

RETIREMENT A New Adventure

Newsletter

October 2021

Vol. 1, No. 13

Facing Critical Illness at an Early Age

One of the features of this newsletter is to share the life experiences of the editor and others to bring awareness to the various circumstances that have the potential to impact us in retirement. We can learn so much about ourselves, our environment, our prospects and possibilities, and potential pitfalls from the stories of others. We can gain strength, inspiration, motivation, and knowledge from these stories. As editor of this newsletter, I am grateful to the many willing subscribers who have bought into the vision and selflessly share their personal stories in articles.

Internationally, September is observed as Prostate Cancer Awareness Month. In the United Kingdom and other parts of the Commonwealth, October is observed as Lupus Awareness Month. So, this month's newsletter features contributions from two subscribers who have had to stare these critical illnesses in the eye long before the age of retirement.

In the 1970s, Francois Lee sat in my Math and Add Math classes at Calabar High School as an exuberant teenager with a passion for the subject. Not surprisingly, he studied Industrial Engineering at U.W.I. (St. Augustine Campus) and after a stint in salaried employment, started his own engineering company in 1990. Francois' article *My Brush With Prostate Cancer* should be a wake-up call to all male subscribers to this newsletter. Gentlemen, go get your annual medical tests done once you hit the BIG 40, or earlier if you have a history of prostate or other cancers in your family. Through regular testing, Francois was able to catch it early and beat it.

I met Audrey Malcolm a few years ago in the Institute of Chartered Accountants of Jamaica's (ICAJ) Writers Group. I was struck by her calm and friendly demeanor and impressed by the poetry she shared. It was passionate and deep - very deep! I guess she was taken by the humor and irreverence of my poetic offerings and we exchanged numbers and kept in touch. In our occasional conversations, she was always upbeat and I had no clue she was living with lupus. About a year into our friendship, I called and was unable to reach her. A couple of days later she returned my call, apologizing for the delayed response, explaining she had been in hospital. That was when I learned of her ongoing illness. It took me totally by surprise given her positive disposition.

In her piece *The Tale of A Lupus Warrior*, Audrey states that acceptance of what she could not change was key to her remaining so positive. She was diagnosed with lupus in her twenties and currently, at age 51, she continues to soldier on bravely. Audrey says that relieving stress is paramount when dealing with lupus (SLE) since stress is a trigger for flare-ups. Her stress reliever is writing poetry. She shares these regularly on Instagram and has hundreds of unpublished poems stacked away. We hope she will publish a series of poetry books one day. Until then, do enjoy her poem 'Financial Woes'.

"Retirement holds the potential for amazing adventures as well as the potential for disasters which can derail all our plans and expectations. In fact, both outcomes can exist side by side."

~Patricia Reid-Waugh

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Photo:

Francois Lee, BSIE, P.E., MBA is Founder and Managing Director of Leecorp Limited, an engineering and energy efficiency company serving the Caribbean and Central America region.



My Brush With Prostate Cancer

By Francois Lee, BSIE, P.E., MBA

My dad was diagnosed with prostate cancer in 2000. He had surgery but eventually passed in 2003. From research, I discovered that genetics largely determined your risk for prostate cancer and knew I was high risk. That led me to diligently follow a healthy life – eating lots of fruit and vegetables, exercising regularly, taking vitamin supplements, and keeping God and family as the central focus in life. As a true Jamaican, I did partake of a fair amount of meat kind and gained about 15 pounds as I approached middle age.

In my quest to avoid prostate cancer, I did annual medicals, paying special attention to PSA readings. I ensured my medical insurance was kept current and purchased significant life insurance policies for the protection of my family.

The 2007 annual physical revealed an elevated PSA reading. Half-yearly testing began. By 2009, my worst fear was realized. I had it! Fortunately, it was early and had not exited the prostatic sack. Treatment and surgery in January 2010 followed, a month before my 49th birthday, and I am giving God thanks that I beat prostate cancer.

The main lessons learned from this experience are:

- Planning our lives should also involve planning for eventualities.
- Monitoring and early detection are key to having successful outcomes from critical illnesses.
- Get health insurance coverage and keep it even in tough financial times. You just never know the maladies lurking in your body.
- Being in a good mental and psychological state is as important as the physical.
- Foster good relations with family, friends, colleagues, and neighbors. In times of medical crises, you need people.
- Get involved in some physical activity. It does wonders for the mind and is a great source of relaxation.
- There is huge personal satisfaction to be gained from giving to others and volunteering.

As a business owner, the impact of having prostate cancer on my retirement prospects is threefold. Firstly, I've had to consider seriously the matter of business continuity and succession planning and put adequate plans in place for that. Secondly, I've ensured there is adequate life insurance coverage to protect my family from any financial fallout in the event of future critical illness. Thirdly, I've targeted real estate rental income as a primary vehicle for retirement funding and made the necessary acquisitions to support this decision.

In life, any number can play. My father was a fit man, a dedicated Seventh Day Adventist who ate very little meat and definitely no pork. I had never seen him ill or visit a doctor before he developed prostate cancer. You never know, do you?

“Pay attention to warning signs from your body indicating that something is wrong, and get screened without delay if there are concerns. Do not put off an appointment for a medical evaluation because you hope that whatever problem you have encountered will go away on its own.”

~Patricia Reid-Waugh



The Tale of a Lupus Warrior

By Audrey Malcolm FCA, FCCA

I was formally diagnosed with lupus (SLE) in my late twenties which explained some of the discomfort and weird afflictions I had been feeling since I was 21. Imagine yourself explaining to someone that you feel something crawling under your skin or that in parts of your body, the blood feels like it is boiling hot or that you went to bed just fine and woke up in the morning unable to get out of bed. Typically, they think you're going bonkers!

Through the years, pushing through the pain was the only way to maintain my sanity. My strategy to survive and thrive with lupus started with acceptance: accepting that the illness makes me incapable of doing routine or tough stuff, and not feeling the least bit guilty about that. As I have grown older, I've learned that feeling sorry for myself only diminishes my self-worth and purpose and causes undue stress - one of the major factors triggering lupus flare-ups. Don't get me wrong. I cry if I must. I scream if I must. But I never give up!

The key to battling a lifelong illness is having good doctors and supportive family and friends because there are times when physically and mentally, I cannot do tasks for myself and must depend on others for help. Most importantly, I choose to look at the bright side of lupus, the side that forces me to live a healthy and disciplined life; eating healthy, exercising moderately, and being at peace with God, my fellow man, and myself. But think about it – aren't those some of the main ingredients for human beings, healthy or sick, to survive happily in this world?

The Lupus Foundation of Jamaica has proven to be a helpful and informative organization, and I am happy to be a part of this supportive tribe. I would encourage persons without illnesses to become members and volunteers for organizations such as this. Volunteers are critical to helping persons battling life-long illnesses carry out tasks and roles we often find difficult.

The impact of having lupus on my retirement prospects is threefold. Firstly, there is the ongoing concern that a deterioration in my health status can take me out of the workforce long before retirement age. Secondly, as an independent contractor, I no longer benefit from employer-sponsored health insurance and have been unable to secure private health coverage because of this chronic illness. Thirdly, the crippling effect of paying out of pocket for periodic hospitalization, frequent monitoring tests, and expensive medication limits my ability to build as healthy a retirement fund as I would wish. That causes anxiety.

Photo:

Audrey Malcolm, FCA, FCCA has spent over 30 years in the field of accounting. She is a Chartered Accountant and member of the Institute of Chartered Accountants of Jamaica.

"In the event you have developed chronic health conditions and are carrying them for a lifetime, the challenge is to take every action you can to limit the risks they present."

~Patricia Reid-Waugh

The Tale of a Lupus Warrior (Cont'd)

There was a time when I had put on a mask and only showed my bright smile and not my tears, my picture-perfect face, and not the internal turmoil that I often went through when I experienced a flare-up and ended up in hospital. I now realize that this mask will not help the cause to make society understand the struggles of lupus warriors. The only way to truly promote the fight is to remove the mask and speak openly about the good, the bad, and the ugly of lupus.

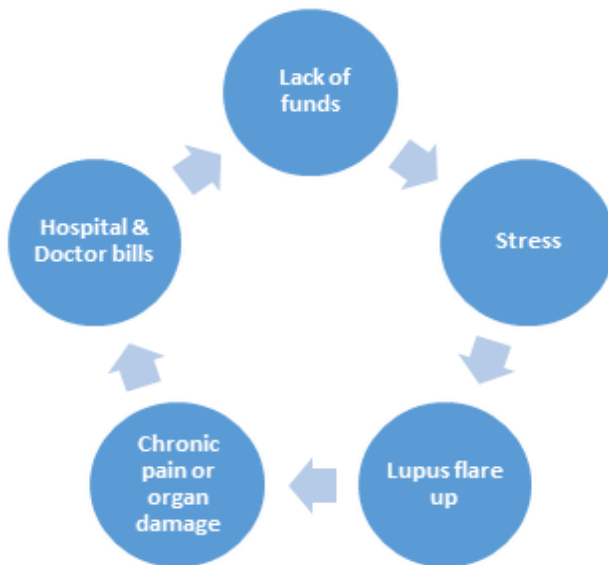


Figure 1

Financial Woes

Life savings used,
Medical expenses fly through the roof,
Your head is in a spin,
Knowing if you can't find the funds you will not win.
This makes you more unwell,
Stressed, and feeling like throwing in the towel.
Unable to work or even play;
Push through the pain just to get paid.

If you are ill and funds are low
And there is nowhere to turn or go,
Critical illness treatment can put a strain on your pocket.
Only your faith in God reminds you that He still got it.
Sometimes the reality is hard to digest,
But He has seen you through some difficult steps.
Just believe that one day there will be a cure
And your financial woes you will endure.

It is not healthy if your mind is not free and sound.
So, do not let your financial woes get you down.
Try not to fall in the stress trap
Because it will escalate your illness and that's a fact.
Eat healthily, live blissfully and exercise;
Some of the key elements to beat this, if you are wise.
Do not get me wrong...money is key,
But don't worry, be happy and just be.

Figure 1: The Revolving Cycle of Financial Woes in Persons Living with Lupus

"We should always expect the unexpected and make financial plans to mitigate any unforeseen circumstances. Hone your skills and ensure that during your younger years you plan wisely, not only for retirement, but also for illness."

~ Audrey Malcolm

"There are days when life gets crowded and you start to feel overwhelmed. Learn to say "no" in your best interest."

~ Patricia Reid-Waugh

Comments and Feedback

"You are blessed with a "progressive mindset" and kudos for using the opportunity to influence others. Keep soaring."

~L.N.

"I continue my following of your articles and also liked the lively and informative interview. Professor the Most Hon. Dr. Denise Eldemire Shearer is one of my favorites whose service, lifestyle and outlook I greatly admire. You remain a perfect example of age being only a number and I pray constantly for your continued energy and upliftment of our people in what you do and most of all the ways in which you do them. "

~R.H.

"Your newsletters have become 'must reads' as they are laden with unforgettable nuggets for life. Thanks for the comprehensive details provided, from which I can confidently share with others."

~S. R.

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### Editor's Note:

*Thanks for the kind and understanding responses to my senior moment in sending to the entire mailing list a welcome email intended for one new subscriber. I had no idea we had so many comedians subscribing to this newsletter. Even as you expressed your understanding you pulled from your storehouse of humor and "drop mic." It was a welcomed relief!*

*I'm happy you are finding the newsletter a worthwhile effort. Subscribers are encouraged to share your thoughts, ask questions, suggest topics and tell your retirement related stories [here](#) (Right click & open hyperlink) or email [preidwaugh@gmail.com](mailto:preidwaugh@gmail.com).*

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