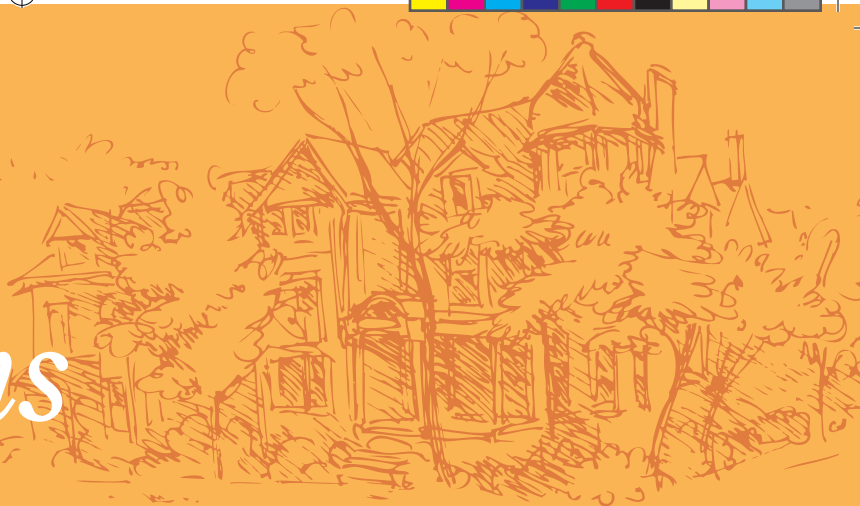


# The Fair Havens



## Included in this issue of The Fair Havens:

- Caring for Elderly Parents
- Biblical Stewardship of Your Parents' Resources
- Caregiving and Financial Oversight
- Emotional Changes in the Elderly
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## Caring for Elderly Parents

When Israel received the Ten Commandments at Sinai they were commanded: "Honour your father and your mother, that your days may be long upon the land which the Lord your God is giving you" (Ex. 20:12). The Apostle Paul restates the fifth commandment (found in Deut. 5:16) in his letter to the Ephesians: "Children, obey your parents in the Lord, for this is right. 'Honour your father and mother'—which is the first commandment with a promise—that it may go well with you and that you may enjoy long life on the earth" (Eph. 6:1-3). But how do we fulfill the Scriptural mandate to honour our elderly parents? Honouring implies choosing to respect and care for our parents—not grudgingly, but rather out of love.

According to researchers, most seniors measure their personal worth by gauging how well they meet three goals: 1) dependability, 2) the ability to maintain close family ties, and 3) self sufficiency. One key to honouring our parents is to understand how to encourage them in these three areas. Most seniors do not want to reach out for help. They want to do things on their own, confirming their sense of independence and responsibility. Sometimes, though, getting outside help becomes necessary. With support and encouragement, our elders can learn to accept help when it is required without it talking a toll on their spirit and character.

Often a balance needs to be sought. You might disagree over your parents' preferences for living arrangements, medical care, eating habits or other issues. It is important to try to find neutral ground and respect your parents' opinions. Listen to their views, even as you talk about exploring some new services, options or alternatives, or other ways of maintaining independence. Give your parents credit for applying the wisdom that they've gained while raising a family. Work at preserving their dignity. Don't impose decisions upon

your parents simply because it might make things easier or more convenient for you. Never shame your parent. Allow your parents to do as much as they can for themselves, even if you could do it more quickly or easily.

With increasing age and infirmity, your parent will begin to rely on you and your personal resources in many practical and emotional ways. It may seem as if you are reversing roles as you become the "parent" to your father or mother. If you are caring for an aging parent, this can sometimes be distressing because role reversal is never clear-cut or complete. In truth, we are interdependent upon one another and benefits can be gained by appreciating the changing relationship between parents and their adult children.

In spite of your efforts to assist your parent in living with some measure of independence, the time may come when you need to assume a more active role in decision making. Be patient with yourself, especially if you need to make difficult decisions. When a parent can no longer handle ordinary skills necessary for living alone, it can be a worrisome time for every-



one. For the parent the issue may be loss of control, which can produce stress, anger and fear. For you the issue may be fear that your parents are no longer safe on their own and frustration when they do not accept your recommendations. Try to give your parents as much freedom as possible under the circumstances. Sometimes providing them with outside services—lawn care, house cleaning or meal delivery—so that they are not dependent upon you will be a satisfactory solution.

Consider your parents' feelings before making any major steps. Most older people fear losing their autonomy or becoming a burden to family members or friends. And making a move can be traumatic for a senior. Try to weigh your parent's wishes to live independently against the potential risks of doing so. In cases where dementia is a factor, you may not be able to convince your parent that you have his or her best interests in mind, but do your best to keep them feeling secure.

## Biblical Stewardship of Your Parents' Resources

At some point you may be required to manage your parents' financial matters. Even if your elderly parents are living on a fixed income with limited assets, some basic principles of stewardship still apply. To be a wise and prudent manager one needs to remember the principles regarding money and possessions that are laid down in Scripture: the dangers of excessive debt, the importance of honesty in financial dealings and the faithfulness of God to supply all our needs.

We are simply stewards of what God has entrusted to us, but all that we have belongs to Him. Believing this ought to free us to give generously of God's resources to further His purpose and to support our brothers and sisters. However, many of our parents grew up during the Great Depression and they may have a more possessive attitude about money. Many elderly people tend to fear running out of money and not having enough to meet their needs. And if they've been regular givers in the past, they may tend to be less generous as they grow older.

In the parable of the talents, the master entrusted his possessions to three servants before leaving on a journey. While the master was gone he had expected each to work according to his ability. When the master returned he discovered that two of the three were diligent in putting their money to work and even doubling it. The master individually commended the two good stewards for their faithfulness: "Well done good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord" (Matt. 25:23). Whether your family may have an abundance of wealth or an appar-

ent lack of financial resources, the Lord uses the money we have to test us and train us in faithfulness. That opportunity to demonstrate the mind of Christ continues up until the day we die. Our elderly loved ones need to remember that God never stops being concerned about how they respond to the challenges of discipleship. Similarly, those who may handle their parents' financial affairs also have opportunity to demonstrate faith and integrity as part of their service.

The amount is unimportant. The master used the same words to commend both the servant given two talents and the one given five (Matt. 25: 21,23). Whether you are wealthy or on a fixed income is not the issue. It is how you handle what is entrusted to you that is important. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (Luke 16:10).

But what about the third servant that buried the talent he had been given? He had not embezzled or squandered it; he simply buried it so that it could do no good for anyone. He knew better, but he neglected his talent and did nothing with it. Each generation must ask themselves if they are wisely using the resources God has given them. Could the charge of being an unfaithful servant be leveled at us? Are we more concerned with our own interests over those of our Father and His Son? Some people take no action because they fear making a financial mistake or are confused by worldly advice. Instead of being paralyzed by emotions, consider Biblical principles in light of your parents' financial plan. Discuss with them ways to continue being faithful

with the resources that God has given and support the work in His vineyard.

Remember too, that you are an overseer, not the owner of their money. Keep their best interests at heart when mak-

## Caregiving and Financial Oversight

Discussing finances can be a sensitive issue for caregivers. Emotions can run high for both the parent and the child. It is important not to be judgmental should your parents handle their financial affairs differently from you. They have been handling their money longer than you've been alive. Rather focus on their security.

Don't necessarily wait for an invitation; it may not come. It is natural to be hesitant to discuss financial concerns with your parents for fear of appearing overly interested in an inheritance. Elderly people are often guarded about sharing their financial records, especially when incapacity and inability to manage their affairs are part of the discussion. Be prepared for a range of emotions from grief and frustration to anger. Are your parents capable of handling their finances? (Your opinion may differ from theirs!) Do they have any contingency plans for when they become unable to manage their day to day or monthly expenses? Does one parent look after all the bills? What would happen if that parent became incapacitated? Are any monthly bills automatically paid from their bank accounts?

Tell your parents that sharing their financial details now will make it easier for you to help them later if they need you. At the very least they should tell you where they keep their important financial documents. If you meet stiff resistance, suggest that whenever they need help, they hire a professional who can assure confidentiality and objectivity.

Hopefully, your parents will be receptive to your overtures. Involve your parents throughout the process. Keep them informed, respect their wishes and give them as much control as possible. And be sure to keep their money and accounting records separate from your own. Determine the level of involvement that will be required on your part. Would you be responsible for overseeing daily spending, paying household bills and keeping the cheque book balanced? Is there a need to establish a budget and organize financial and insurance records? What about income tax preparation?

**Gather information** as objectively and openly as you can before deciding what, if any, action should be taken. Your task is to help provide safety and security, not necessarily to take over their money management. Ideally you should know the details of their assets, liabilities and their income and expenses. Do they have a will? Where is it kept? Do they have a power of attorney so someone can handle their

ing financial decisions rather than thinking about how these things will benefit you now or in the future. Strive to be honest and faithful as you discharge your duty of money management for your parent.

financial affairs if needed? If your parents don't have these documents, offer to help them get the papers prepared.

Secondly, if required, develop a cash flow statement listing all the money that comes in and goes out monthly, quarterly or annually. Besides a good overview, this will help you manage their finances on a daily basis and help you to



determine if they are eligible for any government subsidies.

Thirdly, prepare a balance sheet, if necessary, listing all their assets and liabilities—all that is owned and owed. This will help with tax and estate planning.

If you find overseeing your parents' finances too overwhelming, consider passing some or all of the responsibility to another family member. Alternatively, you may wish to hire an accountant or financial planner to take charge.

### 5 Strategies to Start

1. Find out about the following:

- bank accounts: bank names and account numbers, keys and locations of safe deposit boxes
- life insurance policies: what policies if any; their current cash value; where they are kept; the agent's name and contact information
- taxes: where the returns are kept; if all deductions are taken advantage of etc.; the name and contact information of the accountant
- properties: where mortgage, insurance and other documents are kept

2. Create a checklist:

**Assets**

- cash on hand
- bank accounts, chequing and saving
- loans receivable (children's IOU's to parents)
- real estate
- stocks and bonds
- mutual funds

**Liabilities**

- taxes due
- credit card balances
- car loans
- mortgages

**Other**

- safe deposit boxes
- wills and trusts
- insurance policies

## 3. Help your parents gain greater control over their money.

Consolidate accounts and make transactions as easy as possible. For example, combine accounts at multiple banks into one linked savings and chequing account. This both streamlines bookkeeping and cuts down on travel for your parents to get to their money.



4. Consider establishing joint bank accounts with your parents. This will ease the transfer of money. Prepare monthly statements for your parents' review. Transparency of your activities is essential.

5. Make sure income taxes are filed every year and all income supplements are applied for. This is important if your parent requires subsidies for care in a govern-

ment licensed long term care facility.

**When to Take Over:**

In times of medical crisis you'll need to take over money management. Don't wait until the crisis arrives to make sure you're authorized to do what needs to be done.

- Are you listed on the household chequing account as an authorized user? This is best handled by a local caregiver who has access to your parents' mail and can do the job.
- If you're on a tight budget, will you feel comfortable accepting gas money from your parents for the extra trips and out of pocket expenses, or reimbursing yourself from their account? Is this what they'd want if you can't ask them?
- Do you feel the need for a system of checks and balances to feel comfortable accessing their funds? Do you want to do the bill paying and withdrawals once a week with a sibling to maintain transparency?

Short term money management often leads to a longer term transfer of these responsibilities to a caregiver. A parent may decide, or it may become evident that the short term arrangement needs to be expanded into a regular caregiving duty.

**Safeguarding from Telemarketers and Fraud**

Lonely widows and widowers are likely prey for unscrupulous telemarketers. To protect your parent, it is important to communicate concern without belittling their intelligence. Suggest your parents add caller ID to their telephone plan. Purchase a phone with a large display and teach them how to use it. Not answering the phone may be difficult, but if an 'unavailable' or unfamiliar number appears, chances are a telemarketer may be at the other end.

Register your parents' number with the 'Do Not Call List' ([www.lnnte-dncl.gc.ca/index-eng](http://www.lnnte-dncl.gc.ca/index-eng)) to reduce the number of phone solicitations they receive.

Help your parents limit the number of credit cards they use. The more accounts they have, the more likely they are to be confused. Mistakenly pulling out a debit card when they think it's a credit card can create havoc with the chequing account.

Mail order can be enticing. Who doesn't like to receive a box delivered to their door with a surprise inside? Your parents might be shopping wisely, or they may be hoarding the latest gadgets hoping one day they'll be able to use them. Also, many seniors may be taken in by shop at home programs believing every claim about the products. It is easy to call the toll free number, talk to a friendly representative and ring up a large bill for jewelry or clothing.

**Mail Solicitations**

Seniors are targets for some aggressive charities. One small donation given through a mail solicitation will often bring a dozen more to a mailbox. For a senior with limited outside contact, feeling needed provides an ego boost. While supporting outside charities is commendable, often

this goes beyond voluntary giving. There are red flags to watch out for. Some organizations send "reminder notices of pledges." This taps a fear of cognitive decline, and some seniors would rather act on a reminder than question it or admit that they don't remember making such a pledge. Other organizations send reminder notices of actual phone pledges, but send multiple reminders. Some seniors pay these "bills" without question month after month thinking they've forgotten. They're loathe to tell anyone for fear their mental state might be questioned. If they don't record their cheques carefully, looking back for confirmation of payment can be difficult.

Ask your parents to put all mail solicitations in a special basket that you go through with them once a month. By handling these requests together on a monthly basis, your parents can prioritize and stay within the budget that they've set.

**Phone Solicitations**

Many phone solicitors push for an immediate commitment. Encourage you parents to always request that information about the charity be mailed for their evaluation before they make a donation.

**Emotional Changes in the Elderly**

The physical changes your parents experience as they grow older—discomfort, frailty and chronic illness—are simply the more visible alterations of aging. There may also be psychological changes—confusion, anxiety and sadness. Aging may intensify these emotions as a parent tries to deal with inner turmoil. As a caregiver, allowances need to be made, and it may sometimes be necessary to lovingly confront a parent concerning their behaviour.

As we grow older, our amount of stress often increases while our ability to deal with it decreases. This can happen at different rates depending upon emotional makeup and the spiritual and emotional resources a person brings to old age. Successful aging is dependent upon the capacity to master life changes and stresses.

A major stress at any age is loss—and losses can multiply as people grow older. Losses may centre upon capabilities that are no longer sharp. In an attempt to regain control, one person may become demanding while another becomes withdrawn. Both reactions are probably different responses to the same questions: Who was I? Who am I? Who am I becoming? The aging parent who successfully grapples with these questions will eventually find new responsibilities and expectations to focus upon and new reasons to be thankful.

Another significant loss in later life occurs when friends

**Finding Help When the Money Dwindles**

There may be a time when your parent's assets, savings, pension and other sources of income are insufficient to cover expenses. Be proactive and address the issue before a financial crisis develops. Consider holding a family meeting (if there are other siblings) to brainstorm ideas and to pray together. Some siblings may be able to provide money, while others may be in a position to provide time or assistance. If financial resources are limited within the extended family, consider approaching your ecclesia for supplementary assistance. Many ecclesias have a welfare fund to assist in such situations. The Fairhaven Foundation, in conjunction with your local ecclesia may also be able to provide supplementary financial support.

Try not to worry about your parent's finances. Maintain a prayerful, positive attitude and keep in mind that being financially prepared is only part of the picture. From an eternal perspective, of greater concern is that we "lay up for ourselves treasures in heaven". As we await the return of our Lord, our lives of discipleship should focus first and foremost on seeking the kingdom of God and His righteousness—and all these other issues will look after themselves.

and family members from the same generation begin to die. Grief is a universal process, but people respond differently. Anger is often masked grief when a person feels they are losing control.

Loss of the standard of living and self worth found in one's occupation can weigh heavily upon those who look fondly upon their past careers. Some experts think the hardest adjustments to retirement are not financial but psychological, especially for those whose identities are tied to their life's work. Elderly people may feel disposable and no longer economically productive.

Loss of health and well-being becomes an increasingly common concern for the elderly. Addressing these problems can take up much of a senior's time and deprive them of activities they previously enjoyed. Feelings of anger and resentment may follow.

There may also be a sense of loss with respect to the future. Looking back on their life, your parents may become introspective, depressed or insecure as they consider what they have or haven't accomplished.

If an aging parent becomes preoccupied with the losses of life, the result may be an emotional disorder such as anxiety or depression.

**Anxiety** or excessive worrying can often be accompanied

by physical symptoms including palpitations, headaches, dizziness, loss of memory, difficulty sleeping, trembling and a short attention span. Some elderly people have panic attacks—accompanied by hyperventilation and hysterics. These are signs that an elderly person’s capacity to handle stress is overloaded. If your parent is extremely anxious, it is important to see a physician about treatment, either with medication or behaviour modification.

You can be a great help to an anxious senior too. Be a good listener and allow your parent to voice his troubles as he chooses. Help him to look forward to the coming Kingdom when the Lord will wipe away every tear. Take time to pray for your parent. Encourage your elder to ‘Give thanks in all circumstances’ (1 Thess. 5:18). Don’t try to minimize the pain your parent is experiencing, but in every loss look for God’s comfort.

**Depression** goes beyond temporary sadness. This is a disorder that affects thoughts, feelings, behaviour and physical health. If a parent is depressed it may seem as if a cloud is covering his world. He may have trouble thinking clearly, cry for no apparent reason, have feelings of self-recrimination or unfounded guilt. The most common signs of depression include:

- a sad looking facial expression
- an empty feeling, and ongoing anxiety
- tiredness and lack of energy
- loss of interest and pleasure in everyday activities
- sleep problems including very early morning waking
- weight gain or loss
- frequent crying
- difficulty focusing, remembering, or making decisions
- feeling guilty, helpless or worthless
- irritability
- recurrent thoughts of death or suicide

It is important to recognize the symptoms of depression in your parents because older people are less likely to seek help. Many elderly consider sharing intimate and personal matters inappropriate. Seniors tend to hide their emotions, especially negative ones and keep problems to themselves.

Depression should never be considered normal, even late in life. If depression appears to linger, call a professional. Early therapeutic treatment is important to prevent further, more serious problems. The most common treatments for depression include antidepressant medications, counseling or a combination of both. Although medications cannot fix spiritual problems that may be involved, they can help to effectively alleviate chemical imbalances in the brain to enable the senior to work on the problems facing him. In cases of serious depression, counseling plus medication is generally more effective than either therapy alone. If the depression is mild, seniors may simply need friends who will spend

time with them. Knowing someone cares to listen can bring about a better frame of mind.

Take time to plan future events for and with your parents. Give them something to look forward to. Very often a person without a goal will sink into a depressed state. The elderly parent can feel shut out, left out and unable to help the rest of the family if excluded. If your parents are physically and mentally able, encourage them to volunteer to help someone else. If attention is focused on helping the poor or needy instead of dwelling on themselves, they may find the depression is soon alleviated.

You can help reduce the likelihood that your parents will succumb to severe anxiety or depression by helping them cope with the inevitable losses of aging. Seniors must come to terms with loss and find consolation in the new person they are becoming.

Often a caregiving child may be the best one to help unravel the tangled ball of emotions inside their parent and articulate the promise of the gospel. The hope of the Kingdom provides a purpose for living that transcends their own problems and circumstances. Even if a parent is suffering from chronic health problems or a serious loss, a positive attitude can improve his ability to cope. Encourage your parent to spend time with people of all ages, be active in meaningful activity (such as prayer and volunteer service) and to exercise physically.

Many seniors try to ignore or minimize any signs of weakness. If your parent downplays physical symptoms or emotions, you may need to pay closer attention to his health. Worry and fear may prevent him from telling you what you need to know. Caregivers who continue to offer appreciation and admiration for the elderly, as well as admitting their own mistakes and times of weakness, will create an environment where it is acceptable to admit weakness and to hint when something may be wrong.

When considering your parents’ emotional stability, pay attention to spiritual needs. A parent who may feel worthless may need reminding that he is a child of God. An elderly parent who is depressed needs your compassion which might include ways to encourage faith and an appreciation of God’s presence. If your loved one feels excessively guilty, it may be helpful to remind them of the forgiveness we have in Christ. If he feels deprived of earthly comforts or afraid of the future, it may help him to look beyond the temporal to the eternal.

Your parent’s emotional stability will likely fluctuate with ongoing crises and losses, but encourage them to endure unto the end. Like the Apostle Paul, “outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all” (2 Cor. 4:16-17).

## Foundation’s Terms of Reference

**H**ow can the Fairhaven Christadelphian Charitable Foundation be of assistance to your ecclesia? Are there health and welfare needs in your meeting that require attention, but ecclesial resources are strained or insufficient? The Foundation, operating under the applicable government regulations, may provide grants only to registered charities in Canada. We must disperse a percentage of our investment income each year, based upon a government regulatory formula.

Ecclesias in Canada may request assistance from the Foundation by following these guidelines:

Only requests from Arranging Boards will be considered. An individual member of an ecclesia may not make a personal request to the Foundation. Priority is to be given to the welfare needs of Christadelphian elderly, since this reflects the original purpose of Fairhaven House. If additional funds are available after meeting these needs, then more general health and welfare needs of the Christadelphian community will be considered, followed by health and welfare needs of the community at large. Requests must be in writing and should document, in confidence, the need, the background, the amount of help required and the amount of help being provided by the ecclesia. It is expected that the ecclesia requesting support will also provide funds to assist from its own resources. It is preferable, if possible, that ecclesias address emergency situations, and subsequently follow up with a request to the Foundation. The board of the Foundation considers requests at its semi-annual meetings in March and August each year. Emergency requests will also be addressed as quickly as possible.

### Requests may be sent to:

The Fairhaven Christadelphian Foundation  
c/o Sister Penny Keeting, Secretary  
728 Church Street Toronto, ON  
M4W 2M6

It is important to appreciate that the primary responsibility to meet the welfare needs of our brothers, sisters and young people lies at the ecclesial level, and consequently the Foundation’s role is to supplement, rather than supplant this ecclesial responsibility. We encourage ecclesias to be actively aware of situations where there is a need, extend help, and then approach the Foundation as a funding partner.

## Year End Financial Report

### Statement of Revenue, Expenses and Fund Balance for the Year Ending March 31, 2008

Revenue	
Investment income	15,481
Donations	0
Grants returned	0
	15,481
Expenses	
Grants	34,862
Professional fees	2,151
Administrative	1,108
	38,121
Net Income (Loss)	(22,640)
Opening fund balance	423,883
Closing fund balance	401,243

The Foundation is appreciative of ecclesial and individual gifts to support the work of the Lord. Donations may be sent to Bro. Clive Daniel, 8583 Sansum Pk. Dr., N. Saanich, BC. V8L 4V7

The Fairhaven Christadelphian Charitable Foundation  
c/o 728 Church Street  
Toronto, ON, M4W 2M6

<b>Directors</b>	Sis. Penny Keeting, Secretary
Bro. Brent Curry	Sis. Marie Klien
Bro. Clive Daniel, Treasurer	Bro. Ian McPhee
Bro. Alan Ghent, Chair	Bro. Tom Thorp

## An Appeal

In this low interest rate environment, income generated from investments has been inadequate to address the needs of recipient ecclesias and consequently, the Foundation’s capital has continued to diminish.

The Foundation would welcome ecclesial and individual gifts to support the work of the Lord. Donations may be sent to the treasurer, Bro. Clive Daniel, 8583 Sansum Pk. Dr., N. Saanich, BC. V8L 4V7

The Foundation wishes to thank the Briggs family of Huntsville, Ontario for designating Fairhaven as the recipient of ‘In Memorium’ gifts to honour the late Brother Henry Briggs.

## Managing Emotions

Emotion	Parent	Caregiving Child
<b>Frustration</b>	<p>Increasing losses and the inability to do things.</p> <p>Needing to ask for assistance or forgoing the activity altogether</p>	<p>Competing demands on time between one's own commitments and parents' need for help.</p> <p>Parents' rejection of offers to help</p>
<b>Fear</b>	<p>What the future may hold—leaving the family home and moving into a nursing home, being a burden, being forgotten, pain, disability, and dying.</p>	<p>Uncertainty regarding parents' health. Fear of heavy care demands and impact on one's nuclear family and career</p>
<b>Guilt</b>	<p>Being a burden to one's children</p>	<p>Not doing enough; not skilled enough to keep parents happy.</p>
<p><b>Anger</b></p> <p>May escalate to verbal and physical aggression</p> <p>*May threaten someone's health and wellbeing</p>	<p>Loss of control; things not done 'the right way'.</p> <p>Physical and emotional needs not met.</p> <p>Escalation possible because of increasing need for assistance or advancing dementia. If escalating, expert advice and support is needed</p>	<p>Tired and unable to do everything; siblings may not be helpful; not getting recognition for the effort.</p> <p>Escalation may be subtle at first—calling names, yelling, penalizing, pushing and hitting. These indicate caregiver burnout. It is essential to get help immediately and separate the caregiver from the one being cared for. Call your local home care agency and ask for crisis help at home or respite care in a nursing home. Burnout is a result of one person trying to do too much.</p>
<p><b>Depression</b></p> <p>Can and should be treated.</p> <p>This is not a normal part of aging.</p> <p>*May threaten someone's health and wellbeing</p>	<p>No interest in others or self-care. Cannot sleep; is irritable and sad. May wish to die. May deny being depressed. Family MD help may be required.</p>	<p>Isolation, no interest in participating in social activities or physical exercise; insomnia or constantly feeling tired and lacking energy; lack of ability to plan for appropriate care.</p> <p>This is common among caregivers. If untreated, can have a debilitating effect. Support groups are helpful.</p>

### Sources

*When Your Aging Parent Needs Care—Practical Help for This Season of Life*, Candy Arrington & Kim Atchley, Harvest House Publishers, Eugene OR, USA 2009

*Caring for Aging Loved Ones*, Focus on the Family, Tyndale House Publishers, Wheaton IL, USA, 2002

*Home Health Care & Wellness Solutions*, Vol. 10, #2, Summer 2008