



AGING
WISDOM
for
Ageless Living

CSA

**Society of
Certified Senior Advisors®**

The Wisdom of Aging

Dear Reader:

As young people, many of us think we are smarter than our teachers, peers, and even our parents.

Aging changes that. Over the years we accept both our gifts and limitations. One of the most valuable gifts is that we have gained some wisdom.

In leading the nation's fastest-growing organization dedicated to serving professionals who work with seniors, I've learned three key factors that have enriched many lives — and they can enrich yours, too.

That's why I wrote this booklet. It doesn't answer every question or address every issue confronting seniors. Rather, through a combination of my thoughts and those of many notable authors and researchers, these pages explain how you can benefit from the principles and practices that have helped millions to improve the quality of their lives.

It is my hope that you will learn to appreciate and apply the wisdom within you to make your life as gratifying and fulfilling as possible. Use this information to your best advantage and share it with the people close to you.

Sincerely,

A handwritten signature in black ink that reads "Edwin J. Pittock". The signature is fluid and cursive, with a large, stylized initial "E".

Edwin J. Pittock, CSA

President

Society of Certified Senior Advisors

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*“Adding more life to years,
not just more years to life.”*

- Motto: American Gerontological Society, 1955



Defining Successful Aging

To age successfully means to achieve the level you need in the health, financial and social aspects of your life. While every issue we face in aging fits into one of these categories, it takes achievement in all three to bring real satisfaction. The relative importance of each aspect changes as we get older and the right balance is slightly different for each of us. But this universal truth applies: Successful aging is what brings us to the state of wisdom, contentment and peace that we all seek.

This booklet explains how to age successfully by maximizing each aspect of your experience. Whether you are in your 50s, 60s or beyond, there are simple, concrete steps you can take to improve your health, financial and social situations. These pages provide tips and insights to help you on your journey through this, potentially the most rewarding segment of your life.

Let's begin by examining the term "successful aging".

"Aging" refers to the process in which we change physically, mentally and psychologically throughout our lives. During that process, the things we think and believe also evolve. But perhaps the most significant changes of all come in the expectations that society places on us, and those we place on ourselves, as we age.

To be "successful" means to master or become proficient at something or to meet an established goal. The standards of success can be our own or society's. Successful aging, then, is reaching life goals, accomplishing what you hope for as your life progresses living with confidence and satisfaction. There is no greater achievement.

But life is unpredictable. Not everyone has the oppor-

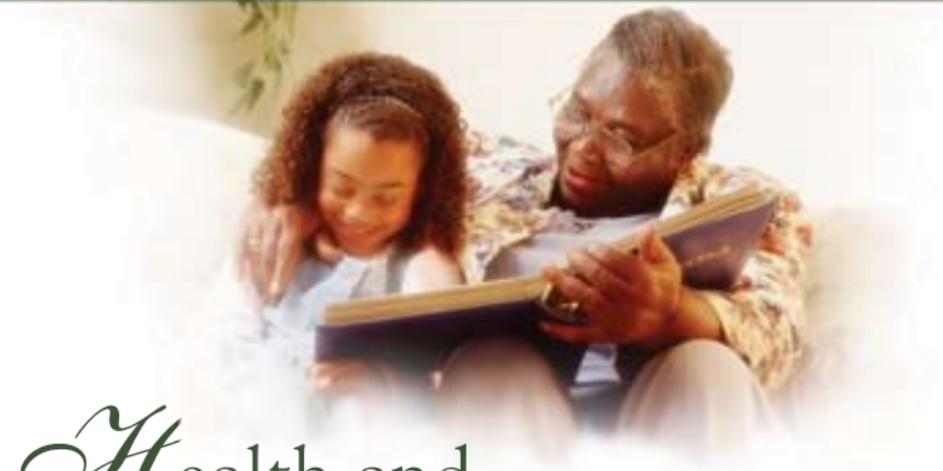
tunity to age into his or her fifth, sixth, seventh, eighth decade or beyond. Some people who count fat grams get heart disease. Some people who don't smoke get lung cancer.

This is our time to apply what we have acquired in a lifetime of learning and earning as well as to share our knowledge and wisdom with the generations that follow. How we approach the coming years, and how productively we use the time available to us, can have a profound impact on our own happiness, on the people around us, and on the world at large.

It's important to understand that the aging process is different for everyone and that it has both positive and negative effects. Equally important is the fact that, to a large extent, we can control how we age. In the words of physician and author Deepak Chopra, from his book *Ageless Body, Timeless Mind*, "The point is not that death is a fiction, but that our belief in death creates limitations where none need exist." Too often, he is saying, we give up on life in anticipation of death. If we allow our attitudes to push us into the stereotypical perspective of old age, we can become trapped in limits of our own making.

The concept of successful aging presents an alternative. Neither a quick fix nor a temporary change in behavior, it is a way of life. It takes effort and commitment, but the rewards can be beyond measure. Aging successfully starts with understanding the three key aspects of aging:

- **health** – physical and psychological well-being;
- **finance** – maintaining the standard of living you had before retiring;
- **social involvement** – an active connection with family, friends and community.



Health and Successful Aging

Aging well does not mean NOT aging; but succeeding at any age involves contented good health. While changes in our bodies and in the way we think and feel are inevitable, we can take steps to keep ourselves physically and psychologically fit, allowing us to maintain health into our 80s or even 90s.

Age is becoming increasingly relative and hard to label. In *Another Country*, Dr. Mary Pipher reflects a prevailing view of gerontologists when she writes, “In America, the young-old are mostly in their 60s and 70s. When health falls apart, generally in the mid-70s or later, the young-old move into the old-old stage.” However, some 90-year-olds are very young, and some 60-year-olds are very old. The World Health Organization (WHO) defines health as “physical, mental and social well-being, not merely the absence of disease or infirmity.”

No single standard applies to everyone, as Pipher illustrated with a quote from French writer and philosopher Simone de Beauvoir, an advocate for the aged: “The years do not weigh with the same burden on all shoulders.”

General scientific consensus states that approximately two-thirds of the factors that determine our health are genetically fixed; the other one-third are subject to our choices and can profoundly affect our success

in aging. We can, therefore, improve both the quality and length of our lives through the decisions we make and the actions we take. Virtually everyone wants to live longer, regardless of where they are in life.

American Perceptions of Aging in the 21st Century, a 2002 study by the National Council on the Aging, Inc. (NCOA), found that even people in their 70s look forward to at least another decade of life.

Further, the research showed that health is the dominant concern among those contemplating living to 75. After 75, the emphasis shifts to social connections. This underscores the importance of succeeding in health, financial and social areas at all ages, no matter which is more important than others at different times of life.

Physiology and psychology are inextricably linked, but we can deal with them separately to maximize overall health.

Physical Health

Consistent and prolonged efforts to improve physical condition can have significant impact in any phase of life. According to Deepak Chopra, “Having a sedentary lifestyle not only raises stress levels, but accelerates physical deterioration....Our so-called physical decline stems not from age, but simply from lack of exercise.” Good physical health is concentrated in two tried-and-true areas:

1. Exercise. Lack of exercise is frequently cited as the reason for most physical decline. While you should consult a physician before increasing your activity dramatically, the following guidelines can be helpful.

Start an appropriate fitness program that you

will maintain. Doctors at Tufts University have shown that even modest exercise with weights can boost the immune system and reverse sarcopenia — muscle loss that can lead to bone weakening. This is particularly important for women. A group of 90-year-olds improved their strength 174 percent after just eight weeks of weightlifting.

■ **Take a 30-minute walk every day** to benefit your heart, muscles, skeletal system, digestion, sleep and frame of mind. If you can't take a walk, use an exercycle or swim.

■ **Avoid falls**, which are often responsible for serious injuries among seniors and which precede an estimated 40 percent of nursing home admissions. Staying fit can improve reflexes and reduce the chance of a fall. In some cases, home modifications, such as stair railings, or even relocation to a home without stairs, may be advisable.

2. Diet. With so many diet fads being discussed and debated, it's hard to know the best trend to follow. Low carb? Low fat? What's a person to do? Some of the most respected and successful guidelines recommend a conservative approach. Remember, a change to healthier eating habits should be permanent.

■ **The calorie restriction program**, associated with the late Dr. Roy Walford, shows great promise in studies. Trials have reported “profound and sustained beneficial effects” in rodents and primates where reductions in calories in their daily diet have led to healthier, longer lives.

■ **Changing just one eating habit**, although less comprehensive than overall calorie reduction, is a doable and effective option for many people. Eliminate dessert, for instance, and substitute a serving of fruit or vegetables to your daily diet.

■ **Cut 200 calories per day.** For seasoned calorie counters, a simple, permanent reduction can contribute to a healthier lifestyle.

■ **Avoid all fast food.** Or cut the number of times you stop at a fast-food restaurant in half.



Psychological Health

Significant psychological changes take place as we age, at least partly for physical reasons. For example, the functioning of the left, analytical, side of the brain tends to slow down, while the right side, which is responsible for sensing and processing experiences, is enhanced. Emotional well-being can be affected too, if we allow our state of mind to be active and optimistic.

1. Keep a positive outlook.

■ **Focus on what you have and on the future,** not on what you have lost. Happy thoughts lead to happiness.

■ **Keep a journal.** Writing regularly about your feelings and impressions and conducting a

more formal “life review” can help you learn to better appreciate your knowledge and experiences.

- **Laugh.** Never let a day pass without seeing — and expressing the humor in your life. Laughter is one of the greatest and most powerful resources. Laughter lowers blood pressure, reduces stress hormones, boosts the immune system, releases endorphins and increases muscle flexion. Kindergartners laugh 300 times a day, but adults laugh just 17 times a day, according to researchers at the University of Florida. Find those things that will keep you laughing.

2. **Mental exercise.** Do the following daily:

- **Stimulate the left side of the brain** with analytical tasks like working crossword puzzles and learning new skills or languages.
- **Read something challenging.** Whether it’s a book, a newspaper or a magazine, select something out of the ordinary that interests you and offers information you find important.
- **Learn something new.** Take a class. Listen to language tapes. Visit a museum or a gallery. Set aside presumption and launch into a new experience with genuine anticipation.



 **Learn to meditate.** Meditation is an easy-to-learn relaxation technique. Deepak Chopra, in his book *Quantum Healing*, explains that meditation can decrease stress, improve learning ability, lower blood pressure, and enhance overall mental health. Start meditating by simply sitting in a darkened room for two minutes and inhaling until the air completely fills the lungs, then slowly exhaling. A 101-year-old Japanese teacher named Nobuo Shioya credits this breathing technique for his long and healthy life. Consistent meditation can help you focus on the present in a positive, constructive way.

Finance and Successful Aging

A reasonable goal for successful aging is to maintain the same standard of living after you stop working that you had while you were actively involved in a career. While that may seem like a tall order to some, it is manageable for most, provided they approach the issue with determination and commitment. It's true that seniors consistently rate financial issues below health and social ones in importance, but money is a serious consideration. Without sufficient resources, seniors can be forced to downgrade their lifestyle, rely on uncertain government programs and even risk the loss of dignity and independence. By consistently following some straightforward principles, you can greatly improve your potential for long-term economic independence.

1. While you are working. The most important thing is to capitalize on all opportunities:

 **Start preparing as early as possible** in the first half of your life to sustain yourself in the second half of your life.

- **Invest wisely**, bearing in mind that bad financial decisions in the past do not preclude wise decisions in the future.
- **Conserve capital**. Protect the principal of your investments.
- **Live within your means**. Use caution in incurring debt and repay it as soon as possible.
- **Take full advantage of workplace options** available to you in the areas of retirement and investment. Use 401(k), 403(b) or 457 programs, and be sure to contribute the amount required to receive the maximum employer match.
- **Increase savings late in your career** through additional contributions. Always take advantage of tax benefits. Put into savings the dollars you were spending on your children's college educations, your mortgage payments or other expenses that have gone away.
- **Work six years longer than planned** to substantially increase the income from your retirement accounts. To demonstrate, assume you are female and have a \$200,000 annuity at age 62. Look at the difference in your monthly annuity payout from the annuity alone by working six years longer before starting payments.

| Retirement age | Average monthly payout from annuity alone |
|----------------|---|
| 62 | \$1,064 |
| 68 | \$1,216 |

Now see the difference if you defer taking income until age 68 and add \$24,000 each year in contributions to the annuity.

| Retirement age | Average monthly payout from annuity + yearly additions |
|----------------|--|
| 68 | \$2,098 |

2. After you stop working. To “retire” means to withdraw, which is why the word is becoming obsolete. Retirement in the 21st century is increasingly considered a process or a transition rather than an event or departure. According to the 2002 NCOA study, 42 percent of people 65 and over say they are retired and working or not retired at all. Consider the following alternatives when you plan the transition to your next stage of life.

 **Continue to generate income** in a second career to help meet the financial goal of successful aging. Ending one career can mean the beginning of a new one with benefits to both your accounts and your outlook on life.

- Marvin Tolkin, an American entrepreneur and executive, says, “Retirement is not about NOT working. It’s about redirecting your life into other useful work.”
- If you choose to retire and do nothing, you lose purpose in your life.





■ ***Understand the growing power of seniors.*** Because so many are getting older, the need for comprehensive life planning and management has never been greater.

- 7,400 people turn 65 every day in the U.S. 10,000 will turn 65 daily in 2011.
- The fastest-growing segment of the U.S. population is 85 and older.

Social Involvement and Successful Aging

American culture takes a topsy-turvy approach to the social lives of seniors. At a time when people most need and appreciate the company of others, society sometimes isolates them. Everyone knows older people, once active and vital, who have become sedentary and withdrawn. Rather than physical decline, a lack of social interaction may be the culprit.

In the 2002 NCOA study, 88 percent of respondents chose “family and friends” as the most important element for a “meaningful, vital” life. The study also showed that, among those 62 and older, self-respect and independence top the list of values, just ahead of family ties, faith and religion, and warm relationships. Financial security ranked tenth.

1. The value of social connection. A solid network of friends and family is one of the most dependable predictors of longevity. Men and women without close friends or relatives are more likely to become ill and less likely to live long lives than their better-connected peers. Other significant facts:

- ***Abraham Maslow's pyramid*** of basic human needs shows that self-actualization (achieving your maximum potential) tops the list of needs in the second half of life. Maslow contended that it takes an individual five or six decades to reach an ongoing state of being the best you can be, during which he or she has the most to gain and contribute through interaction with the world.
- ***A senior cannot perform*** the valuable functions of an elder in society, sharing the insight and knowledge gained during a lifetime, without extensive social connections. Conversely, older people draw energy from others, especially young people.
- ***Seniors must commit to staying engaged*** with the world around them after they stop working. Leaving behind a lifelong career can create a sense of loss and isolation as lifestyle changes, but the transition is necessary. It is critical to release the compulsions to “hurry” and “conquer” that characterize youth in favor of the peaceful realization of achievement and the need for sharing that enrich later years.

2. The best ways to stay connected. It is almost impossible to overestimate the value of social connections for seniors. The choices they, their families and their friends make regarding location, lifestyle and frequency of contact are nearly as important as the nature of the relationships themselves.

Some guidelines for staying socially engaged:

- Live near the people and things that matter most to you.
 - Make sure that appropriate transportation is accessible and affordable.
 - Stay in contact with others, both younger and older.
 - Each day, call or visit a different person whom you would not normally encounter.
 - Share your stories and knowledge with those around you.
 - Plan and take part in happy activities.
-

*A*ging Can Be Reversed

Ellen Langer of Harvard University conducted a groundbreaking study in 1979. As described by Zalman Schachter-Shalomi in *From Age-ing to Sageing*, “During a week’s retreat at a country resort, the subjects of the study [all men], who were seventy five or older and in good health, were encouraged to think, look, act and speak as if they were twenty years younger. Impartial judges who studied before and after photographs of the men observed that their faces looked on the average three years younger.

What’s more, participants reported that stiff joints were more flexible, posture began to straighten, and muscle strength improved, along with hearing and vision.” As Deepak Chopra puts it, “by increasing someone’s awareness, bringing it into a new focus, and breaking out of old patterns, you can alter aging.”

Fulfillment in all three aspects of life — health, finance and social connection — is essential for a rich experience. The interconnection is undeniable. Similarly, it takes effort in the three areas to age successfully. Determine the right balance for yourself by consciously deciding to include basic activities for all three categories in your life. Using the principles and suggestions in this booklet, make the commitment to age successfully.

The table below encapsulates your formula for successful aging.

| Health | | Financial | Social |
|--------------------------------|--------------------------------------|---|--|
| Psychological | Physiological | | |
| Meditate each day. | Walk 30 minutes each day. | Maintain pre-retirement standard of living. | Be engaged in life. Associate with positive people. |
| Maintain a positive attitude. | Reduce calories by 200 per day. | Work six years more than originally planned. | Nourish relationships with your spouse or partner and your family. |
| Learn something new every day. | Begin a strength-building program. | Live within your means. | Be active in a club or church. |
| Work crossword puzzles. | Avoid falls. | Protect your capital. | Share your stories and knowledge. |
| Laugh. | Reject the “couch potato” lifestyle. | Take advantage of all savings incentives and tax breaks | Cherish your friends and make new ones. |

About Society of Certified Senior Advisors® (SCSA)

SCSA is the world's largest membership organization educating and designating professionals who serve seniors. SCSA was founded in 1997 with the input of doctors, attorneys, gerontologists, accountants, financial planners and other experts who believe that there was a need for standardized education and a credential for professionals who work with seniors.

What is a Certified Senior Advisor?

A CSA is a professional who has knowledge about aging and the important health, financial and social issues that affect the majority of seniors. Typically, CSAs already have expertise in a professional discipline – home care, senior housing, law, real estate, health care, clergy, insurance services and financial planning –and have chosen to supplement that existing professional knowledge with the CSA education. While many are licensed in their professional discipline, it is only after they meet all the eligibility requirements that they may use the NCCA-accredited designation

All candidates for the CSA designation must meet eligibility requirements established by the SCSA Certification Council, an independent body that oversees the development and administration of the CSA exam and designation program. These requirements include:

- education about senior issues and/or experience working with seniors
- pass a criminal background check
- pass the CSA designation exam
- pass the CSA Code of Professional Responsibility exam

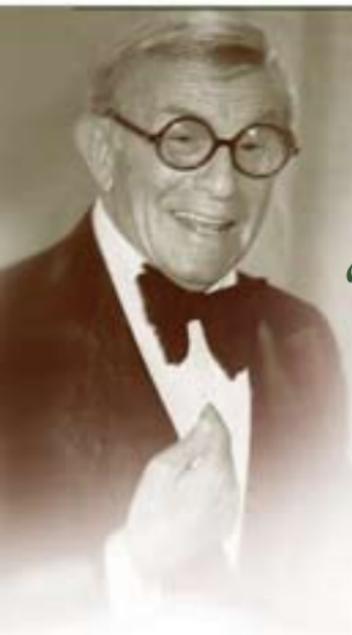
To remain members of SCSA, CSAs are required to fulfill requirements for continuing education, disclose any new legal or regulatory issues and re-affirm their pledge to uphold the *CSA Code of Professional Responsibility*.

Where do I find a CSA?

On the Internet. Go to www.csa.us and click on "Find a CSA."

Resources

- *American Perceptions of Aging in the 21st Century*, The National Commission on Aging Continuing Study of the Myths and Realities of Aging
- Calorie Restriction (CR) Society, www.calorierestriction.org
- Deepak Chopra, *Ageless Body, Timeless Mind and Quantum Healing*
- Donald O. Cowgill, *Aging Around the World*
- Abraham Maslow, *Motivation and Personality*
- Mary Pipher, *Another Country*
- Zalman Schachter-Shalomi and Ronald S. Miller, *From Age-ing to Sage-ing: A Profound New Vision of Growing Older*
- George E. Vaillant, M.D., *Aging Well*
- David B. Wolfe and Robert E. Snyder, *Ageless Marketing*



*The secret to
“ageless living”?
“Fall in love with
your future.”*

- George Burns



When you work with a professional who has added the Certified Senior Advisor (CSA)[®] designation to his or her credentials, you know you're working with someone who has invested time and effort into learning about the things that are important to you. Work with a Certified Senior Advisor, work with someone who's committed to you.

www.csa.us/FindaCSA

Important: Certified Senior Advisors (CSA) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. The CSA designation alone does not imply expertise in financial, health or social matters. Find out more at www.csa.us



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