

Aging on Your Terms

Your Future, Your Choice: Discovering Your Options









We ask ourselves these questions at many stages during our lifetimes, but as we pass the milestone of watching our children have children of their own, those questions take on greater urgency.

"Age is no barrier. It's a limitation you put on your mind."

-Jackie Joyner-Kersee



Who Do I Want to Become?

Many of us, after the children establish their own lives and we have reduced or ended our hours in the workplace, have an identity crisis. For decades, we've defined ourselves by what we do. Now is the time to define ourselves by who we are.

Sure, you're still a parent and you still have business skills, but those play less of a role in your life than ever. The luster of leisure has worn off, and we're looking for something to inspire us.

Many people choose to invest their time in self-improvement. These practices can range from healthy to spiritual to altruistic and, sometimes, a combination.

Religion

Those of us who already are involved in a church community frequently are reminded of the benefits of self-assessment. We are urged to examine our lives and deeds to ensure we do our best to live up to our responsibilities as members of the church.

However, the church doesn't always have a formalized method of developing a life plan that supports our religious responsibilities and our personal goals.

Your pastor (or any other religious counselor) can provide critical and trained insight and suggestions that may help you work toward becoming the person you want to be.

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Meditation

If you prefer to work on your own, meditation may prove helpful. The common view of meditation is a person sitting cross-legged on the floor for hours, but you can meditate almost anywhere and for any length of time. Try these steps to begin your meditation practice:

- 1. Find a comfortable location, but not so comfortable that you fall asleep.
- 2. Meditate in a quiet place. If you can't find somewhere quiet, you can play music from your local library or on <u>YouTube</u> to enhance meditation.
- 3. Shut your eyes and concentrate on your breathing. Once you become more advanced, you can try to change your breathing, but at this point, just feel the air come in and out.
- 4. If your attention diverts to something else which it will bring it back to your breathing.
- 5. Try to spend enough time usually 10 to 15 minutes to lower your heart rate and slow your breathing.

Once you become comfortable with basic meditation, use this method at the beginning and end of your period of self-examination. After your heart rate and breathing begin to slow, examine your life. You don't have to delve into any areas that cause you pain; instead, concentrate on what makes you happy and fulfilled.

Many older adults enjoy helping others, learning, traveling, spending time with family and friends, and having new experiences. Even if you're married, do not bring your family's wishes into this determination. That will come later.

Once you've determined what makes you happy and fulfilled, finish the meditation session by concentrating on your breathing. Your next step is to research how you can make it happen. It's at this point that you'll bring the considerations of your spouse and other family members into the equation.

For example, you may love to travel, but you would miss your grandson's graduation if you took your dream cruise. Consider, instead, taking a shorter cruise.

Another situation that often occurs among couples is when one partner loves to travel and is very outgoing, but the other partner prefers to stay at home. Fortunately for most longtime couples, they are secure enough in their marriage that they can spend time apart without negative effects on the relationship.

Almost any challenge can be met if you put sufficient thought into overcoming it!

Journaling

Meditation doesn't work for everyone. Sometimes, journaling gets better results.

Journaling doesn't require anything but a sheet of paper and a pencil. However, it sometimes helps to use a special notebook to separate your journaling experience from the rest of your life.

Journaling, in general, offers many benefits, but if you hope to attain the tools you need to determine your future goals, start out by chronicling who you are. Detail your accomplishments, failures and goals.

You don't have to do this all at once, but it's important to set aside a certain period of time each day or week.

Once you have the tools to make a decision, write down what you want to do. It can be as simple as a bucket list or as complicated as a business plan. You can't do it wrong. "Aging is not lost youth but a new stage of opportunity and strength."

-Betty Friedan

What Do I Want to Accomplish?

At this point in your life, you may be re-evaluating your goals or making efforts to attain them. For many of us, our goals for many years were to raise our children and support our family. However, now, our help more often comes in the form of encouragement and advice, rather than hands-on support.

Your goals may fit into the following categories:

1. Creative

If you've been wanting to write the great American novel, now's the time. Diana Athill earned the Costa Book Awards Biography Award in 2009 at the age of 91. Toni Morrison and Tom Wolfe were among the authors whose books were published when they were 82, and Herman Wouk's *The Lawgiver* was published when he was 97. Anecdotal and other research is discovering myriad benefits to creativity.

2. Learning

If higher education has always been a goal, most universities provide free or almost free courses for older students. An example is Bowling Green State University's <u>SAGE program</u>, which offers credit courses free of tuition on a noncredit basis to any adult age 60 or older. E-learning courses from MIT's <u>OpenCourseWare program</u>, as well as others from Harvard and University of California-Berkeley, are available for free to anyone. Discover other free online classes and lectures with topics as varied as architecture, astronomy, biology, physics, psychology, history and religion at <u>Open Culture</u>. AARP has more information about free online classes <u>here</u>.



3. Career

Perhaps this is the time to begin an encore career. For example, <u>Thomas Cox</u>, 68, after decades representing mortgage lenders, is now volunteer coordinator for Maine Attorneys Saving Homes, a nonprofit that provides legal assistance to low-income homeowners facing foreclosure. Portland's <u>Encorepreneur Cafe</u> offers co-working space with access to networking, workshops and modern office equipment for those embarking on second careers.

4. Family

Reconnecting with family is a priority for many older adults. Watching grandchildren, cheering them on during sports games and giving parents an occasional break are only a few ways older adults continue to support their families. Research indicates that the intergenerational relationship between grandparents and grandchildren benefits both groups.

5. Altruism

Older adults are the cream of the crop when it comes to volunteers. The <u>Bureau of Labor</u> <u>Statistics</u> notes that adults 65 and older volunteered more hours annually — 94 — than any other age group, with 36.5% volunteering from 100 to 499 hours a year. Of that age group, 42.7% served mainly through or for a religious organization. Volunteering not only benefits worthwhile causes, <u>it helps volunteers live</u> <u>longer, happier and healthier (mental and</u> <u>physical) lives.</u>

6. Health

Fitness remains a means to an end for most older Americans, who still remember the "joy" of calisthenics in their youth. Nevertheless, many concentrate more on health because they have more time after raising children and slowing work efforts. Some find new joy in exercise. Australian Albert Gay took up pole vaulting at age 62 and set a record in the sport at age 73. So many older adults are excelling at sports that many organizations are setting up age categories that go past the 90s.

7. Fun

After decades of work, either in the workplace or raising a family, many people want to enjoy life. Relaxation is a frequent short-term objective of those who've recently retired, although most develop long-term goals when the appeal of leisure wanes. Many love to travel, exploring new destinations and meeting new people. Fun and relaxation make us happier and, as a result, healthier.

"There's no such thing as old age. I'm no different now than I was 50 years ago. I'm just having more fun."

-Philip Johnson

How Do I Want to Live My Life?

Once your children are on their own, the world opens up before you. No longer do you have to worry about providing for others; you only have to worry about yourself and, perhaps, your spouse.

Older adults are taking advantage of this new freedom, longer lifespans and better health to do things nobody would have imagined 20 years ago.

80-year-old Yuichiro Miura climbed Mt. Everest in 2013.	Robert N broke cycling	ear-old Marchand a world g record 2017.	90-year-old Barbara Beskind is a technology designer.
89-year-old composer Elliott Carter		101-year-old Charles Greeley Abbot	
wrote his first opera,		was the oldest inventor to	
What Next?		receive a patent.	

You don't have to break world records to be happy and fulfilled. Watching your grandchild graduate or participating in your church potluck dinner may provide you with just as much satisfaction.

Older adults do have additional concerns that younger adults do not. Our top concerns, according to the <u>2015 United States of Aging Survey</u>, are:

1.	2.	3.
Maintaining physical	Losing memory	Maintaining mental
health (40%)	(35%)	health (32%)

None of us want to be a burden on our children or grandchildren so we try to plan our futures to ensure we can live out our lives, no matter the circumstances, healthily and happily.

Most of us hope we can do it at home. AARP notes that <u>80% of us want to</u> <u>stay home for the rest of our lives</u>.

Sadly, few of us are able to do so because of a variety of factors, including health, lack of home services, affordability, home upkeep and caregiver unreliability. <u>About 14% of all people over age 65</u> have two or three chronic conditions that impact their ability to live independently. If you make it to your 90s, there's a one in four chance you're living in a senior community.

You might still think of communities like nursing homes and remember the bad reputation they had. But today's senior living communities are nothing like the ones in the past. They are inspected and monitored by state and federal regulatory bodies to provide a safe, warm, caring environment for people.

Still, most of us are searching for options. Luckily, changing attitudes toward aging and new technology offer us many choices.

Aging at Home

This is the option most of us want, but unless we have the money to purchase nursing care and live in an area where it's available, most of us will not be able to stay at home for the rest of our lives. And <u>research shows that</u> <u>living at home</u> is not necessarily good for us because of social isolation, changing neighborhoods, reduced availability of transportation and lack of home modifications/upkeep.

Living with Family

Our children love us, but some of them just don't have the means, the space or the time to meet our needs. Many of us don't want to burden our children and grandchildren with our future care. And some of us, while we love our children, we like our own space.

Senior Living Communities

This term covers everything from housing with no amenities to independent living communities that offer home maintenance and meals.

Brad Breeding advises those looking for options to look beyond price when researching options. He presents an assessment of the differences between various types of living options <u>here</u>.

On the positive side, if you have a specific interest, there's a senior living community that caters to it. There are niche communities for former postal mail carriers, military, artists, aviators, amateur astronomers, athletes, college alumni and even social activists.

Life Plan Communities

Life Plan Communities, formerly called continuing care retirement communities, are becoming more popular because they provide the help you need, if and when you need it, for your entire life. A relatively new concept, they're the closest option to aging in place.

Independent Living

Ideally, you join the community and live in independent living, which can include cottages or apartment-style living. The advantage of living in the community as opposed to your former residence is that you can participate in clubs, activities, lectures, day trips, fitness classes, religious services, arts and other classes, and musical and other performances. Most Life Plan Communities also provide limited transportation. Many also have TV rooms, gathering rooms, exercise rooms, pharmacies and a host of other amenities. Worry-free maintenance means that you never need to do maintenance or repair work on your residence.



In the future, if you need help, either because you develop a chronic condition or because you have a temporary illness, the community gives you the option of contracting for help. The advantage is that Life Plan Communities have medical professionals on call so you can get help quickly if you need it. Also, if your health limits your transportation options, you can get assistance with scheduling transportation.

If the worst should happen and you require 24-hour care, you don't have to leave the community. You will be surrounded by the friends and professionals you have met over the time you've resided in the community and still will be able to participate in activities.

Most Life Plan Communities require an upfront entry fee, as well as a monthly fee. Some are all-inclusive and cover services at a fixed rate, while others provide additional services for a fee. Many people are attracted to Life Plan Communities because of the amenities, services and promise of continuing care.

Assisted Living

For those who need a little help, <u>assisted living</u> studios or apartments include personal care, meals and no maintenance. Many also offer activities, lectures, day trips, arts, classes, and musical and other performances. Some also include memory neighborhoods for people with various forms of dementia, including Alzheimer's. However, if your health deteriorates past a certain point, the community's staff will offer you a higher level of care.

Skilled Nursing

If your health demands you be surrounded by health professionals, <u>skilled nursing</u> provides the services of certified nurse aides and licensed nurses around the clock with physician services on call. These days, you can also enjoy entertainment, crafts, activities to keep your brain sharp, recreational outings, social get-togethers, private and semi-private accommodations in a building designed for a holistic lifestyle. Person-directed care means you are cared for physically, emotionally and spiritually.

Physical Rehabilitation

For short-term care during a severe illness or physical therapy after surgery, you can recover in comfort at a facility that offers <u>inpatient</u> <u>rehabilitation</u>. Many offer luxurious suites and room service. Staff members make regular checks, ensure you get your medication on time and help you recover function so you can live safely at home.

Memory Care

With the increase in the number of people living with dementia, as well as the ability of people to live longer, <u>memory care</u> is becoming a popular option for families. Trained, caring professionals provide therapy to help residents living with memory challenges in a secure, healthful environment.



Life at United Church Homes Community

Each Life Plan Community is very different. United Church Homes operates four Life Plan Communities.

United Church Homes Life Plan Communities provide more than one level of care on the same campus, focus on promoting an active lifestyle among residents, and advocate social responsibility and giving back to the larger community.

Life Plan Communities combine the safety net provided by the availability of healthcare with the freedom from the day-to-day tasks that come with homeownership to allow residents to live life to the fullest. Life Plan combines the freedoms and benefits of independent living with access to on-site assisted living, memory care and skilled nursing care for life.

United Church Homes creates abundant life for older adults within our Life Plan Communities of <u>Chapel Hill, Fairhaven, Parkvue</u> and <u>Trinity</u>.

The UCH vision, where the Spirit creates Abundant Life in Community, incorporates our faith-inspired foundation with the <u>United</u> <u>Church of Christ</u> and propels our organization into new ways of thinking and talking about aging. It starts with deinstitutionalizing healthcare and lifestyle options for adults over a certain age. In the past, we said we served seniors or senior citizens. The UCH of today serves older adults. In the past, UCH residents were getting older. Today, UCH residents experience abundant aging.

But it's more than just how we talk about abundant aging. It's how UCH residents make the most of each day in every action and interaction. To share our vision of abundant living, UCH is:

- An Open and Affirming provider of healthcare and housing services for older adults
- A thought leader in the field of abundant aging, abundant living and abundant life
- Leading culture change throughout each community to transform older adult services from institutional-directed care to person-directed care to promote choice, dignity, respect, self-determination and purposeful living

In every UCH community, you can expect:

- Faith-inspired living
- Active community life
- Personal choice and control
- A sense of belonging
- Purposeful living in mind, body and spirit
- Freedom to do what you want each day
- Open and affirming culture where all are welcome

Spiritual Well-Being

We've integrated spiritual care into our programs, because we've found spirituality has a close relationship with life satisfaction, psychosocial well-being and physical and mental health.

Every UCH Life Plan Community has a full-time chaplain to support our faith-inspired lifestyle.



References:

http://encorepreneurcafe.com http://nursinghomediaries.com http://www.mylifesite.net http://www.openculture.com/ http://www.parenting.com https://ocw.mit.edu https://seniorcommunity.org https://www.aarp.org https://www.abundantaging.org https://www.bgsu.edu https://www.bls.gov https://www.ncoa.org https://www.nextavenue.org https://www.seniorliving.com https://www.unitedchurchhomes.org http://www.ucc.org/ https://www.chhsm.org/ https://www.unitedchurchhomes.org/trinity



To learn more about our Life Plan Communities and other living options, visit: unitedchurchhomes.org/ourservices

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