



NAGNF

Spotlight

NAGNF Zoom Conferences

by Emma Dzifa Toussaint

In an effort to support each other educationally, personally, and professionally, our members are encouraged to host, participate, and moderate conferences. During the late summer and early fall, two were held via Zoom, both were informative and well attended. The first conference was moderated by Ms. Dilys Poku-Mensah MSN, FNP-BC on September 12, 2020. The topic of “Back to School in the Pandemic and Parents’ anxiety,” was a popular one and those who attended discussed important lessons and helpful tips for parents with school-aged children.

The second conference was held by the DMV chapter on September 25, 2020, and focused on “Self-Care in the age of COVID for frontline workers.” This equally important topic focused on ways in which healthcare professionals can maintain optimal wellness. The presenters included Dr. Jemima Kodua DNP, CM; Ms. Emelia Addo Marfo Sarbeng CPA, Financial Advisor; and Ms. Adelaide Okoree Siaw MSN/ED, RN. It was moderated by Ms. Joyce Blaboe MSN, RN.

Both conferences were enlightening and discussed pertinent helpful information. **Additionally, we are looking forward to the National Conference being held on November 7, 2020.**

Speakers include our President and Founding member, Ms. Gifty Y. Lano CNOR, BSN, RNFA; Ms. Cecilia Lodonu-Senoo, CEO of HFFG; Ms. Belinda Addo MSN, APRN, FNP-C; Ms. Elizabeth Bart- Opoku MSN/ED, RN, PHN, CHEP, and Ms. Adelaide Okoree-Siaw MSN/ED, RN. These lovely ladies will be discussing mentorship and resilience in nursing, nurses’ financial wellness, collaborating with nurses in Ghana, the role of the “diasporan,” and NAGNF membership. It promises to be a dynamic conference with lots of pearls. The main goal is to discuss “Putting Nurses First” in 2020, the Year of the Nurse. Please join us if you can by logging in, you will enjoy it! Let’s continue to support each other as we increase our knowledge. Thanks for reading, maybe we will see you on the next Zoom.

Highlights

Building your spiritual life during this time of change:

1. Just do it.
2. Strive to live out a fulfilled spiritual life
3. View the Covid-19 Pandemic as an opportunity, rather than just a challenge
4. Look for the good that you can do to help others
5. Watch ways to grow and learn
6. Consider the ways that you use your time alone.

Reference

Creech, W 2020, 'Building your spiritual life during changes brought about by the Covid-19 pandemic', Mayo Clinic Health System.

Link

<https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/building-your-spiritual-life-during-covid-19-changes/>

Building your spiritual life during changes brought about by the Covid-19 Pandemic

by Evelyn Ntumy

Change is one constant in our lives yet, does not make things easy. According to Chaplain William Creech at the Mayo Clinic Health System, society is in the midst of monumental change, the question is - how will we respond ? The author has provided some suggestions to build our spiritual life during this time of change:

- First is to “Just do it” (Nike’s Slogan). He advises one not to waste a crisis-finding something to do in such an unprecedented time is critical to our wellbeing. As we are called to be idle at home, it is important that we use this time to think about our lives and how we might do things differently. The author asserts that, an idle mind could lead to occurrences such as anxiety and depression; therefore, we need to find something that can heighten our spiritual energy if viewed as worthwhile or valuable. Creech suggests that, for one to be most effective, we must focus on areas where the Divine longs for us to serve.
- Secondly, one must strive to live out a fulfilled spiritual life. Covid-19 has caused many of us to think about how we are spending our time. Previously, much of our lives was consumed with multiple activities and as social beings by nature; this time of social distancing has become a new novel for all of us. One wonders according to the author if social distancing might become the new norm, therefore, scheduling time for spiritual life-building can become part of the change to fill the void of loneliness. It is also important to concentrate on tasks and items that bring fulfillment, increase joy and peace -- particularly those that can enhance your spiritual life rather than merely doing activities to fill the time.
- Thirdly, we must view the Covid-19 Pandemic as an opportunity, rather than just a challenge. While this pandemic is a mammoth challenge, including stress and loneliness, the existential part of change itself is an equal stressor amid all specific stressors. One way to be prepared for the best or worst case scenarios is to see the opportunities amid the challenges. Therefore, if Covid-19 is viewed as an opportunity, then we must find ways look for such.

- Furthermore, the author also advises to look for positive things that we can do to help others such as, little actions that can brighten someone else's day. As the adage goes, "every drop of water makes an ocean when added together". In addition, we must think and consider our local contexts in donations to shelters, playing games or music with neighbors from a distance.

According to Creech, we must look for ways to grow and learn. Some families are joining faith services through online streaming and others are attending drive-in services. While this may not be as effective as "face to face" services, these alternatives are giving faith communities and attendees new ways to be involved in worship. One could also use the "outside the box" thinking and a crisis, might afford that opportunity.

Lastly, we must consider the ways that we use our time alone. Now is the time to stay focused and spiritually disciplined in prayer and meditation, because these practices apply to many faiths. Prayer as the author explained, is the way to connect to the deity, and this time of distancing one's self from people and events, provides an opportunity to focus more on the spiritual deity, which may be the most important aspects of one's life.

Care for the Givers

by Emma Dzifa Toussaint

Although it sounds simple, the concept of self-care can be a difficult one to grasp. Nurses especially struggle with this, because as the best caregivers of everyone else, we rarely take care of ourselves. Webster's dictionary tells us that self-care is to "care for oneself." With that being so broad, I sought a more specific meaning. Oxford dictionary better defines the term as "the practice of taking an active role in protecting one's own well-being and happiness, in particular during periods of stress." It seems as if self-care is only mentioned during times of stress, but honestly, that should not be the case. Time does not always allow it, but self-care *should be* the practice of doing something extra to pamper oneself, to avoid feeling pressure. Unfortunately, that is not the case usually.

No matter your status or profession, these last few months have been overwhelming. With a pandemic threatening every aspect of our lives, increased racial tension that reflects long standing, underlying issues, and a major election looming, everyone has or is feeling some type of tension. Not to mention, normal life stressors still exist. Nurses have it even worse because as the caregivers, or "front line workers" as now referred to, work and personal life challenges melt into one overwhelming feat. Nurses are not only worried about providing the best care to their patients, we also worry about keeping ourselves and our families safe. After all, nurses have always been on the front line of care, and the recent recognition and fleeting fame does not make our jobs any easier. While caring for others, our concerns and needs are often put on the back burner, with the idea that we will take care of ourselves later. To be completely transparent, as I am writing this, I am badly in need of self-care and have been saying "later" for months. With that being said, it is important to recognize the need for self-care and make time for it. Prioritize it, just as you do work, taking care of patients and family. Nurses need to realize that if they are not at their optimal level, all will be affected including care of others, which is what we do best. During the height of the pandemic, nurses were feeling so burned out, some were taking FMLA (family medical leave act) to find a way out of work. Since then, many institutions have recognized the importance of a respite, and have strongly

encouraged nurses and other healthcare professionals to take time off as needed.

One does not have to wait for time off to practice self-care. It can be something as simple as taking a walk or run, napping, listening to your favorite artist during a long shower, journaling, reading a book you want to read (not one that's required), or watching your favorite show or movie. It can also be more involved, for example having some "me time," by taking yourself out on a date, getting a massage, getting a manicure and pedicure, or going on a trip, (safely of course). The beauty of self-care is that it has no limits unless you set them. Ensure that whatever activity you choose, it makes you feel good, you can afford it and it will help you release or avoid stress.

Remember to be consistent, put yourself first, and thoroughly enjoy whatever you choose. After all, no one will take care of you as well as you, so it is important to make self-care a habit. With nurses giving so much of themselves daily, it is necessary to return some of that positive energy. A wise woman recently said, "With all that's going on, we have to be kind to ourselves and our families." In order to be truly kind to others, we have to give ourselves some grace and be kind to ourselves first.

Whatsapp Etiquette

Most of us belong to one group or another, and we often find ourselves overwhelmed at the end of the day with so many messages either sent to us or shared on the platforms. On professional platforms, we still must control the items we post, and we also must watch the tone we use when we correct others who post something.

We must remember that other users cannot see our facial expressions or hear the tone of voice; therefore, it is vital to be clear when expressing ideas and opinions. It is also essential to be wary of using humor and sarcasm when posting.

Remember that humans have feelings on the other end of the correspondence, so it is crucial not to say anything you would not say in person.

Lastly, if you could see through the eyes of someone and know what they were going through that day, would you respond differently? Let us learn to correct others with love, no matter where it is.

True enlightenment manifests itself through tolerance of others, so even when someone breaches etiquette, let us correct in love and privately.

Where Did I Go Wrong

section by Vivian Maafoh

Got one of those calls late last night

Kept me up throughout the night

I said to myself, who do I call?

Morning came, and no decision reached

Confusion set in, and fear followed

Felt the sweat flow down my back

Then a thought flashed through my mind

Send a note to your WhatsApp group

For sure, one or two will respond

With a glimpse of hope, I sent my message

Excited, I waited for a response

To guide me on my next step

Alas, that is where I went wrong

First person asked why I posted that question

The next one asked, do you know the rules?

The third one said, do not ever do that again!

Words cannot describe how crushed I felt

My oh my, I thought I had professional friends

Remembering Madam Mary Amoasoh



*Madam Mary Amoasoh (right)
with her daughter Dr. Jemima
Kodua (left)*

Madam Mary Amoasoh Passing

by Irene Ahorlu

On April 24th of this unforgettable 2020, the nursing profession lost a beloved, distinguished nurse and mother. This bright star and retired colleague was present at NAGNF's inauguration in Washington, D.C., in April, 2019. Madam Mary Amoasoh was the mother of Dr. Jemima Kodua RN, BSN, MSN, CM/DN, DNP, who is NAGNF's DMV Chapter President. Madam Mary Amoasoh, popularly known as Grandma or Nurse Amoasoh was a trailblazer. She started her career in nursing as a midwifery trainee at the former Alice Maternity Home near Amakom roundabout in Kumasi in 1961-1963.

The following is her nursing career in chronological order:

- Ward assistant at AME Zion hospital at Akomandan Afrancho from 1966-1968
- Mampong Midwifery Training School from 1968-1970
- AME Zion Hospital in Akomandan Afrancho 1970-1972
- AGOGO Presby hospital 1972-1979
- Sunyani Government Hospital 1979-1980
- Gyedu Health Post as Midwife in Charge from 1980-1982
- Sunyani Government Hospital 1982-1984
- Bomah Health Centre as Midwife in Charge from 1984-1990
- Tanosoh Health Centre Midwife in Charge from 1990-1997
- Komfo Anokye Teaching Hospital (K.A.T.H.) as Nursing Officer from 1997-2004, where she was awarded "Best Nurse".

She retired from K.A.T.H. in 2004 and transitioned to the United States of America to live with her daughter, Dr. Kodua. In the first few months in the US, she did some private duty nursing. In 2007, she developed kidney disease and required dialysis for 14 years. Thankfully, she received a kidney transplant in 2015 and was doing well until March 2020 when she went back on dialysis. Sadly on April 24th, she passed on to be with the ancestors. Nurse Amoasoh was a published author and is survived by five children and 14 grandchildren. She will be missed and never forgotten by her family, friends, colleagues and all whose lives she touched. She was 82 years old (March 1938 - April 2020).

Personal Finance: How Do Macro Interest Rates Affect Your Personal Finances?

courtesy of DiversyFund

Even the most determined hermit would find it difficult to escape some mention of slowing GDPs, recessions, collapsing economies, and trade wars in 2020. Sure, there is a sense of rising hysteria and loud conversations about the state of the economy, but how does it really flow down to the individual investor? Some metrics hit harder than others: we all probably know someone who lost their job or had to take a paycut in order to stay employed, or went through the ordeal ourselves. Other metrics seem completely removed from our current reality, like the tech boom and inexplicable stock market rise. So where do interest rates fit into the whole economic environment and our lives?

Debt has somehow become a staple of life in the US in the last few decades. Because of that, interest rates have a bigger effect on our personal finances than we realize. For example, do you know the interest rate on the following:

- Your credit cards
- Your student loans
- Your medical debt
- Your savings account

Is it all dependent on the interest rate that the Fed sets? Let's dive in to some aspects of interest rates and personal finances:

Your Spending

Changes in interest rates can sneakily impact your spending habits depending on factors like current rate levels, expected future rate changes, consumer confidence, and the overall health of the economy.

For example, have you ever considered speeding up a major purchase because the provider was offering 0% introductory rates? Interest rates can serve as an incentive or a deterrent to spending. If interest rates are low, people may get a \$500 bonus or gift and decide it's not worth earning \$0 in a savings account. They might spend it on something they need, or even decide to borrow more money with a low interest rate loan or credit card to purchase something for \$1,500.

Your Saving

On the flip side, interest rates also impact our marginal propensity to save. An increase in interest rates at the macro level will encourage banks to offer higher rates on their savings accounts as well. This makes savings seem more attractive to average individuals. So if you're looking to increase your savings rate, you'd want the Fed to increase interest rates.

This is why average investors are often interested in locking in high interest CDs (certificates of deposits) while rates are high, so that they are protected from the risk of lowering interest rates for the next 2-3 years.

The Prime Loan Rate

While there isn't a direct correlation—the savings rate this year reached a high of 33% despite historically low rates due to the pandemic—there is a relationship between the two variables that can be seen over time.

Your Borrowing

While savers get the benefit of delaying their spending in the form of interest, borrowers must pay interest in order to access funds in the present. The average balance on a credit card is now almost \$6,200, and the typical American holds four credit cards, according to the credit bureau Experian. Credit cards have variable interest rates that are ultimately tied to the prime rate, but consumers have to pay much higher interest rates in order to use the credit cards. In fact, as of September 2019, the average credit card APR was 15.99 percent, according to Bankrate data.

In some cases, student loan rates are also closely related to Fed interest rates. If you have variable interest rate loans, your rates will likely go up with a Fed rate increase and decrease with a Fed rate cut. If your student loan interest rates are fixed, your rates are set from the very beginning of the loan, regardless of what the Fed does. You can, however, refinance loans and opt for a variable rate in a decreasing interest rate environment.

Your Mortgage

Before the great recession in 2007, the economy was booming because of an out-of-control housing market. In 2001, the Federal Reserve had lowered its targeted federal funds' rate from 5.5% to 1.75%. It suddenly became very easy to borrow for mortgages or get lines of credit for home construction. There were record home sales and property values—until it all came crashing down.

The housing boom era may not have been the intended result of the federal reserve's decision to slash rates dramatically, but almost 20 years later the relationship between federal interest rates and mortgages is still going strong. As the Fed has announced its decision to keep interest rates low for the foreseeable future, mortgage rates have fallen significantly.

If you're a homeowner, this could be a good time to look into refinancing as we suggested for student loans in an earlier section. A refinancing could allow you to shave off a few percentage points from the interest rate on your mortgage, leading to thousands of dollars saved over the long term.

One way to take advantage of real estate market returns and cash flows without the risk of housing boom and bust cycles is to look into REITs. REITs are somewhat protected from interest rate risk, and can be a great way to introduce diversification into a financial portfolio.

The Takeaway

The Federal Reserve rate is just one of many economic variables that shape (and indicate) expectations toward consumption, saving, borrowing and lending. These indicators are analyzed ad nauseum by macroeconomic experts and the news media, and it's easy (and tempting) to stay at that 1000-foot level when looking at the data. However, these economic factors can have a real impact on individual investors and average Americans. If you're unsure about how to make major financial decisions at an uncertain time or are looking for ways to prioritize your saving and spending, looking to external factors like Fed interest rates can give you some much-needed context.

Executive Corner

In 2019, the World Health Organization (WHO) designated 2020 as the “International Year of the Nurse and Midwife” in honor of the 200th anniversary of the birth of Florence Nightingale. When the announcement came across my desk, it reminded me of why I chose this honorable profession. Little did we know that in 2020, as nurses, we would truly walk the path of Florence Nightingale and do battle with Covid-19. I went back and refreshed my memory of all Florence Nightingale did in her role as a nurse. Her pivotal role tending to wounded soldiers in the Crimean war and infection prevention was monumental, just to mention a few. This designation in essence has become a self-fulfilling prophecy for all nurses as we find ourselves in the midst of this Covid-19 pandemic. It has been both challenging and rewarding as we continue to be relentless in the fight against Covid-19. So, let me be clear, I come by to say a big “thank you” to all you HEROES on behalf of the world and all those battling Covid-19. 2020 is truly the “International Year of the Nurse and Midwife”.

At this juncture, I would like to briefly introduce myself. My name is Matilda Adams, and I have the privilege of leading the North East (NE) Chapter of NAGNF. The NE territory covers New York, New Jersey, Pennsylvania and Delaware. We formed our NE Chapter in May 2019, on the heels of NAGNF’s inauguration in April with 6 engaged and active members and rapidly grew. The focus of our team has been to engage, energize and propel the mission and vision of NAGNF forward. We have made some great strides for which we are very proud of.

In October of 2019, we sponsored our first “Fall Conference”. This was a collaborative event with our partners, the Nursing and Midwifery Council of Ghana (NMC) and the Ghana Physicians and Surgeons Foundation (GPSF) in the United States. In attendance was Mr. Felix Nyante, the Registrar for NMC in Ghana, our keynote speaker. It was a truly defining moment for NAGNF and its NE Chapter. It was our opportunity to explore how we could leverage our strengths and grow together, to build the role and image of the Professional Nurse both in Ghana and the United States.

There has been no slowing down for the NE Chapter. In the midst of Covid-19, we sponsored our first Virtual Conference which was very well attended. The conference was dubbed – “Covid-19: Current Trends and Beyond and its Implication for Nursing”. From our perspective, it was imperative for us to support our colleagues by providing education in an effort to decrease the burdens being experienced as a result of the pandemic. We were again supported by our partners and collaborators – GPSF and GNMC. In addition, the president of the Ghana Registered Nurses and Midwives Association (GRNMA), Mrs. Perpetual Ofori-Ampofo was in attendance. It was very well attended with over 50 attendees from three continents – US, Canada, Ghana and England.

We continue to strive for excellence and press on. We continue to recruit and meet monthly. Our next big event is the NAGNF National Congress – November 7th, 2020! This is our open invitation to join NAGNF. I am grateful to have the privilege to lead such a dynamic group of people who are passionate about healthcare and the wellbeing of others. I am truly proud of NAGNF and how far we have come. #NAGNFStrong!

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