantly, then this is no problem.

The resident goes on holiday for three weeks... They must arrange alternative accommodation for their animal.

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Retirement Matters

A Pet Protocol— keeping pets in a retirement village (continued)

The ability of the resident to look after their dog

It is essential that the dog's owner is able to care for them – this can be problematic for some residents as they age - for example:

The owner becomes ill and is bed-ridden or even hospitalised for a few weeks?

Immediately this occurs, a designated family member must remove the animal and care for it until, the resident recovers. In the event that this does not occur, the dog will be placed in local kennels, with the fee being for the account of the resident.

The owner moves into frail care permanently

Immediately this occurs, the animal will be permanently removed from the Estate. Failure for this to occur, or if another person willing to 'adopt' the pet cannot be found - the dog will be taken to the local SPCA.

The Resident/owner 'passes on' dies

The designated person, or family member, must immediately remove the animal. Failure so to do will result in the dog initially being placed in kennels, and after a period of 2 weeks, should no collection be made, being taken to the SPCA. Again all costs resulting from such actions will be for the account of the deceased residents estate.

Being allowed to keep a pet in a retirement village, is a privilege, not a right, which in the event of an owner not abiding by the guidelines, may be withdrawn.

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Henry Spencer

For those who may consider this article too strict, please remember it was compiled to cope with all eventualities, and the majority of the details that are mentioned have occurred in the various estates in which I have worked.



What symptoms of Parkinson's disease make it difficult to drive a car?



If a person is in the early stages of the disease, they may be able to drive safely. Their medications may control their symptoms well enough to ensure that they are still well-coordinated, and able to react in a safe and timely manner. However, as a person's Parkinson's disease symptoms worsen over time, they may start to lose the ability to drive a car safely. A person with Parkinson's disease may for example - not be able to:

- react quickly to a hazard
- turn the steering wheel
- push on the brake or gas pedal

Below are some of the symptoms that can make it difficult for a person to drive a car safely:

Tremors

Tremors are a common symptom of Parkinson's disease. These involuntary muscle contractions can cause a person to jerk or shake. Parkinson's disease tremors can affect a person's hands and may only appear on one limb or down one side of their body. Involuntary movements can become dangerous if a person is driving a vehicle.

Stiffness and rigidity

Stiffness and rigidity is another common symptom, eventually present in 89% of cases of Parkinson's disease.

Parkinson's disease can cause a person's arms or legs to stiffen and become rigid. This stiffness can occur on either sides or just one side of a person's body. This can cause a person to experience a decreased range of motion. If Parkinson's disease causes stiffness that heavily impacts a person's range of motion, this may make it difficult for them to drive a vehicle.

Lack of balance and coordination

The disease may also cause a person to experience poor balance and coordination. And could make it difficult for a person to keep their balance or begin to move when they have been sitting still for a period of time. If a person has poor balance and coordination, this can impact their ability to safely drive a car.

Cognitive impairment

Parkinson's disease can cause a person to experience cognitive changes. This means that the person may:

- be easily distracted or disorganized, and find it difficult to plan ahead
- find it difficult to accomplish certain tasks
- find it hard to focus in situations that divide their attention
- feel overwhelmed when having to make choices
- have difficulty remembering certain information
- have difficulty finding the right words when speaking

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Parkinson's Disease can make it difficult to drive a car

CONTINUED

If a person has these cognitive changes, it may seriously affect their ability to drive safely, such as not being able to react to a hazard in the road or paying attention to the actions of other vehicles.

Parkinson's disease medications and driving

Common Parkinson's disease medications can also cause side effects that affect how safely a person can drive. For example, *carbidopa* and *levodopa (Sinemet)*, *amantadine*, *dopamine agonists*, and *anticholinergics* can cause the following side effects:

- Sleepiness
- Dizziness
- blurred vision
- confusion

Not every person with Parkinson's disease will experience these side effects. However if they do, they should report them to their doctor, who may be able to adjust the person's medication to help decrease these side effects.

When to stop driving a car with Parkinson's disease

People should stop driving if their Parkinson's disease symptoms and medications make it unsafe to drive.

Tips for transitioning from being able to drive to not being able to drive

If a person has Parkinson's disease but can still safely drive, they may wish to begin transitioning away from driving. A person may wish to reach out to friends, or family, or a Parkinson's disease support group for help to ease the transition. They may initially wish to start limiting their drives to shorter trips and only drive on familiar roads. It may also be a good idea to avoid: rush-hour traffic, driving on roads that are often busy, and driving in bad weather, at night, or when visibility is poor.

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Courtesy of MNT Daily NewsLetter

Written by Adam Rowden on March 11, 2022

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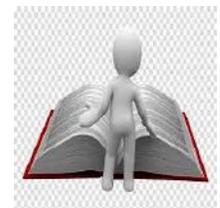


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"Books are the quietest and most constant of friends; they are the most accessible and wisest of counselors, and the most patient of teachers."

- Charles W. Eliot

Your never too old



Whilst the skin may pucker and wrinkle

Courage and determination won't

Whilst our muscles may shrink and weaken

Commitment and dreams don't

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So follow your dreams and don't give up

Drink from Odin's adventurous cup

Experience and wisdom may help you adapt

As you follow a road, which few men have mapped

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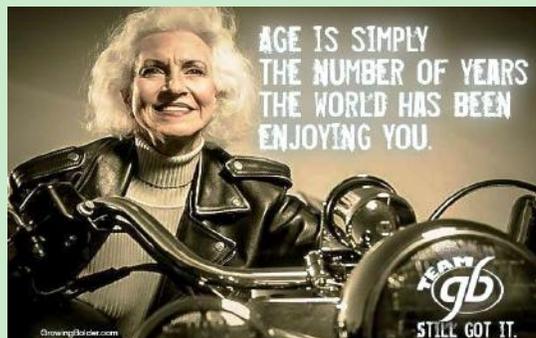
*You're never too old to learn a new song
And who the Hell cares if you get it wrong
Just tighten your belt and lengthen your stride
The journey ahead's an adventurous ride*

.....

*Ignore naysayers - that seek to deter
When you reach the horizon? - they'll still be back here
You've nothing to lose - and little to fear
Though those left behind - may shed a sad tear
You're never too old to follow your dreams!*

.....

Henry Spencer



Retirement Choices

A Practical Guide to Choosing Retirement Accommodation and Lifestyles



By Henry Spencer

Illustrations by Coral Spencer

About the Book

Quotes from the author...

Having worked in the retirement field for many years now, I am often asked questions such as... *"Which retirement village should I move to? - and, at what age should I retire? Should we go and live in our daughters granny-flat? Or, even should we stay in our present house?"*

In earlier years I used to try and answer the questions directly, however as I have entered this exciting phase of life, I have come to realise that I erred in thinking that I had all the answers. We are all different; we live in different circumstances; we have diverse personalities and varying needs, so to believe that I possess one size fits all answers... was arrogant.

The best that I can do is provide people approaching retirement years with the right questions.

... and I hope that the contents of this book will facilitate this process

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Henry Spencer

We want to hear from you!

Would you like to put down your own thoughts about retirement?

Share your own story?

Perhaps you have a question that you want us to answer, or an article you want to see?

Drop us a line at the mailing address below.

We are happy to consider submissions for publication, and we are keen to hear what questions or suggestions you might have.

This is a shared journey - come along for the ride!



**Books available from Henry Spencer - email: half-mens@telkomsa.net /
Ph: 0725140913
www.henryspencerauthor.com**

Retirement Matters

CUBERS - COMMUNAL 'UBERS' FOR SENIORS

We have all heard of *Ubers*, a type of privatised taxi services . But there is now a new kid on the block... *CUBERS!* In short CUBERS represent a transport arrangement, whereby seniors living in a retirement complex share transport, and the costs, to the mutual benefit of all participants.



WHY IS COMMUNAL TRANSPORT NECESSARY?

- There are 8 times as many women in retirement villages as men, and very often some of them are no longer able to drive. Why? Often when couples downsize from two vehicles , to one - the husband assumes the main driving role... and when he dies, he leaves behind a wife who has not practiced her driving skills for many years... And driving is certainly a case of practice makes perfect! (Note: Husbands normally die first because God prefers men; and so takes them home earlier!)
- The costs of maintain a vehicle become unaffordable... This includes licence fees, insurance, repairs and fuel (See page 13)
- Residents develop medical issues which preclude their being able to drive; issues such as vision impairment, loss of co-ordination skills etc. (I have often said that the smell of a burning clutch, and noise of an over-revved engine is an indication that you are in a retirement village: as does the sight of dents and scratches on vehicles, and the odd scrap of traffic police uniforms on bumpers!)
- Given the manner in which some people in South Africa drive... many people just lose confidence.

(Continued on next page)



Retirement Matters

CUBERS - COMMUNAL UBERS FOR SENIORS (Continued)

SO HOW DO WE OVERCOME THIS PROBLEM

- Three or 4 chosen people share one vehicle
- The person owning the said vehicle would need to be paid for their share, based on a value obtained at the date of entering into an agreement (For example Mrs Brown owns the vehicle, and arranges to share it with two others. The obtained current value is R45,000. On entering into the contract the other two would each pay her R15,000; meaning that each from then on have a 33% SHARE And from then on each would need to contribute to a third of the running costs on a monthly basis.
- In situations where the usage/ mileage of one driver, far exceeds that of the others, special arrangements could be entered into. (Likewise for occasional long trips).
- If the driving skills of designated drivers deteriorates, that must agree to relinquish driving when so informed by their other co-owners.
- All participant drivers must be nominated as drivers with the insurance company, and the outcomes of accidents and insurance claims, will be shared by all three.



And don't think that there won't be arguments There will!

The will be arguments about how you drive!

About whether you should be driving!

About who caused an accident, or broke the car!

About how much each of you is paying!

About the route you have taken!

BUT JUST DO THE SUMS... ARE THE COST SAVINGS WORTH IT?

SOME CAUTIONARY NOTES / SUGGESTIONS

- Ideally use an automatic vehicle... IF all the drivers can handle it?
- Two sharing participants may be better than a larger number.
- It would perhaps be preferable to have a contract drawn up by an attorney?
- Don't think that because you are close friends with you driving partner, that there is no need for a contract? You are unlikely to remain friends!
- Each driver pays their own speeding fines.
- In the event hat one driver gets killed or dies, the full ownership of the vehicle reverts to the survivors.

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Henry Spencer

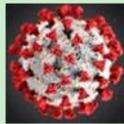
Previous Devastating Pandemics

We tend to think that our suffering in current times is extreme - often overlooking the fact that our ancestors underwent far more cataclysmic catastrophes. And in considering the deaths, it needs to be borne in mind that the world's population was in those years - far smaller!

For example in:

541 AD, during the *Plague of Justinian*, it is estimated that it killed up to 50 million - this at a time when the world's population was thought to be approximately 500 million). And that plague is said to have lingered, and revisited for a period of up to 200 years. (It was even said that there were sometimes not enough people around to bury the dead!)

1346 AD, when the '*Black Death*' struck, the world's population was said to be only 450 million, of which nearly half died!



The Esplanade Hotel Weymouth

So we could perhaps take two lessons from these historical facts. Firstly we have so far been extremely fortunate, as current estimates tend to indicate that (as of the 11th of March, 2022) - only 6,059,271 deaths have been recorded, from a population of 7.9 Billion. This is far, far less, with the fatality rate of those contracting the Covid virus estimated to be approximately 3%. But looking at the length of time that the *Justinian (Bubonic) Plague* hung around... it's not over yet!

It's not over 'til the fat lady sings!

Date	Name / Country	Type	No of deaths	% of Worlds Population
541-542	Plague of Justinian	Bubonic Plague	50 million	10%
735-737	Japan	Japanese Smallpox	2 million	30% of Japans Population
1346-1353	Europe	The Black Death	200 million	Up to 50% of Europe's Population
1633-1634	North America	Small Pox	10 million	70% of indigenous people
1852-1860	World	3rd Cholera Pandemic	1 million	
1914-1918	World	World War 1War	16 million	
1918-1919	World	Spanish Flu (H1N1)	50 million	Up to 10% of cases were fatal
1940-1945	World	World War 2r	60 million	
1981-2021	World	HIV	25 million	
2003	Africa mainly	SARS (Type of Corona Virus)	774	Up to 15% of cases were fatal
2014-2016	Africa mainly	Ebola	11,325	Up to 40% of cases were fatal
2020	World	COVID-19	6 million	Up to 3% of cases were fatal

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Why do people move into retirement villages?

Because they are old; No! Because they might need frail care? Only partly, as no more than 2% of people over the age of 65, and 8% of people over 80 will ever require it. No, in South Africa the main reason is security. A recent survey of three retirement villages showed that 72.5% of the purchasers were motivated by security concerns, the second highest reason being the availability of frail care. Other reasons were to facilitate their 'travel bug' i.e. they

Reasons for moving in	Village A%	Village B%	Village C%
Security	73	70	72
Frail Care availability	57	64	60
Attracted by life-style	52	48	50
Escape work of a large home	48	48	48
Move was children's idea	28	34	31
Spouse/ Partner died	20	17	19
Ill health	15	4	10
Health of partner deteriorated	14	26	20
Friends or relatives live in village	14	24	19
Children emigrated	10	5	8

SOUTH AFRICAN COVID STATS

DATE	NEW CASES	24-HOUR DEATHS	ACTIVE CASES
15/03/22	1,648	2	18,219
16/03/22	19,80	40	14,743
17/03/22	1,681	62	15,052

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HENRY SPENCER
Positive-Ageing Consultant & Writer



WE NOW LIVE FAR TOO LONG... IS THAT GOOD NEWS, OR IS IT BAD NEWS?



Sadly many seniors outlive their finances, and for those, including myself, the latest news from the AA is certainly worrying!

The AA maintain that according to the Mid-month Fuel Data released by the Central Energy Fund (CEF), fuel prices are projected to touch on R24/L for petrol, and R23.60/L for Diesel? Based on current data, 95 octane petrol is set to increase by R2.15/L, diesel by between R2.94/L and R3.08/L - and illuminating paraffin by R2.51/L.

If realised at the month end, these will be the biggest increases in fuel prices in South Africa's history and will have major ramifications for all consumers and the economy in general.

But this is not totally unexpected after all... how else would they fund the corruption incentives rife in our land? How else would they bolster a totally failed economy? But the impact on pensioners particularly will be horrific.

So what can we do about this added burden:

- Maybe its time to dispense with two vehicles, and manage with one?
- Dispense with the large 4 X 4 and rely on a smaller vehicle... After all if the last time you went to Botswana was 20 years ago... do you really think that you will again start *Bundu Bashing*?
- Share vehicles? In communal living settings such as retirement estates, does it really make sense to travel individually all the time?
- Choose the route and time of day that you travel carefully

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Henry Spencer

See page 10