

# MacCare NEWSLETTER



DECEMBER 2023

*We trust you find delight in this December issue of our newsletter. Should you have any inquiries or thoughts to share, feel free to reach out to us.*



PEOPLE WHO CARE ABOUT PEOPLE

## Welcome to MacCare's Dec 2023 newsletter!

Embrace the festive spirit with our December newsletter!

Dive into insightful articles on strategic retirement planning, legal guidance for curatorship, and heartening tales of teamwork ensuring safety.

Join us in celebrating the joys of the season and navigating life's transitions with resilience and positivity.

*Happy reading and warm wishes for a joyful holiday season!*

## Newsletter Highlights December Edition

1

### *Collaborative Success*

Careworkers demonstrated resilience and innovation in ensuring their safety during daily commutes.

2

### *Family Guide: Curatorship Essentials*

Legal and financial protection for family members in need

3

### *Golden Years Strategy*

Strategic, realistic, and lifestyle planning for a confident retirement

“

*Embrace the golden transition, tactically sculpting your retirement canvas. Learn from the past, amplify wealth wisely, and consolidate dreams. Engage in family dialogues, plan a purposeful lifestyle, and face aging challenges with realistic optimism. Your five years to retirement: a journey of possibilities and joy. Happy retirement!*



## Embracing Change Together

### NAVIGATING LIFE'S SHIFTS WITH RESILIENCE

Change is a curious phenomenon, weaving its way through our lives. No matter how unyielding one's demeanour, the tide of emotions linked to change inevitably washes over us, each person navigating its currents to varying degrees. Life's only constant is change, a truth we all grapple with uniquely. Over the past year, the spectrum of 'change' has painted myriad forms for each of us—a canvas comprising both mundane alterations and monumental shifts that redefine the trajectory of our existence.

Trivial alterations may range from the inconsequential switch in toothpaste brands, to profound decisions, like embracing a new chapter of life within a 'retirement' estate. These significant choices bear the weight of anxiety and stress, arising either from deliberate personal decisions or unforeseen events such as the departure of a loved one. While many colossal changes lie beyond our control, our reaction to them remains firmly within our grasp.

Consider the transition into a retirement village—a daunting prospect for some, yet a gateway to new opportunities for others. The manner in which we embrace change becomes a conscious decision, one that reverberates with profound consequences. In these pivotal moments, our Care Managers stand as guides, engaging in discussions about moving into a retirement village or navigating the acceptance of care within one's home. Despite the reluctance stemming from personal stubbornness or the fear of change, seeking expert advice becomes imperative.

In a poignant article on 'Frailty,' our Head of Care, Sr Heide-Marie Archer, highlights the transformative power of accepting assistance. Research underscores that those open to support emerge stronger and less dependent than their counterparts who resist aid. As the winds of change swept through MacCare this past year, witnessing the departure of Care Managers and key staff members, the team found itself compelled to embrace these shifts. In doing so, we welcomed fresh perspectives and ideas, fostering an environment of continuous growth and inquiry.

MacCare weathered fluctuations in the demand for frail Care and Home Care, testing the limits of our capacity and resilience. Yet, in the face of these challenges, we strive to extract positivity and learning. This newsletter illuminates the journey through change, offering insights into challenges confronted and overcome, providing valuable advice to navigating the evolving landscapes of our lives. As MacCare, we remain steadfast in our commitment to embracing change and finding the silver linings within its ever-shifting contours.



*Sincerely, The MacCare Board*





## *Innovative Careworker Collaboration*

### **MACCARE NELSPRUIT'S INSPIRING RESILIENCE**

In the face of adversity, the resilient and forward-thinking careworkers at MacCare Nelspruit have demonstrated exemplary teamwork and innovative problem-solving to ensure their safety during their daily commute.

Earlier this year, our dedicated staff faced multiple instances of harassment and two alarming attacks, including one at gunpoint, while walking to or from their bus stop. Recognizing the need for a swift and effective solution, the team gathered for a group meeting to brainstorm strategies to mitigate these risks.

The ingenious idea that emerged from this collective effort was to arrange alternate transportation to and from their bus stop in town. By doing so, they aimed to secure their safe arrival and departure from work, particularly during weekends when the journey could be perilous due to isolated areas and occasional darkness caused by power outages.

Led by the proactive Care Worker, Matsidiso Sibiya, the staff took charge of the situation. They reached out to taxi drivers, obtained quotations, and carefully planned out the safest routes. A collaborative decision was made among the team to select the most reliable taxi service for their needs.

Implementing this new transport arrangement has been a resounding success. Monthly contributions from the staff are pooled together, and the funds are handed over to the designated driver. In the mornings, the taxi collects the staff, ensuring a safe journey to work. Likewise, in the evenings, the night staff is transported back to their respective bus stops, completing the circle of safety.

The success of this initiative is a testament to the dedication and resilience of the MacCare Nelspruit careworkers. Thanks to their proactive approach and collaborative spirit, the workplace is now filled with happy, healthy individuals who can focus on their crucial roles without the added stress of an unsafe commute.

A heartfelt congratulations to all the ladies who actively participated in this initiative. This is indeed teamwork at its best – a shining example of how innovation and solidarity can create positive change. The commitment to 'Safety First' at MacCare Nelspruit is truly commendable, setting a standard for others to follow.



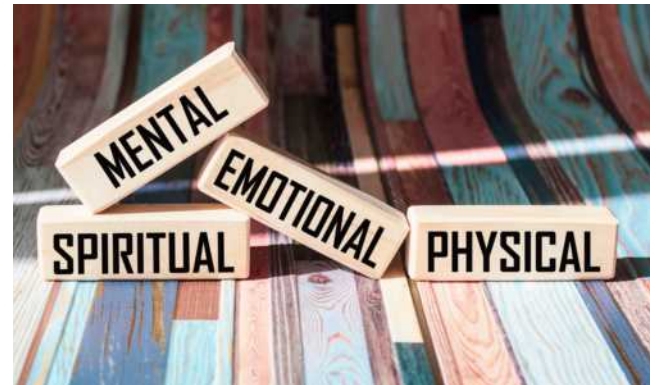
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congratulations to all the ladies who actively  
participated in this initiative. This is indeed  
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# *Unveiling the Dynamics of Frailty:* **A ROADMAP TO RESILIENCE AND REJUVENATION**

I have had a very close and personal encounter with frailty and so wanted to understand what it was, how to measure it and what can be done to mitigate the effects and in some cases reverse the process.

Frailty is something we see on a day to day basis, in various extents. We as individuals often just accept the steady decline, and pass comments such as:



"Wow she is looking tired" or "he has aged quickly". What we should be asking is what causes this sudden decline in health? What brings it on and the impacts on a person? Frailty Syndrome has been researched and defined in medical terms which can often be unnecessarily confusing. I have taken some simple concepts from the below article to help me and you understand helping us grow a greater understanding.

It results from an exacerbating negative energy balance, lack of muscle mass, diminished strength and an intolerance for exertion.

In simple terms, the energy taken in is less than the energy usage and so results in a deficit in energy levels. And as the body is unable to replenish these storages such as a younger person could, it results in loss of weight, muscle wasting, fatigue and weakness.

## ***Definition of Frailty Syndrome:***

"Frailty is a common clinical syndrome in older adults that carries an increased risk for poor health outcomes including falls, incident disability, hospitalization, and mortality.

The residents are so tired, they do not feel like getting up and doing anything, they lack appetite and eat less, and feel more tired, their levels of energy are even lower and continue to decline and get weaker. With this the risk of adverse incidents increases, their resilience to such incidents decreases and their impact on a resident's health can be devastating.

***The following criteria (identified and used by Women's Health and Ageing WHAS and Cardiovascular Health Study CHS) are useful indicators of frailty and its severity:***

***Weightloss, Exhaustion (self reporting), Low Physical activity, Slowness as well as Grip strength.***

These indicators have been broken up in severity and can be used to measure frailty and its trajectory. Which can be very useful to understand. In MacCare we also use a Frailty measuring tool, the Rockwood Clinical Frailty scale, to determine a level which can help us determine the right path forward.

Once this has been identified, what can we do about it? This is the part I like because it is practical and gives hope in an otherwise sad and hopeless situation.





# Frailty Focus Points

## KEY AREAS FOR ATTENTION

***There are three areas in a person with frailty that we can concentrate on: Nutrition, Muscle strength and Emotional***

***Nutrition:*** is very important and the corner stone to better strength. Regular small meals packed with protein and nutrition. In between supplements are important as they are easily digested and so contribute more readily to the positive availability and replenishing of the energy stores. Remember to enjoy the food, eat what you like and listen to what you feel like.

***Muscle strength and exercise:*** muscles are crucial for good health. Here a physio therapist is important to assess the weak spots and balance the correct exercise and amount of exercising. This is important because we want to build positive energy stores and not end up exhausted again. Finding the the sweet spot where the energy usage results in strengthening and storing and not in depletion and exhaustion.

***Emotional:*** a will to live and a purpose to get up to every morning, looking forward to a special day, and happiness is irreplaceable and crucial. Here the small joys, family and friends, a kind word, a hug and showing up for your loved one makes all the difference.

In this article there was one important fact needing explaining. People who accepted help and used aides did better in the long run, than those who insisted on doing everything themselves. This is an important , because we think that using a walking stick makes us look weak or helpless, where it is actually the other way around. Using an aid will reserve energy and increase confidence, decrease the risk of a fall which can have a devastating impact. It can change the narrative from I am too tired to go shopping, to I can go shopping and rest a little sitting on the walking aid when I am tired.

Frailty is often misconstrued to be a pre-morbid state defining an end of life. This is not the case, and findings have shown that frailty is reversable and can be treated when managed correctly.

In summary I have learnt that Frailty Syndrome is very real, but we understand it, we can measure it and we can do something to mitigate the “effects and in some cases reverse it as stated earlier”. This gives me a solution to my challenge, this can be empowering for all of us.

***Giving us have hope there is something we can do to help those we love.***



***Fun Fact...***  
**Laughter is an instant vacation!**

Research shows that laughter can enhance cardiovascular function, reduce stress hormones, and improve overall well-being.



# *Retirement Readiness Blueprint*

## THE FIVE GOLDEN YEARS BEFORE RETIREMENT

This is the time to buckle down and tackle the last stretch tactically, practically, and realistically. What is supposed to be one of the most exciting times in one's life often turns out to be the most traumatic.

This does not have to be the case. Hopefully, I will be able to provide some guidance to make retirement a highlight and disperse the thought that retirement is some kind of penalty.

Before I delve into the nitty gritty, I want to state that planning for retirement should start the day you receive your first pay cheque. The reality is that very few people achieve this. Individuals are also prone to try and max out returns at some point in their investment journey. For some, this works; for most, this leads to disappointment either because of investment "schemes" like MTI, Bluezone, Dividend Investments and many more where investment were wiped out.

Unrealistic expectations are often destructors of wealth, and we do not have to look too far back in history to realise this. The crypto space is riddled with schemes and disappointments. All of us either know someone close to us who succumbed to major investment losses or we ourselves fell victim to our own greed

Irrespective of whether or not you had a bad experience with investments and your capital is less than what you had hoped for, the five years prior to retirement are not the time to try and regain past losses by chasing unrealistic promises and returns. This is the time to buckle down and tackle the last stretch of your golden years tactically, practically, and realistically.

By following the steps, I lay out, you should enter retirement in five years with much more confidence and hopefully actually look forward to it! The very least that you will get out of this is that you will have a much more realistic idea of how much retirement income you will be able to earn when you retire in five years.

### ***Step 1: Plan and project, kill debt***

Consider the investment value that you have accumulated to date. Investments must include all assets of value that can either be sold or that derive an income. Include jewellery (you will be surprised by the jewellery value of some individuals), art, car collections, cash, and property (exclude your primary residence). Now take 5% of that value and consider that as your potential retirement income per year if you retired today.

This figure will either make you breathe easy, or you may break out in a sweat. Don't worry; this is the start, not the end. The one certainty you have is that your retirement income in five years will be more than this projected figure.

Now sit down and cross out all your monthly contributions that cover current debt like bonds, HPs, credit cards, contributions toward retirement funds, kids spending money (and yes, some parents still subsidise their kids well into their 30s) etc. and determine a realistic retirement income requirement in five years' time. Your main objective must be to be debt free when you retire (and even five years prior to retirement). If you have debt, implement a debt reduction plan. Allocate 50% of your monthly voluntary investments (not contributions toward retirement funds) towards reducing debt. Pay off high interest-bearing debt first.



### ***Step 2: Maximise wealth***

Maximise wealth accumulation. This is different to maximising returns. Over the last five years to retirement, you should endeavour to double the value of your investment portfolio. This can be achieved by decent returns and aggressive saving. Invest every spare cent that you can save from somewhere. Realistically a return of 11% + per year is attainable over five years. You therefore need to add approximately 3% additional investments per year to double your investment value over the five years.

In total you need combined investment growth (returns + additional investments) of 14.4% per year to double your money. If you don't double your money, it doesn't matter. At least this strategy would provide you with the motivation to invest aggressively in those last five years.

### ***Step 3: Consolidate***

We find the majority of clients have widely diversified portfolios and way too many products. Consolidating portfolios will bring simplicity and easier management to your investment portfolio. This in turn will improve the dynamics of your investments.

Think about how you would want to retire. If you have a portfolio of investment properties think about the amount of time and money, they take versus how much they make (after tax). If that excites you and it's a part of your portfolio you would want to keep in retirement, great! If not, start the sales process. Start fixing them up and make them marketable. Keep the one/s where the market is growing, sell those where you think the area is deteriorating.

Consolidation and simplification can be done structurally and strategically but have it completed by the time you reach retirement. In retirement you want simplicity and no hassles... It may also be time to consider using the services of a qualified professional financial planner to assist and guide you now and in retirement.

### ***Step 4: Family discussions***

First and foremost, please discuss finances with your spouse. Let them know how much money is available today and what lifestyle can be expected in retirement. Of equal importance is what will the financial position be when one of the spouses passes. Plan together. Discuss each other's wills and wishes.

Then discuss these same issues with your children and close family members. Prepare your family that your financial position will more than likely be more modest than your financial position prior to retirement.

It is important that spouses have financial and especially retirement discussions. Start planning how and where you would like to retire. If you plan to move to a retirement lifestyle village decide between ownership and life rights. Set a time/age that you would be moving to a retirement village. Discuss and decide on a strategy should either spouse require special care sometime in the future. Understand and honour each other's wishes. Determine the cost thereof.

### ***Be realistic in what you give your children and grandchildren.***

Unless you have accumulated substantial wealth prior to retirement, make your anticipated financial position clear to your children. If you have not accumulated excess wealth, do not give away wealth prior to death and make this clear to all parties.

Too often we encounter situations where the impact of "giving" was underestimated leading to financial hardship where adult children cannot assist parents that become cash strapped. Generosity is humble and provides a good feeling, however, keep it realistic and modest. Remember your objective to save as much as possible in the five years approaching retirement.



## Step 5: Plan you lifestyle

Deal with the most important question first: "What am I going to do when I retire?"

Most people underestimate the psychological impact of retirement. Falling into a state of depression shortly after retirement is not uncommon. It is therefore important to plan your life in retirement. Playing golf every day, is not a sustainable long-term strategy unless you become a professional golf coach...

It is important to retain your purpose in life. This purpose will change in retirement. You may no longer be the company executive that everyone reported to. It is important that you start accepting that things will change when you retire. It is of equal importance to find something that excites you and that you want to wake up to. This may be a hobby, studying, teaching people your craft, charity work, art, learning to play an instrument or anything that you are interested in. Some retirees start a new career (one of my clients who was an executive became a tour guide using his German language skills), start investigating possibilities now. Get involved and lay the groundwork way before retirement.

Then, of course, you must have fun too. Plan your holidays. Reward yourself for many years of hard work. You may not have been able to embark on that world cruise during your formal working life. Do the things that will require more physical challenges first and ease into the more relaxed activities as you age. Start drawing up your wishlist now and start the financial planning process to reach each goal.

Accept the challenges of ageing and realise that you will lose some of your physical abilities and strength and the older you get the faster that will happen. Implement your exercise plan now, don't delay. Don't plan to run the Comrades when you are 70 (unless you are the likes of Wally Hayward), rather do it now or get it out of your mind!

Keep it realistic, have fun and enjoy your pending retirement. It always surprises me how fast five years go by... Before you know it you will be able to kick out your feet and reflect on your life and lift a glass to celebrate your past achievements. May there be many more! There is no reason to stop now...

## Happy retirement!

Article by: Marius Fenwick (WealthUp (Pty) Ltd.) Article written for MoneyWeb.co.za

## Comic Chronicles

### DIVE INTO COMIC DELIGHT







*Infusing joy and camaraderie  
within our communities*



*Candid Moments at  
MacCare White  
River: Residents  
Embracing Life*







## *Enriching Lives* **Engagement & Community**

Residents at MacCare White River enjoy an array of activities, embracing the spirit of fun and creativity. From crafting decorations and hand-made rings to festive tree decorating, the community thrives on shared projects.

Exercise sessions in the garden involve residents of all abilities, fostering a sense of well-being. The crafting endeavors include Christmas Nomes, reindeer, and bikes adorned with buttons.

The community extends its warmth to welcome visiting students and participate in school events, connecting with the broader community.

Music and ball therapy add a delightful rhythm to these engaging activities, ensuring a vibrant and joyful atmosphere at MacCare White River.







## *Vibrancy at MacCare Polokwane*

**A Haven for  
Community  
Connection and  
Engaging Activities**







## *Dynamic Engagements at MacCare Nelspruit*



## *A Glimpse into Vibrant Community Activities*



## *Capturing Moments: A Glimpse into Everyday Joys At The Somerset lifestyle & Retirement village*







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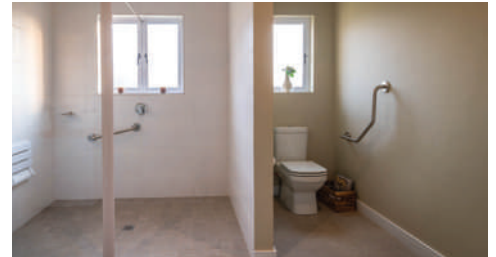


PRICE:

**R2 095 000.00**  
incl VAT

✓ 2 bedrooms    ✓ 1 baths    ✓ 1 garage

- Pet & Wheelchair Friendly
- Cleaning and Laundry Service Available
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📍 Macadamia, The Aloes Lifestyle Estate



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Kitchen & scullery



2 Bathroom



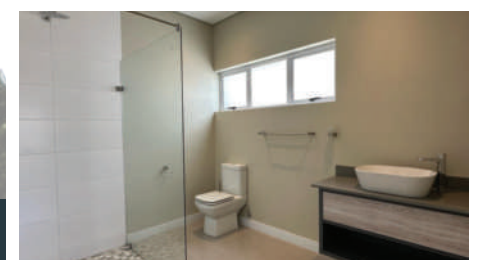
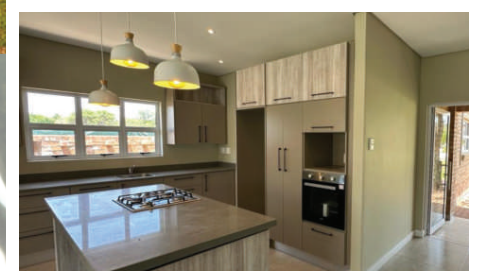
Garden



Living Room



Garage & carport



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Feel At Home*

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We at Macadamia Care want to help make people's lives easier, and to provide the help that is needed.

We provide services in line with the needs and preferences of our clients, and do so in a way that is not invasive or regimental.



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Share your concerns with us and let's discuss some options. We have a range of care solutions for you while staying in your own home, where our companion carers can assist you.

Alternatively, we have homely and safe environments within our Care Centres, and we'll look after you here.

**For ALL care related queries please contact your local Care Manager**

 080 622 2273

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 [www.macadamiacare.com](http://www.macadamiacare.com)



**macadamia care**  
people who care about people