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Welcome to our Summer Issue!

As we watch Summer turn to Fall and look to the all-to-sudden second half of another year, it is worth reflecting on what we accomplished this year…and what we still might.

It is too easy to get caught up in the turmoil of national and world events – including a fractious presidential race, the unrest in the middle east, and its consequent refugee crisis – and forget what is important to our personal success, our family and friends around us.

I suggest we would all benefit from remembering what Ralph Waldo Emerson penned, that success is:

To laugh often and much;
To win the respect of intelligent people and the affection of children;
To earn the appreciation of homes critics and endure the betrayal of false friends;
To appreciate beauty; to find the best in others;
To leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition;
To know even one life has breathed easier because you have lived.
This is to have succeeded.

This issue of VantagePoint contains articles with important information on end of life planning, breast cancer reconstruction options, how to better remember names, dealing with divorce, saving money on your travels, and important precautions to take when travelling.

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Thank you,

Publisher

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Peace of Mind by Doing the Right Thing

Losing a loved one is one of life’s most stressful events. When a death occurs, a myriad of decisions must be made in a short period of time. If you’re unprepared, the emotional and financial costs of planning a funeral service can be overwhelming and unfortunately, those burdens often fall to the ones we love the most….. our family and friends. That’s why we encourage people to do the right thing by planning ahead.

A new, free planning tool, Dignity Planning® has helped thousands of people achieve peace of mind not only for themselves, but for their loved ones. You can start your end-of-life plan right now by visiting Dignity Planning.
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That’s why we encourage people to do the right thing by planning ahead. A new planning tool, Dignity Planning®, has helped thousands of people achieve peace of mind not only for themselves, but for their loved ones. You can start your end-of-life plan right now by visiting Dignity Planning.

Research indicates than an increasing number of adults today plan their funerals as a natural part of preparing for life’s milestones – such as weddings, college education and retirement. Just as creating a will and estate planning are responsible decisions, making your final arrangements in advance makes a lot of sense. And there are a many benefits to making funeral arrangements in advance, such as:

- Helps your loved ones avoid painful guesswork about what you may have wanted
- Helps avoid emotional overspending
- Ensures that your final wishes are honored.
- Make decisions together with spouse, friend or other family members
- You can lock in the cost of the funeral at today’s prices and hedge against inflation which can save thousands of dollars
- (Veterans and spouses) Coordinate with veteran VA burial benefits
- PEACE OF MIND!

And remember, the only right decision is your decision. The most important decision however is getting started and Dignity Planning will help.

A Straightforward Process
Planning a funeral requires making thoughtful personal decisions and the Dignity Planning tool helps you plan in the privacy and comfort of your own home. Regardless of what type of service you choose, it’s simple to start making your prearrangements using our four-step approach: Reflect, Record, Share and Support.

Step 1: Reflect
First, take some time to reflect on how you envision your funeral service. Think about funerals you may have attended in the past. Ask yourself what you liked or disliked about each service. Think about what other family members traditionally did. What would they be comfortable with? Start with some of the basic questions. Do you prefer burial or cremation? Although burial is considered traditional in many areas, cremation is on the rise.
A recent survey by the National Funeral Directors Association indicates the percentage of people choosing cremation will surpass 50 percent by the year 2025. The current national average is estimated to be over 38 percent.

So once you answer that first basic question, much of the rest of the planning details begin to fall into place. Your end-of-life plan can include as many details as you would like. Think about the type of service that would best celebrate and commemorate your life. Consider the tone and atmosphere of the services. Should they be somber? Upbeat? Traditional? Highly personal? What type of music do you prefer? How will they reflect your unique personality, interests and values? How do you want to be remembered? Again, the only right decision is your decision but you must start making those decisions now!

Here are some things to consider when making your final arrangements:

- Burial or Cremation: Do you wish to be buried? Cremated? Entombed in a mausoleum? Have your cremated remains scattered? Your funeral provider can provide you with a full list of options.
- Funeral Service: A formal or informal ceremony or ritual prior to burial, the funeral service provides a sense of closure and community to family and friends. At a funeral service, a casket or urn is present. You may choose to have the casket open or closed. Although your faith or culture may dictate some elements of the service, you may want to personalize others.
- Visitation, Wake or Viewing: Held the night before or immediately prior to the funeral service, the visitation – also called a wake or a viewing – provides a way for friends and acquaintances to pay respects and offer condolences to your family. As with the funeral service, you may decide whether you want an open or closed casket if one is present.
- Memorial or Tribute Service: Similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life. At a memorial or tribute service, a casket or urn is usually not present.
- Graveside Service: As the name implies, a graveside service may be held just prior to burial of a casket or urn and usually consists of final remarks, prayers or tributes. The service may occur after or in place of a funeral service.

**Step 2: Record**
Reflecting on your final arrangements helps you create your end-of-life plan. But, recording your wishes is the best way to ensure they will be carried out. Start your end-of-life plan now at Dignity Planning. The Dignity Planning tool will walk you through documenting a few initial choices. Then, once your private, secure account is started, you have the flexibility to add service details to your plan immediately or to spend some time reflecting on the details that are important to you and your loved ones.

Once you are ready to add personalization and service details to your plan, you can do so online or over the phone when it is convenient for you.
When properly documented and communicated, your written wishes will enable your loved ones to act on your behalf without having to guess your wishes. Just as you keep your will and financial documents updated, you should keep your end-of-life plan current to reflect your latest preferences.

Step 3: Share
After recording your wishes, the Dignity Planning tool will help you share them with your loved ones and keep your planning documents in a safe but accessible space. If you choose to keep your plan in a home filing cabinet or security fire-proof safety box with other important documents, be sure to notify your family of that location. And remember; never keep these important documents in a bank’s safety deposit box as they may not be accessible after a death occurs!

Step 4: Support
If you are financially unprepared, the costs of planning a service can be overwhelming for your family.

Regardless of what type of service you choose, it’s simple to start planning your final arrangements using the four-step approach: reflect, record, share and support.

Supporting your funeral and cemetery plan relieves your loved ones of the stress of gathering money at the time of your death. And funding your plan in advance can provide protection against inflation. Some funeral providers offer a price guarantee that essentially locks in the funeral cost at today’s prices so that your loved ones will not have to pay more for your selected products and services at the time of your death.

Planning or prearranging is one of the most caring gifts you can give your family. It not only makes sense financially, it also eliminates the guesswork for your family by providing them with a clear picture of what you want your service to say about you. So to achieve peace of mind, do the right thing and visit Dignity Planning today!

The Dignity Difference
The Dignity Memorial® network is North America’s largest network of funeral homes and cemeteries. Dignity providers serve over 300,000 families each year through our 1,800 locations in the United States and Canada. For us, there is no higher honor than to be chosen to bring loved ones, friends and a lifetime of memories together in celebration of a special life.

When you create a plan using Dignity Planning with a Dignity Memorial provider, our commitment to you includes exclusive benefits and services, which only Dignity Memorial providers offer. To learn more about these benefits, such as the award winning Dignity Memorial Guidance Series, the 24-Hour Compassion Helpline®, the Everlasting Memorial® or our 100% Service Guarantee, please visit www.DignityMemorial.com.
Dubbed “gray divorce” by some, calling it quits during your senior years may no longer be a decision that raises eyebrows. The divorce rate for those ages 50 and older doubled between 1990 and 2010, according to a study by Bowling Green State University sociologists.

While remarriages tend to have higher divorce rates, it isn’t only people on their second or third spouse who are seeing their marriage dissolve. The BGSU study published in The Journals of Gerontology found that 48 percent of divorcees were in their first marriage.
What if the worst happens and you and your spouse decide that your marriage cannot continue? Yes, the emotional toll of divorce is considerable, but the financial toll can be as bad.

The financial effects of divorce could be worse than any downturn in the economy. An average bear market lasts 15 months and results in a 32 percent loss in investments, according to investment firm Edward Jones. Meanwhile, a divorce can wipe out 50 percent of a person’s assets and never ends.

Even the most amicable divorce will result in divided assets and lost household income, but you may be able to minimize the damage by following these seven steps.

1. **Have a team of experts on your side.**
   Divorce is usually a highly emotional life event, and for that reason, financial experts say it’s important to have trusted advisors by your side.

   A consensus of experts advise that everyone going through a divorce should work with the following people.

   - Divorce attorney
   - Certified divorce financial analyst
   - Mental health counselor

   Having people who are not emotionally invested in the proceedings is vitally important and a key to avoiding common divorce settlement mistakes, like agreeing to split assets down the middle without considering tax implications or incentives.

   For example, you split everything evenly, but what happens later? The wife gets the house but can’t, because of taxes or maintenance, afford to keep it.

2. **Organize all your important documents.**
   As soon as you know you’re getting a divorce, start collecting all the financial documents you can. These include the following:

   - Bank statements
   - Credit card statements
   - Tax returns
   - Retirement account balances
   - Appraisals for especially valuable items

   Whenever possible, go back five years when collecting statements. Divorce attorneys note as common situations in which one spouse decided on a divorce and began to funnel money out of a joint account long before announcing the intention to split up.

   Besides looking for money being secretly withdrawn from bank accounts, double-check tax returns for any income you don’t recognize. Then look for line items on the IRS forms that may be worth money and should be factored into the divorce settlement.
As an example, there might be some capital loss carry-forwards that could be worth tens of thousands, or deductible charitable contributions. Too many people don’t think to look at the tax returns from that perspective.

3. Pull a copy of your credit report.
Review your credit reports carefully during divorce proceedings. Spouses should look for loans or accounts they don’t recognize and work with an attorney to ensure they aren’t responsible for any debt incurred without their knowledge. (The Consumer Financial Protection Bureau reports that in 2014 it found that fewer than 1 in 5 Americans check their credit report in any given year.)

After the divorce is finalized, no one should walk away with someone else’s liabilities.

4. Apply for a credit card to establish your own credit score.
It’s possible your credit score could drop after a divorce, particularly if you don’t have accounts in only your name. To minimize any credit reduction, apply for your own credit card, preferably before your divorce is finalized and your score takes a hit.

Use the new card to make a few purchases and pay them off immediately. This creates a positive payment record on your credit report. However, be careful not to charge more than you can pay back by the end of the month. Incurring debt and racking up interest charges during a divorce can make a bad financial situation even worse.

Divorce attorneys note as common situations in which one spouse decided on a divorce and began to funnel money out of a joint account long before announcing the intention to split up.

5. Create a budget based on your new income.
Going forward, you need to have a written budget based on your new expenses and expected income. Don’t assume your expenses will be cut in half simply because you’ve lost half a couple. Housing, transportation and utilities are likely to stay the same if you choose not to move. In addition, some expenses such as insurance may go up after a divorce.
And, it doesn’t matter if one spouse was considered at-fault for the divorce; attorneys say retirement funds and other assets are likely to be split evenly.

What looked like a lot of money to live on in your senior years doesn’t look like much when cut in half. Some spouses may offer more of their pension to avoid making alimony payments. However, it may not be a person’s best interest to accept a deal that would trade tax-favored investments for potentially taxable income.

6. **Review your estate plan and account beneficiaries.**
   Once the divorce is final, it’s time to review estate plans and beneficiaries on insurance policies and financial accounts. Otherwise, if something should happen to you, your ex may get your assets if his or her name isn’t replaced on the paperwork.

   You may also need to designate a new power of attorney and update Health Insurance Portability and accountability Act forms for health care decisions. These things should be done as soon as possible after a divorce to ensure you have the right people in charge of your finances and medical care should you become incapacitated.

7. **Hold off on any major financial decisions.**
   Most importantly, financial experts say those exiting a divorce should take time before making any big decisions.

   If you are the party that’s really hurt, you’re not in the frame of mind to make financial decisions. Don’t sell the house and move to Florida. Wait six to nine months to figure out who you are and what you’re going to do. Too often, people act rashly during a divorce without considering the long-term ramifications, getting so tied up in the emotional aspect that they forget about the financial aspects.

   Hearts can heal, but if you make emotional decisions during and after a divorce, it’s possible your bank account never will. Avoid losing both your marriage and your financial security by making careful, calculated decisions when negotiating your divorce settlement and setting out on your new life.
“I remember your face, but I can’t recall your name.”

Sound familiar? How about the times when you are with a friend and meet another acquaintance. Does your mind go into panic mode because you know you will have to make introductions and suffer the humiliation of having to say “I’m sorry but I forgot your name”. Are you ever introduced to someone and not be able to recall their name just moments later? Most people have suffered the uncomfortable anxiety that occurs when they want to remember someone’s name but cannot. Whether it is at a business function, social gathering, or the supermarket the results are the same, awkward moments! You might be able to get away with using the old Hollywood trick of calling everyone ‘dear’ from time to time but eventually you will be perceived as shallow and insincere.
Remembering people’s names is often the primary motivation for exploring memory training. Everyone likes to hear their name so remembering and using it will help you to build better relationships, enhance credibility, and establish trust.

So why is it that you are so good at remembering faces but not names? There are actually a few contributing factors.

Sometimes it is simply a matter of paying attention! It is important that you differentiate between hearing and listening. Really listening when you are being introduced to someone and focusing your attention can significantly improve recall. The problem is that your inner voice uses the same auditory resources as your external ear. So if you are having inner dialogue such as thinking about what you are going to say next, how you are being perceived, etc. it is very difficult to be truly listening.

 Earlier you learned that we think in pictures. Hear the word elephant or pencil and you can immediately visualize one. We rarely forget the names of things we can visualize. People’s names on the other hand are abstract and therefore it is not easy to form a mental image to tie to them.

To help you remember people’s names you must utilize your abilities of encoding and creating pictures to use on their face which becomes your file for tying their pictures or the stories you create for remembering them.

Let’s start with the basics:

Greet people by looking them straight in the face.
Concentrate and force yourself to really ‘listen’ to the other person’s name.
If you didn’t hear it correctly or it is an unusual name with a difficult pronunciation politely ask the person to repeat their name. Showing sincere interest is never offensive.
Within 5 seconds of hearing the name say it internally.
Between pauses in the conversation reinforce the name by repeating it internally.
Use the person’s name in conversation but be careful not to over do it. An easy beginning would be to say “it’s a pleasure to meet you George”.

If appropriate, exchange business cards so that you will have a written record. Otherwise, later when you have an opportunity, write down the names of all the people you met in a contact or address book along with any information about the individual you would like to remember for future reference.

Following these simple techniques will encode someone’s name at a deeper level and greatly improve your ability to recall the name.

Visual bonding is the other technique you can use to remember people’s names. It is creating a picture and placing it on their face with a lot of novelty, or picturing a story to visually bond to their face (usually

Because names are abstract we must create associations based on vivid mental images.
in conjunction with the file system) which allows memory performers to recall the names of an entire audience after hearing the names just once.

Because names are abstract we must create visual links based on vivid mental images. One possibility is to remember the individual to a certain set of circumstances derived from their name. For example: You meet a man named Donald Jollimore. To help remember his name you might picture Donald wearing the same blue hat that Donald Duck wears. To remember the last name he could be on a stage singing “for he’s a Jolly good fellow” (in Donald Duck’s voice of course!) over and over again while the audience yells “More”!

How about Mary Robinski. The last name is fairly straightforward because Robinski sounds almost like rubbing ski. You might picture Mary in a wedding gown (Marry) holding a ski she is furiously rubbing so that it will be perfectly shiny for the wedding.

Another popular technique is to identify one unique or significant characteristic about the individual’s facial appearance. Usually you would use the face because this is the main thing you want to bond with the name. It becomes the file system you use to remember their name. Try to pick a unique facial feature, or one which will be easy to elaborate upon. Large nose, big ears, bald head, red hair, etc. This is your internal system, so pick whatever feature you like. This will be the ‘file’ upon which you will create your visual name creation.

Next, you create an image based on the person’s name. For some names this is relatively easy to do. For others you must use the keyword mnemonic technique and pick substitute words to represent the person’s name.

Here are a few examples:
You are introduced to Mark Green and note that Mark has very curly hair. A simple visual file or picture story would be to visualize a very large amount of bright ‘Green’ curly hair on his head. Then you could add a large X to the middle of his forehead because you know that X ‘Marks’ the spot.

Names that have been visually filed to objects or things are obviously much easier to use. Names such as Brown, Bush, Wells, or Hill require only elaboration. Substitute words must be employed for other names.

Jennifer O’Brien seems like a very nice person. Those dimples in her cheeks when she smiles or you can see when she is concerned or sad only enhance her friendly disposition. You imagine two shamrocks instead of dimples to remind you of her Irish name. Jennifer sounds like Jen-in-fur so you picture her dressed in a thick fur coat with
Remembering Names

Later you meet Ellen Weagle. Ellen is wearing beautiful diamond earrings. You could visualize the earrings as the letters ‘L’ and ‘N’ which are covered in diamonds. Weagle sounds like wiggle so the earrings are hard to see because they are always wiggling.

And finally you are introduced to Richard Shaw. Richard has a very nice smile and perfect teeth. You exaggerate the smile and imagine a dollar sign on each tooth to signify ‘rich.’ Shaw sounds like shawl so you can picture Richard wearing a very expensive shawl.

Regardless of your approach the objective is to convert the abstract name into a memorable visual image. You use encoding and elaboration to strengthen the story creation, our brain uses to create the associative links of visual, auditory, smells, touch or taste.

Hint: You may want to keep the visual pictures or stories you create private. Telling someone that you remember their name because they have a big nose could strain a relationship!

Start slowly and learn to employ these techniques with the people in your life or the people you meet. You can set a goal of remembering five names each week or five names from one group and continue to build from there.

As you learn to remember names you will discover that the techniques you use will become almost second nature.

This article provided by

The Memory Technologies Institute

www.mtimemory.com
Considerations for Older Travelers

An increasing number of older U.S. citizens are traveling abroad. The U.S. Department of State wants you to be prepared so that you can enjoy your trip. Please consider the following tips as you plan your travel. Additionally, if you plan on residing overseas, please review our webpage on retiring abroad.

Travel Documents
Apply for a passport at least three months before you travel. If you have one, be sure to check the passport’s expiration date as well as the entry requirements for the countries you will be visiting. Some countries require that passports be valid for six months after your trip ends and some foreign countries require that U.S. travelers obtain a visa. Entry information for foreign countries is available in the Country Specific Information pages.

Stay Connected
A secure way to maintain your emergency contact information is to enroll with our Smart Traveler Enrollment Program. Your information is stored securely and enables the Department of State, U.S. embassy, or U.S. consulate to contact you, your family, or your friends in an emergency according to your wishes.
Health Information

Healthcare tops the list of concerns for many older U.S. citizens who are thinking about traveling abroad. Consult with your physician prior to your travel overseas to identify your healthcare needs at your destination. Research the environmental conditions at your overseas destination that may contribute to your specific health concerns, particularly if you are sensitive to altitude, air pollution, humidity, or other conditions, and check availability and standards of care.

For more tips related to health issues, visit our website. You may also find health information at the Travelers’ Health page of the Centers for Disease Control and Prevention (CDC) website.

Medical Insurance Beyond Medicare

Medicare, the U.S. government health plan for people aged 65 years and older, does NOT cover health care overseas. We highly recommend that you obtain health insurance to cover emergency medical and dental treatment and for medical evacuation to the United States. Many companies offer short-term health and emergency assistance policies to cover healthcare expenses incurred overseas, including emergency services such as medical evacuations.

Pharmacies and Medications

If you routinely take prescription medication, be sure to include an ample supply for your trip, and adjust your medication schedule as you cross time zones. Carry a letter from your doctor describing your conditions and the medication you require. To avoid questions or delays at customs or immigration, keep medications in their original, labeled containers.

Please be sure to ask your physician and pharmacist for the generic or chemical name of your medication. Drug names differ in many countries, and pharmacists and physicians abroad are more likely to be familiar with this name. Check with the embassy or consulate of the country you plan to visit to ensure that your medications are not considered illegal substances under local laws.

Local Conditions

Extremes in climate can adversely affect the health of some travelers. So, too, can travel to high altitude locations. As you travel, ask your tour operator or hotel about local conditions, including recommendations about taxis and other transportation options, restaurants, and the safety of local drinking water. Information on safe food and water precautions may be obtained from the Centers for Disease Control and Prevention’s (CDC) hotline for international travelers at 1-800-CDC-INFO (1-800-232-4636) or via the
CDC website. You can find more information about particular food safety concerns in the Country Specific Information and U.S. embassy or consulate webpages.

**Travel Smart**
Pack lightly and learn what clothing would be appropriate for your destination. Be aware that physical activity undertaken during travel can be strenuous, and sudden changes in diet and climate can have serious health consequences for the unprepared traveler, no matter your age. Build ample personal time into your itinerary—whether to catch up to a current time zone or to enjoy an extra travel site.

**Financial Information**
Understand the financial system and know the currency rates at your travel destination. Tell your bank or credit card company of your travel plans so that its security measures do not freeze your account. Often they will block a card if they see unfamiliar patterns of use and they don’t know you are on a foreign trip.

Ask if your bank has any branches at your travel destination or international banking partners where you could safely deposit or withdraw funds as needed. Read the Crime section of the Country Specific Information for the countries you will visit to review the ATM scams and other financial scams that may be targeting foreign visitors.

Check with the embassy or consulate of the country you plan to visit to ensure that your medications are not considered illegal substances under local laws.

If ATM service is not widely available or is not secure, bring travelers checks and one or two major credit cards instead of planning to use cash. Many banks in most countries will issue cash advances from major credit cards.

**Accessibility and Accommodations**
If you have mobility difficulties or use a wheelchair, determine exactly what the access is to areas such as swimming pools, public facilities, hotels, restaurants, bars, restrooms, etc. Determine if shopping and entertainment are accessible. For more information, check our section on Traveling with Disabilities.

**Beware of Scams**
Scammers intend to get money from their victims by making the victims believe they will gain something of great personal value (financial gain, a romantic relationship, helping someone in trouble, the safe return of a friend, etc.). Scammers operate primarily via the Internet, email, and phone.

For more information, please review our information on International Financial Scams. Information on scams
common in your destination country can also be found in each country’s Country Specific Information.

**Prepare for Emergencies**

Leave emergency contact information and a copy of your passport biographic data page with family and trusted friends. Carry emergency contact information for your family in the United States with you when you travel (be sure to also pencil it in the emergency contact information section of your passport).

Know the contact information for the nearest U.S. embassy or consulate, available on the Country Specific Information page for each country and on each embassy or consulate’s website, and provide that information to your family and friends.

**Carry emergency contact information for your family in the United States with you when you travel...**

If there is an emergency situation where you are staying, such as civil unrest, disrupted transportation, or a natural disaster, prevent undue worry or concern by contacting your family and friends as soon as possible. A secure way to maintain your emergency contact information is to enroll with our Smart Traveler Enrollment Program.

One sure way to ruin your travel is to lose money because an emergency has forced you to postpone or cancel your trip. Take careful note of the cancellation policies for your travel and consider purchasing travel and luggage insurance. Many credit card, travel, and tourism companies offer protection packages for an additional fee.

The Bureau of Consular Affairs is a bureau of the U. S. Department of State reporting to the Under Secretary of State for Management [http://travel.state.gov/](http://travel.state.gov/)

Looking for information on what other resources might be available? Let us know for future issues of VantagePoint. Email your suggestions to info@vantagepointtoday.com
How to Save Money on Vacation Travel

This article provided by CTC Travel

In order to be a smart consumer when it comes to planning and buying your next vacation there’s a great deal of information you need to know. The avalanche of new products, the complexity of the offers and the huge amount of information available on the Internet can make vacation planning a stressful full-time job.

In planning a cruise alone every cruise line ship and itinerary is different and there are over 230 ships to choose from. A recent IBM study revealed that the average person spends up to two weeks planning a vacation online and over 50% are dissatisfied with the experience and often buy the wrong vacation altogether. In 2014, 23% of online travel buyers left the Internet and bought from a travel agency. The Internet is a great place to shop, but not to buy travel.

Use a Travel Agent
The common misperception is that if you buy your vacation direct from the supplier or from an online source like Travelocity or Expedia to get a better price than by using a travel agent. The reality is quite the opposite. The travel agent is an experienced unbiased source with incredible resources that can match your travel dreams to the appropriate product, often at a total price that is less than the other sources. That will save you valuable time as well. From our years of experience we have found that 50% of the people who come in and buy vacation from our company leave buying something different than they expected.

The suppliers, cruise lines and vacation companies, do not permit anyone to sell their products at prices below the prices they establish. Your relationship with your travel agent should be as important as those you have with your financial planner or CPA. Your travel agency’s experience is priceless and our advice is free. As important, your agent will be there for you if things go wrong.
The Economy’s Effect on Vacation Travel.

Another misconception is that the difficult economy means people aren’t traveling so it’s a buyers market. In truth, there is significant pent up demand for vacation travel. It was postponed for the last several years and as result, 2015-16 appears to be a strong time for travel.

It is estimated that 30% of tax refunds will be spent on travel. Additionally airlines, cruise lines, river cruise companies, and hotels have all announced major new builds over the next several years. It is a supply and demand game and an increasing supply will keep prices artificially low now and in the foreseeable future. The key is to buy well in advance of travel to get the lowest fares and best availability and hope the price goes down. Many agents, including our firm, offer price protection, re-pricing your vacation if the price goes down. Due to capacity control pricing, fire sales are pretty much a thing of the past.

The Boomer Effect

If you’re reading this article you are most likely a boomer born between 1943 and 1960, affluent and retired Boomers are having a major effect on vacation travel, they control 80% of discretionary wealth in the US and there are 77 million of them, about 16,000 boomers turning 65 every day and 10,000 are retiring every day. Boomers have the time, money and the health to travel. They are looking for the unique life experience travel offers. Boomers are sharing their wealth as they take their families with them. About 43% of all vacation travel today is multigenerational. Boomers are traveling in record numbers.

Think Value not Price

Aside from the airlines and airfares, every leisure travel product is gotten better and actually cheaper. In cruising the Luxury line’s are selling a better product today at about 50% of the fares 10 years ago and include more freebies, like airfares, shore excursions, drinks and gratuities. Always buy the best you can afford, no one remembers the price of a great vacation.

Travel now

This is the best time in history to travel because you get added value at more reasonable prices. Remember you can always make more money, but you can’t make more time for the experiences and memories of a lifetime.

The suppliers, cruise lines and vacation companies, do not permit anyone to sell their products at prices below the prices they establish.
For Rola Eid, D.O., being a plastic surgeon isn’t just business; it’s personal. “When I was eight years old, I learned what cancer can do to a person. My mother battled breast cancer for 10 years and it left her physically disfigured and socially ravaged. I saw her become a shadow of her former self,” says Dr. Eid, medical director of plastic and reconstructive surgery at Cancer Treatment Centers of America® in Tulsa.
But after undergoing breast reconstruction, Dr. Eid witnessed her mother’s restoration. “She was back to being the social butterfly she used to be,” Dr. Eid says. “I saw firsthand the transformative and restorative power of plastic surgery, and from then on my course was set.”

After 16 years of training in general surgery, plastic surgery, cosmetic surgery, breast reconstruction, facial plastic surgery and even microsurgery, Dr. Eid now provides reconstruction options to cancer patients every day.

“Three advances have transformed breast reconstruction for women,” says Dr. Eid. “A product called acellular dermal matrix (ADM), autologous fat grafting, and three-dimensional (3-D) nipple tattooing.”

“Acellular dermal matrix (ADM) 

ADM is a material that has been used for gum repair, hernia repair and burns, but Dr. Eid now uses it for reconstruction. A soft tissue replacement for breast reconstruction for more than 20 years, ADMs provide a scaffold upon and within which the patient’s own cells can repopulate and revascularize the implanted tissue.

“This soft tissue support helps me reconstruct the natural fold in the breast and also thickens the tissue so that when I fat graft later on, I have a structure to add the fat into,” Dr. Eid explains. “The benefit of this product is tissue regeneration. Blood vessels grow into the implanted ADM and it becomes a part of the breast with its own blood supply.”

“ADM has been an important part of breast reconstruction for many of my patients,” adds Dr. Eid. “Bioengineering the breast with ADM has helped ensure these select patients achieve a more predictable, more natural-looking, more long-lasting result.”

We all know the effects of gravity, but we’re not always cognizant that this constant force is what’s primarily causing sagging breasts. “ADM has been used effectively in women whose breast implants were bottoming out due to the effects of gravity on their larger-size implants,” says Dr. Eid. “I’ve used ADM in several cosmetic patients, and with consistent results. In both cosmetic and reconstructive cases, an ADM can act as a hammock or strong sling to help support the weight of implants over the course of years, counteracting gravity and helping women maintain a longer-lasting surgical result that can be as youthful as it is natural-looking.”

“Autologous fat grafting

In autologous fat grafting, liposuction is used to take fat cells from one part of the body and inject them into the breast. “I call fat ‘liquid gold’ because it improves the quality of the breast tissue and increases blood flow to the area,” Dr. Eid says. “The added benefit of fat grafting is body contouring. When I take fat from the thighs or
stomach and inject it into the breast, it creates a more desirable body shape.”

Autologous fat grafting may involve between two to five procedures to completely rebuild a breast, depending on individual factors, such as breast volume. For some patients, the procedure can begin at the time of the mastectomy.

Some potential advantages of autologous fat grafting include:
- Avoiding a major surgery such as microsurgical flap reconstruction.
- There are no visible incisions on the donor site(s).
- There is a minimal recovery period for each procedure.
- Skin damaged from radiation can potentially become more soft and supple.

Traditionally, women who undergo mastectomy and radiation therapy are recommended flap reconstruction rather than implants. However, fat grafting can convert the damaged skin into more pliable and healthy tissue that is amenable to tissue expansion and implant-based reconstruction.

3-D nipple tattooing
Finally, 3-D nipple tattooing has taken breast reconstruction options to a new level, according to Dr. Eid. For women who have had a total mastectomy and are undergoing breast reconstruction, the options for nipple replacement were limited. “The two-dimensional (2-D) tattoos didn’t look good. They faded, and didn’t look realistic,” says Dr. Eid. That’s why she sought out a local tattoo artist to train her in 3-D realism techniques. “I am now using multiple, customized colors and shadowing to create nipple/areola tattoos that look very realistic, and it is making a huge difference for many of these women,” she says.

“My goal for my patients is to help restore what cancer has taken away.”

“Artistry and plastic surgery go hand in hand,” says Dr. Eid. “The nipple/areola is a defining characteristic of the breast and a natural focal point for the eye, so to be without this feature strays away from what appears natural.”

Self-image is critical to patients’ sense of well-being. Those who want a more natural appearance after breast reconstructive surgery may opt for a 3D nipple tattoo, which uses a tattoo gun to ink a high-resolution image of a nipple and areola onto the breast. Other patients may choose to have a nipple reconstructed during surgery. “Either choice is patient-specific,” adds Dr. Eid.

Earlier versions of the nipple tattoo were typically one-dimensional, using a single color — peach, salmon or eggplant — to paint one or two concentric circles onto the breast. More recent 3D techniques offer a more
realistic appearance by drawing from multiple shades and shadows.

Today’s expanded color palette uses 15-20 hues of organic, non-toxic pigments. “Compared to existing alternatives, 3D tattooing creates a more natural-looking breast,” says Dr. Eid. “The tattooing procedure takes about 90 minutes to two hours, typically over one visit, though some women opt for a second follow-up visit for refinements.”

Dr. Eid says she advises patients to allow their body to heal for five to six months after breast reconstruction surgery before receiving a nipple tattoo “to ensure optimal color pigment retention.”

“You become aesthetically focused when performing cosmetic techniques for patients with exacting expectations. Even the smallest of details are important,” says Dr. Eid. “I believe breast cancer patients deserve the same aesthetic focus as elective cosmetic patients.”

Restoring what cancer has taken away
For Dr. Eid, her skill comes from training, but her purpose comes from experience. “Cancer is like a wrecking ball and can destroy everything in its path, even the human spirit,” says Dr. Eid. “My goal for my patients is to help restore what cancer has taken away.”

To learn more about breast reconstruction options, visit cancercenter.com.
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