Retirement Matters

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Harry Bernstein: Writing success at 96!

Harry Bernstein, a testament to the fact that age should never hinder one's pursuit of passion, embarked on his writing career at the age of 93. In an effort to combat loneliness, he found solace and fulfillment in putting pen to paper, crafting stories that would captivate readers around the world. At the remarkable age of 96, Bernstein achieved **writing success** with the publication of his book, *The Invisible Wall: A Love Story That Broke Barriers*. This heartwarming memoir not only resonated with readers but also broke down societal barriers, shining a light on the power of love and connection.

Through his late-in-life success as an author, **Harry Bernstein** serves as an inspiration to seniors who are eager to live their best lives. He reminds us that our golden years can be a time of growth, creativity, and immense fulfillment. Bernstein's captivating storytelling and unwavering determination prove that it's never too late to embrace your passions, find your voice, and leave a lasting impact on the world.

Harry Bernstein's Inspirational Words:
"***Age is just a number that holds no significance when it comes to pursuing your dreams. It's never too late to start a new chapter and discover what truly sets your soul on fire. Embrace every opportunity, for your golden years are meant for living, creating, and leaving a legacy."***

Buying a new car? Think hard about your decision

Buying a new car is a complicated and often arduous process, particularly in light of the increasing number of companies marketing their professional experience. In this article by Colin Morgan, co- founder and director of getWorth, Morgan states that, "consumers will differ in what they are willing to spend on their cars. However, many are not aware of the extent to which it affects their wealth." The article is easy for the layman to understand because of the various car-owning behaviours outlined, as well as the resultant total cost over a lifetime. – Nadya Swart

Changing cars affects your wealth (By Colin Morgan*)

Most people don't realise that cars could easily be their biggest lifetime expenditure and could even cost them more than their house. The way you go about buying, selling and owning cars can have a massive impact on your long-term wealth. For this reason, it is so important to know the best ways to buy, sell and own a car to avoid overspending on something that doesn't provide an obvious monetary return.

So how much does a car cost you over a lifetime? Here are some examples of three different car owners, each with different car-owning behaviour. All three of these owners buy their first car at 22 years of age and own a car all the way through to the age of 72. The cars are of a similar class – something that would cost around R250,000 brand new today, such as a VW Polo Vivo.

However, each car owner has a very different approach to how they buy, sell and own cars:

- Mr Bright likes his cars shiny and new. He trades his older model in every three years for the latest model, straight from the factory.
- Mrs Tarnished is less particular. She buys pre-owned cars that are around two years old and holds on to them for five years before selling again.
- Mr Jalopy isn't interested in brand new cars and buys them much older, at around five years of age, and drives the cars for as long as it can go. He owns a car for an average of ten years.

Using some simple assumptions and parameters that include car depreciation, transaction costs, average inflation, interest, maintenance costs and more, we can calculate the total cost of owning these cars. We excluded insurance, fuel and consumable parts like tyres, which would be broadly similar for all three.

Our model shows that the difference in total cost over a lifetime is dramatic. After 50 years of driving, the three owners will spend the following on car ownership:

- Mr Bright: R2.6 million (R51,500 per year)
- Mrs Tarnished: R1.8 million (R36,100 per year)
- Mr Jalopy: R1.1 million (R21,100 per year)

These results are in today's money. The effect is far greater if the cost savings are invested. The money saved would really compound over 50 years. An after-inflation return of 5% each year can roughly quadruple the difference in today's money. Here are some tips for sustainable car ownership:

- Holding a car for longer costs you less in transaction costs and in depreciation. The next time you're tempted to get a new car soon after buying the one you have, consider holding on for another year or two.
- Reduce the depreciation you suffer. Newer cars depreciate faster – so it's a good idea to buy second-hand instead. It's also important to buy cars (new or second-hand) that hold their value well.

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The negatives in buying a new car (continued)

- Make sure you buy and sell at fair, market-related prices.
- Cars are a cost rather than an investment. If buying a certain car means that you can't invest money for the future, rather look at a cheaper model.

Consumers will differ in what they are willing to spend on their cars. However, many are not aware of the extent to which it affects their wealth. You would do well if you gave a similar level of thought to the long-term financial impacts of your car ownership patterns as you would to your house or retirement fund.

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Colin Morgan is a qualified chartered accountant (SA) and the co-founder and director of *get-Worth*, information driven business that helps people to buy and sell cars.

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I concur totally with Mr. Morgan – You would have to be stupid not to?

I thankfully came to the same conclusion over 45 years ago, and since then have never bought a new vehicle. I had calculated that the greatest capital cost in life was the purchase of a new vehicle.. an investment with a fast diminishing return. Consequently from then on I bought vehicles as follows:

...In my younger years we used to do a lot of 4 X 4 outings to Botswana and Namibia, in which case influenced by reliability, I bought demo models. There is also a school of thought which holds that such vehicles have overcome their teething problems, and so are a trite more reliable A real advantage in strenuous off-road driving.

...Later I bought second hand vehicles - but always from a known and reliable source.

...When we moved to the UK in 2002, I started purchasing extremely cheap second hand vehicles, and then further reduced my financial expenditure by only insuring the vehicle for balance, of third party, fire and theft. In the event of an accident one then merely walked away and purchased another cheap 2nd-hand vehicle, and started again.

...And finally now that my wife and I are ageing, affordability influenced my decisions for while I have always lived well, but probably none too wisely. I took the Bible at its word when it suggested that I would live three score years and ten – never expecting to reach the age of 80. Increasingly seniors of today outlive their funds. Consequently I have been forced to lower my sights even further! For example when my highly complex, computerised 20-year old Golf Comfi- line recently gave up the ghost, I sold it for next to nothing but bought an 'old' 1997, Toyota Corolla 1.8i which had very few computerised parts and was far easier and cheaper to fix.

My most recent purchase, a 1997 Toyota Corolla – a 25-year old vehicle! (It's nearly as ancient as me... but we were built to last!)

There are to my mind only two reasons why people indulge their whims in purchasing highly expensive vehicles, on too regular a basis.... They either have too much money: or too large an ego! - Henry Spencer

As we age do we become ashamed of our bodies?

Michelle Hanson wrote about catching sight of herself (age 60 plus) with horror in the mirror, in the change rooms in Marks & Spencer's. "*Of course I tried things on*," she wrote. "*But if you are a repulsive old crone, no garment can help you, so I sat down on my ghastly sagging bottom and wept."*

The fear of wrinkles is such that those supermodels over 40, with their Botox smooth skin, risking cancer with their human growth hormone, prioritize the removal of almost everything else. (It is almost as if there is a class divide: Those who can afford it, chop themselves up, and stitch themselves up again in order to try and make sure that they look no older than 30; while the rest of us just wrinkle!

There is still a very long way to go before women start accepting they wrinkle, but there are signs of that beginning to happen. There are new images of beauty and maturity as advertisers begin to wake up to the possibilities of the older market. The issue is being discussed more openly, and in July 2002 even *Vogue* celebrated *'ageless style.'* The journalist Virginia Ironside, in her excellent book '*No, I don't want to join a book club,'* set out a wonderful set of rules for how to dress after middle-age, most of which we given to her by her mother. They include:

- Never wear white. It makes yellow teeth look yellower.
- Always keep your upper arms covered. Those bits of flesh that hang down at the side (apparently know as Bingo wings), look hideous, and so are those strange rolls of flesh that appear between your underarms and your body.
- Get a new bra every six months.
- Don't try to disguise a *'lizardy'* neck with a scarf of polo-neck. It will merely indicate that you have something to hide!
- Never wear trousers after 50, unless they are ludicrously well cut and slinky, and never wear short skirts.
- Make sure that you possess and wear the most glamorous dressing gown in the world.

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Courtesy of Julia Neuberger '*Not Dead Yet*.'

Pictures courtesy of Elsa Stringer and boredpanda.com

The Sandwich Generation

Your parents are elderly and your children are still children, and you are being pulled by both ends of the age spectrum. Each day you face a dilemma. Do you take Dad to his doctors appointment or get your son to school on time? Do you visit your mother or watch your daughters soccer match? When the day is done there is practically no "you" left, just the echoes of all the people who need you.. The dual demand of child and ageing parent is so common that it is known as the 'sandwich Generation.'

Virginia Morris

Immune system and age

Why is it that our immune system weakens as we grow older?

As we age, our immune response capability becomes reduced, which in turn contributes to more infections and more cancer. As life expectancy in developed countries has increased, so too has the incidence of age-related conditions.

While some people age healthily, the conclusion of many studies is that, compared with younger people, the elderly are more likely to contract infectious diseases and, even more importantly, more likely to die from them.

Respiratory infections, including, influenza, the COVID-19 virus and particularly pneumonia are a leading cause of death in people over 65 worldwide. No one knows for sure why this happens, but some scientists observe that this increased risk correlates with a decrease in T cells, possibly from the thymus atrophying with age and producing fewer T cells to fight off infection. Whether this decrease in thymus function explains the drop in T cells or whether other changes play a role is not fully understood. Others are interested in whether the bone marrow becomes less efficient at producing the stem cells that give rise to the cells of the immune system.

A reduction in immune response to infections has been demonstrated by older people's response to vaccines. For example, studies of influenza vaccines have shown that for people over age 65, the vaccine is less effective compared to healthy children (over age 2). But despite the reduction in efficacy, vaccinations for influenza and *S. pneumoniae* have significantly lowered the rates of sickness and death in older people when compared with no vaccination.

There appears to be a connection between nutrition and immunity in the elderly. A form of malnutrition that is surprisingly common even in affluent countries is known as '*micronutrient malnutrition*.' Micronutrient malnutrition, in which a person is deficient in some essential vitamins and trace minerals that are obtained from or supplemented by diet, can happen in the elderly. Older people tend to eat less and often have less variety in their diets. One important question is whether dietary supplements may help older people maintain a healthier immune system. Older people should discuss this question with their doctor.

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Harvard Health Publishing
Harvard Medical School

Patience: Like a farmer tilling the soil, cultivate patience. The best fruits take time to ripen. Don't rush; let life unfold.

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Source unknown

Alzheimer's - If You Live Alone Learn to Adapt

Image courtesy of Psychology Today

Many people with Alzheimer's continue to live successfully on their own during the early stage of the disease. Making simple adjustments, taking safety precautions, and having the support of others can make things easier. Here are some suggestions:

Legal and financial planning

If you live alone, it's crucial to make legal and financial plans now while you can participate in making decisions to ensure that others know your wishes, and know what to do.

Self-care/day-to-day needs

Changes in thinking may reduce your ability to make appropriate decisions about self-care and your day-to-day needs as the disease progresses. You may be at increased risk for harm, falls, wandering and/or malnutrition. You also may have difficulty managing personal hygiene or household tasks, which can lead to unsafe living conditions. Plan ahead for how you will address your basic needs, including housing, meals and physical care. ***If friends or family have expressed concern about your ability to perform certain roles or tasks, listen to their observations.*** Alzheimer's will eventually limit your own insights as to what you can safely do. Tips:

- Arrange for someone to help you with housekeeping, meals, transportation and daily chores. Find services by contacting your local Alzheimer's Association or using our online tool, Community Resource Finder.
- Make arrangements for direct deposit of checks, such as your retirement pension or Social Security benefits.
- Make arrangements for help in paying bills. You can give ***a trusted individual*** the legal authority to handle money matters or speak with your bank or service provider about automatic bill pay.
- Establish a system for ***medication reminders.***

Falls

You may experience changes in your balance that lead to an increased risk of falling. Changes in your sensitivity to light, the contrast between colours, or depth perception may affect your balance and comfort with navigating. Avoid multi-focal glasses, and convert stairs and steps to ramps. Improve lighting, and wherever appropriate install hand-rails.

Driving

At some point, everyone with a diagnosis of Alzheimer's will no longer be able to drive. Planning ahead before driving becomes an issue can help you answer the question ***"How will I get from place to place when I can no longer drive?"*** Putting a plan in place can be empowering and provides the opportunity to make choices that can help maintain your independence for as long as possible. Tips:
Sit in the front seat as a way to get used to being a passenger rather than the driver.
My care partner and I have discussed the circumstances and made a plan for when I will stop driving.
I take other forms of transportation or have care partner/friends drive me.

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If you live alone learn to adapt (continued from previous page)

Wandering

Everyone with a diagnosis of Alzheimer's is at risk for wandering. Increased confusion and agitation can cause people with the disease to wander and get lost. Wandering can be very dangerous, and if you live alone, there are fewer people able to assess changes in your behaviour, that may increase your risk!

Isolation and loneliness

It is common to feel isolated or withdrawn from others after receiving your diagnosis or as the disease progresses. Establish a routine with friends and family that encourages you to stay connected with them. Also take advantage of programs and services that involve you with others living in the early stage of Alzheimer's. Tips:

Have family, friends or a community service program call or visit you daily.

Keep a _list_ of questions and concerns to discuss with them. Include items for them to check out around the house, such as electrical appliances, mail and food. ***(Lists are of paramount importance in extending the time period in which you are able to live independently!)***

Asking for help

It can be difficult to know when to ask for help or to admit that help is needed. You may feel that by asking others for help, you will become too dependent on others. Have a conversation with family and friends about the daily tasks that have become more difficult for you to complete. Consider them your care team and be specific about what they can do to help you. ***(Often friends can be a more unbiased and reliable source of advice!)***

Health care services

Individuals who live alone are more reliant on (and more at risk from), their own perceptions of when they need care. As a result, they are less likely to use health care services and are at a greater risk for nursing home placement than those who live with a care partner. There are services that can help you assess your health and care needs, and programs that can help you meet those needs when necessary. Learn about what health care services are available in your community such visiting nurses, private duty caregivers, physical therapy or assistance with medical devices. All of these services can help you optimize your health while living safely at home.

(In South Africa such healthcare services are unfortunately likely to be private, rather than State provided, and consequently come at a price!

In-home support services

Common unmet needs for individuals living alone include help with chores and self-care, such as bathing and meals. Investigate the options for in-home support services, including paid or volunteer caregivers, companionship care, housekeeping services or Meals-on-Wheels. Tips:

Plan for home-delivered meals if they are available in your community such as Meals-on-Wheels.

- Arrange to have your local grocery store deliver your groceries.
- Leave a set of house keys with a neighbour you trust.
- Make arrangements for someone to regularly check your smoke alarms and carbon monoxide detectors.

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ALZHEIMER'S ASSOCIATION 23rd August, 2023

Amended by Henry Spencer

Experience is something you don't get until just after you need it.

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Steven Wright

An Obituary to Common Sense printed in the London Times

Today we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years.

No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated valuable lessons like:

- Knowing when to come in out of the rain;
- Why the early bird gets the worm;
- Life isn't always fair;
- And maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge)

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot She spilled a little in her lap, and was promptly awarded a huge settlement.

Common Sense was preceded in death;
-by his parents, Truth and Trust,
-by his wife, Discretion,
-by his daughter, Responsibility,
-and by his son, Reason

He is survived by his 5 stepbrothers;
- I Know My Rights,
- I Want It Now,
- Someone Else Is To Blame,
- I'm A Victim,
- Pay me for Doing Nothing

Not many attended his funeral because so few realized he was gone. If you still remember him, pass this on. If not, join the majority and do nothing…

Words designed to avoid actions!

Many words and phrases used in the management of retirement villages and care centres are meaningless! They are often used either as marketing ploys or as a means of demonstrating that the organization's team leadership is beyond reproach. Some examples are as follows:

ORGANIZATIONS…
Which promise to provide meaningful care – hardly ever do so!
Which advocate person-centred care – seldom practice it.

ACTIVISTS…
Whose clarion call is 'Black Lives Matter' (contrary to their claims) are racists
as actually… All LIVES MATTER!
Those who regularly promote human rights should rather focus on human obligations,
For if we fulfilled our obligations then… *HUMAN RIGHTS WOULD TAKE CARE OF THEMSELVE*S!

AND MANAGEMENT…
who are fixated on Health and safety and legal compliance, are generally incapable of doing their jobs properly, and consequently, being afraid of being *'caught out''* focus on legality, but…
LEGALITY IS FOR INDIVIDUALS AND STIPULATES WHAT THEY CAN GET AWAY WITH; WHEREAS MORALITY IS A UNIVERSAL WHICH DEFINES WHAT NO ONE SHOULD TRY TO AVOID!

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The foregoing are words and phrases often used by inept Developers, Trustees, CEOs, and others involved in the management of retirement facilities… but rather than displaying wisdom, they often reveal their lack of confidence and inability to manage effectively. And one should always remember that actions speak louder than words! So, rather than loudly proclaiming them, we should demonstrate them by our example!

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Henry Spencer
April, 2024

Real friends are as rare as unicorn turds

… and if you are able to accumulate more than half-a-dozen during your lifetime, then you are extremely fortunate! What are the litmus tests to recognise *real* friends,

- **Even if you haven't seen each other for a decade, when you do reunite, it feels as if you were in touch just yesterday.**
- **Although you may argue profusely, you do not allow your differences of opinion to over-ride your relationship… You merely sympathise for the fact that they have got it wrong!**
- **Unlike relatives you are oblivious to the fact that their hair has turned grey - just like yours!**

Meds to be used with caution by seniors

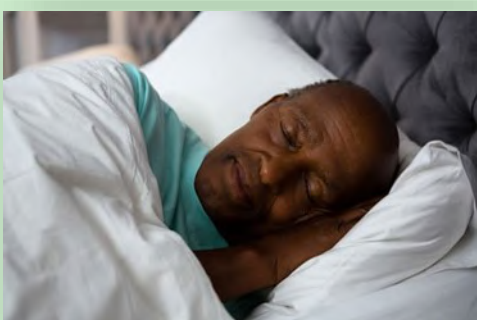
It's no secret that when you get older, your body doesn't work the way it used to. And that's true for how you react to medicine. Your digestive system might not absorb medications as quickly. Liver problems might mean the drug builds up in the bloodstream or doesn't get into it as fast as it should. And kidney trouble could affect how well medicine moves out of your body as waste. Ask your doctor about the impact of your meds as you age. Some risky ones are as follows:

Antihistamines

If you have hay fever, your doctor may suggest over-the-counter drugs called antihistamines. They can keep you from sneezing, but some come with more side effects than others. Some antihistamines may leave older adults extra drowsy and confused, which raises your chances of taking a tumble.

Anxiety Medication

Benzodiazepines are drugs that treat anxiety. They include diazepam (Valium), alprazolam (Xanax), and chlordiazepoxide (Librium). Some of these medications stick around in your system a lot longer than others. Their side effects, like confusion, can last past the day you take them and raise your chances of falling.



Certain Sleep Aids

Drugs that help you go to sleep can cause problems when you wake up. You might feel groggy and have trouble with balance when you get out of bed in the morning. Your ability to think clearly might be affected. Diphenhydramine, the main ingredient in many sleeping pills, can also lead to dry mouth, blurred vision, and bladder problems.

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Courtesy of medicinenet

Ambition is a poor excuse for not having enough sense to be lazy. Hard work pays off in the future; laziness pays off now.

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Steven Wright

Holbeach area glider pilot Neville is still flying high at 95

Age is proving to be no barrier for a glider pilot who is still flying high at the age of 95.

Neville Robinson, who lives in the Holbeach area, has recently celebrated this milestone birthday and has no plans to retire from the sport.

Having started flying more than 50 years ago, Neville is still firmly at the controls of the aircraft when he takes off from the Peterborough and Spalding Gliding Club site in Spalding Road, Crowlands.

Neville Robinson, 95, has no plans to retire from gliding at Peterborough and Spalding Gliding Club. He is pictured with Paul Davey

Neville continues to pilot the glider throughout the whole flight, which includes finding thermals to keep up in the air through to landing, but he does have a safety pilot on board now.

Fellow gliding club member Nick White, 74, of Morton, has celebrated Neville's achievement.

He said: "I am a long-term member of the club and have known Neville since he started flying here and it is an amazing feat to manage what he has done." During his 55-year flying career, Neville has flown in many countries across the world, including Canada and America.

When he was 45 years old, he became an instructor and has put many a student pilot through his paces, so that they could enjoy the wonders of gliding flight.

The longest flight he had was when he shared a flight in a high-performance glider, covering some 750km. Glider pilots lucky enough to be in a mountainous region can find 'wave systems' which can take them to great heights. Neville's highest flight was over The Rockies in Canada, where he climbed to 26,000 feet! Oxygen masks have to be worn when flying above 10,000ft.

Neville returned to his roots in the UK some 17 years ago and joined Peterborough & Spalding Gliding Club.

The club is always happy to train people of any age and gender. The youngest pilot is 14-years-old - who could be flying into the 22nd century if he follows in Neville's footsteps

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Article courtesy of Victoria Fear
victoria.fear@iliffepublishing.co.uk
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"My memory really sucks Mildred, so I changed my password to "incorrect." That way when I log in with the wrong password, the computer will tell me... "Your password is incorrect"

Dementia and Mirrors: 10 solutions for challenging behaviour

Dementia and mirrors can be a terrifying combination

Did you know that mirrors can be very disturbing for someone with Alzheimer's disease or dementia?

For some, seeing their reflection in a mirror can cause anxiety, anger, or even hysterical terror. If your older adult suddenly becomes distressed or irrational without any clear triggers, look around the room for mirrors or reflective surfaces.

Differences in lighting could also accidentally create a mirror effect. For example, in the evening and night, an uncovered window looks like a mirror because the inside of the house is bright and the outside is dark.

We explain why mirrors and dementia can cause problems and share 10 creative ideas for covering mirrors to eliminate them as sources of fear and anxiety in dementia.

Mirrors and dementia a bad combination?

Experts think that people with dementia fear mirrors because they don't understand that they're seeing a reflected image of themselves. They don't recognize the person they see and think that a stranger has suddenly appeared near them. Being startled by this "intruder" can make them so confused and upset that they react completely irrationally. They might resist your attempts to calm them or explain that they're safe.

A fear of mirrors could also be a reason why some seniors with dementia refuse to bathe or become agitated in the bathroom. They might be afraid because "that stranger" is always present for these personal activities.

10 solutions for problems caused by mirrors and dementia

- Remove unnecessary mirrors, like those in their room, and any decorative mirrors around the house. If they can't easily be removed, keep reading for tips on how to cover them.
- Draw all window drapes before the sun sets.
- Turn full-length standing mirrors around to face the wall and only turn them right-side out when needed. Keep the turned-around mirror in a closet or behind an open door to make it even less noticeable.
- Drape a towel or large piece of cloth over wall-mounted mirrors.
- Attach adhesive pleated fabric shades (like these) at the top of a mirror to cover it like a window.
- Cover a mirror with a poster – soothing nature scenes like these are nice.
- Transform a mirror into beautiful stained-glass art with special adhesive window film – these flowers and patterns are lovely.
- Remove or cover up mirrored medicine cabinet doors. Make sure to remove any medications or sharp objects if the door is removed and contents are visible.
- Cover large mirrors (like mirrored closet doors) with self-adhesive contact paper in a soothing color and minimal pattern. Try simple designs like white wood panels, light maple wood, or soothing light blue.
- Install a curtain rod (like this decorative one) above the mirror and hang curtains to cover the mirror like it's a window. Open the drapes anytime you need to use the mirror. Or, use semi-sheer curtains for a lighter look that can still hide reflections.

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DailyCaring

Just One More Day?

Just one more day please Lord
Stay my execution
Though the rites be writ lord
I need some absolution

I've not done all that I should
I'll be accused – I'll bear the blame
I've not achieved all that I could
My leaving now would be insane

Just a few more hours please Lord
There's still so much to do
Don't lets be too hasty Lord
…if the foot was on t'other shoe?

Drinks in pubs on Friday nights
Walks cross fields 'neath the moon
Pretty girls in satin tights
Coos of doves – a pleasant tune

Just one more day Lord
Let me catch a later train
Let more time be my reward
I'll pay a higher price in pain

I cannot leave on Monday
That would be really Hell!
We should not work on Sunday
That goes for you as well

Just one more day please Lord
I'll do what ere you ask
But if I must leave now Lord
May I bring my brandy flask?

Henry Spencer

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An unpredictable and oft times inconvenient calendar

When we realise that we are about to die, we are seldom ready to go! We always seem to need more time to deal with uncompleted tasks; with our unachieved goals in life.

A few years ago whilst lying in bed at 2AM, I suddenly experienced pains in my chest and upper arm. Jumping to the conclusion that I was about to die, I thought... *"This is it!"*

And then I said to God – "*Can you please stop fooling around? The timing is inopportune, as I currently have too much to do... I have books to write and presentations to complete?*

Can we perhaps do this some other time?"

And so far he has heeded my request! As a result of this true life experience, I then penned this poem.

Henry Spencer

PLEASE READ

The company which distributes this newsletter (MAILCHIMP) charges a fee of R425 per month… or R5,100 per year. And this does not take into account the costs incurred by the publisher in its design and production.

As the publisher is retired this is becoming unaffordable, however he is reluctant to turn the publication into a document containing an overload of paid adverts.

Consequently donations and the sponsorship of a <u>few selected adverts,</u> would really be appreciated.

Enquiries re adverts may be made by contacting Henry Spencer, and donations which would be greatly appreciated, may be paid to the following bank account:

Name: H. T. Spencer
Bank: First National Bank
Branch: 220 825
Account no: 50850137404
Account type: Cheque account

Personal contact details
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