



Clipboard

Joan Marie Mikkelsen, EPC, CFP
Financial and Insurance Services

www.checkwithjoan.com

Quaker Landing, 150 - 33 Ochterloney St., Dartmouth, N.S., B2Y 4P5

Bus: (902) 468-0602 Fax: (902) 468-0603 Toll-free: 1-877-439-8396 E-mail: info@joanmikkelsen.com

Upcoming events

August 2009

PINK

**Tuesday evenings: September 22, 2009;
November 3, 2009; January 19, 2010; and
March 2, 2010.**

The PINK (protection, investments and the need for knowledge) sessions provide valuable information for women, and because of the very positive comments we received from our first session's attendees, I will continue to co-host these events scheduled for this coming fall and winter. It is a four-part series that combines financial education with entertainment—for women, and presented by women. It is a lot of fun.

In addition to the entertainment segment, the education is designed to enlighten, empower, and equip Canadian women, of all ages and income levels, with the information, insight, and solutions necessary to help grow their capital, provide for their retirement, and protect their personal, family and business assets. In addition to financial advisors, other professionals—lawyers, accountants, and psychologists—are available to answer questions.

Please invite a friend or relative, and contact me to reserve your seat(s).

Serving Seniors Social

**Saturday, October 31, 2009
Holiday Inn Dartmouth 9:00 to 4:00**

Mark the above date on your calendar too. Seniors and family members are invited to attend. Last year over 200 people attended our Social, and they were entertained, enlightened, and informed. As a founding member of Serving Seniors Alliance, I am proud to be a sponsor for the above event.



Are you aware...

... that because there is a ceiling on CPP benefits, you might not receive the full 60% of your deceased spouse's pension (survivor benefit)? The current monthly maximum for combined survivor and retirement benefits (pension at age 65) is \$908.75. Remember, also, that early application for CPP might be to your advantage. ...that for 2009 there is a 15% non-refundable Federal Tax Credit for eligible home renovation expenditures above \$1,000, and up to \$10,000?



OVARIAN CANCER—“LISTEN TO THE WHISPERS”

By Joanne Whitenect

Ovarian cancer has long been called the “disease that whispers” due to the subtlety of the symptoms.

It is the fifth leading cause of cancer deaths in women and the deadliest gynecological cancer. Each year in Canada, about 2300 women will be diagnosed with ovarian cancer and about 1600 will die. The incidence is 1 in 58–70 women and there is no reliable blood test for the early stages. Diagnosis and treatment in the early stages greatly increase the survival rate.

The national association, Ovarian Cancer Canada, has the goal of overcoming ovarian cancer through support, education and research.

The symptoms can be vague and thought to be part of the menstrual cycle or menopause, irritable bowel syndrome, non-ulcer indigestion, depression or stress. Common symptoms are abdominal bloating, incontinence, having to void more often, back pain, pelvic discomfort or pressure, loss of appetite, feeling full with only a little food, changes in bowel function, nausea, indigestion, post-menopausal vaginal bleeding or unusual vaginal bleeding and unexplained fatigue. The key is to know what is normal for your body and alert your family doctor to symptoms that persist for 2–3 weeks. Also, women who have had gynecological surgery need to know exactly what was removed. Women who have had their ovaries removed still need to be aware of the symptoms, as an ovarian-like

cancer can develop on the lining of the abdomen and produce similar symptoms.

The diagnosis is made by your history, a pelvic and rectal exam (which women should have done yearly), the blood test Ca-125 and a pelvic and transvaginal ultrasound or CT scan. The blood test is highly unreliable in the early stages, and in the later stages it is about 80% accurate.

Until a reliable screening tool can be found, the best method is for women to be vigilant about changes in their bodies and to seek professional expertise if they persist. “Listen to the Whispers” of your body!

I lost my mother, June, to ovarian cancer nine years ago. Both of us were Registered Nurses but were unaware of the signs and symptoms of this disease.

Educational sessions can be arranged through the Halifax, NS branch of OCC. These are done by volunteers throughout NS. Contact ahills@ovariancanada.org or lpower@ovariancanada.org, or phone 1-866-825-0788



Thank you to my friend Joanne for sharing her story with us. September is Ovarian Cancer Awareness Month.

For more information on these or other topics, visit my web site at www.checkwithjoan.com