

# Ten Things Everyone Should Know About Aging...

Experts and alumni talk about growing older

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Gerontologists call it "the phenomenon of the ageless self"--the feeling that we remain the same person on the inside no matter how old we may be. Then the first Social Security check arrives, and suddenly there's no denying that the "golden years" are upon us. But getting older doesn't have to take us unawares. Here are 10 things that experts--and alumni who are in or approaching their senior years--think everyone should know about growing older.

## 1. Old age will happen.

We will get old, if we're lucky. Accepting that indisputable fact may help you become proactive and more willing to plan while you can. Many people find it difficult to foresee a time when physical or mental capabilities will dwindle, and this can actually be a healthy sign, says gerontologist Raelene Shippee-Rice, associate professor of nursing at UNH, since it probably indicates that a person is aging well. Try to strike a balance, she suggests. "Enjoy where you are in life, but take time to plan for the future."

Planning can range from making long-range financial assessments to basic issues, such as thinking ahead when buying a new home or remodeling a current one. For example, is the new home in a community where you will want to live 10, 15 or more years from now? If not, will you be willing to move again? When remodeling a current home, including a first-floor bedroom, an easily accessible bathroom or improved lighting around stairs may save costly upgrades in years to come.

## 2. A supportive community is important.

"Most of the successful-aging literature concentrates on individual behavior--diet, exercise, engaging the mind and so forth," says Jan Nisbet, director of UNH's Institute on Disability, "but part of successful aging is a supportive community." That includes affordable and accessible transportation and housing, recreational opportunities for seniors and a history of community support and service.

In some parts of the country, lower-cost senior living facilities are being built, a trend that may continue as the Baby Boomer population--65 million strong--ages. Finding medical professionals trained to care for their special needs may be a problem, however. "In southern New Hampshire," points out Raymond Goodman, professor and chair of hospitality management, "there is a lack of physicians to care for the elderly. Medicare payments are so low that many doctors limit the number of elderly patients they take."

This is all food for thought for seniors considering a move to a warmer climate or closer to children. Taking time to research the availability of public transportation, recreational opportunities, appropriate housing and health-care professionals with geriatric training may pay off long-term. Web sites providing helpful information include a community assessment quiz and an article on dream towns on the AARP site at <http://www.aarp.org/> (search for "assessment quiz" and "dream towns"), and a web site at [www.findyourspot.com](http://www.findyourspot.com) that helps readers set priorities when researching a new community.

### **3. Keep doing what you love.**

Active all his life, Bob Brakey '59 still hikes and skis at 68, although he has cut back somewhat because of sciatica in his hip. Traveling and scuba diving in places like Mexico, Belize, Indonesia and the Maldives, interests he shares with his wife, Sheryl, have proven to be good alternatives. During the past 15 years, they have traveled to more than 70 countries, including spending 1994-96 in the Peace Corps in Chile.

Runners with creaky knees may turn to brisk walking or swimming, while world travelers may join groups like Elderhostel to avoid the potential hassles of solo travel. The first and largest educational travel organization for adults 55 and older, Elderhostel was founded in 1975 at UNH; today it offers almost 8,000 programs in about 80 countries. For information: [www.elderhostel.com](http://www.elderhostel.com) or ( 800) 454-5768.

### **4. Staying home may not be possible.**

"There's a Yankee mentality about wanting to stay in one's own home as long as possible," says Denise Cadorette '80, executive director of the Inn at SpruceWood in Durham. But older seniors--who average 83 to 85 when they come to the inn--often say they wish they had moved sooner. "Their overall quality of life improves," she says.

Many experts suggest having a plan ready to implement if moving becomes advisable. "It's important to put yourself in the position of making your own choices," recommends UNH hospitality management professor Raymond Goodman, who serves as the volunteer board chair at RiverWoods at Exeter, N.H. "Actuarially, we know that many people begin to experience health problems in their late 70s, so age 70 is a good time to make a definite plan as to where you will live when the time comes."

Continuing-care communities like the Inn at SpruceWood and RiverWoods offer varying levels of care; depending on the facility these may include independent and assisted living, a nursing home and units for residents with dementia. Among their advantages is that if one spouse eventually needs a higher level of care, his or her partner can continue living independently and the couple can visit and dine together daily.

With nursing home care approaching \$7,000 a month or more, lower-income seniors who are counting on children for financial assistance or housing should have a frank talk with them. The tradition of women caring for aging parents is often no longer feasible because of distance or the fact that so many women now work outside the home.

Seniors physically able to remain at home sometimes find that finances become a problem. Lester Rollins '47 and his wife, Christene Buck Rollins '47, bought nursing home insurance when they approached retirement age. "A long spell in a nursing home would wipe out our capital, which we want to leave to our children," says Rollins.

Some long-term care insurance will pay for in-home caregivers, making it possible to postpone or avoid a nursing home. "If you can fit long-term care insurance into your budget without skimping on basic living costs, it can be a real asset," says attorney Bradford Cook '70, managing partner and president of Sheehan, Phinney, Bass and Green in Manchester, N.H. "By age 50, it's a good idea to consult with an insurance agent about whether this type of insurance fits your needs."

Another option, a reverse mortgage, does not have to be repaid as long as an owner lives in the home; It provides cash while decreasing home equity. For details, see [www.aarp.org/revmort/](http://www.aarp.org/revmort/). The mortgage has many pros and cons, says Cook, and every person's situation should be looked at individually.

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## **5. Be realistic about retirement.**

People leaving the workforce today may spend 20 or 30 years in retirement. But unlike workers in previous generations, many retirees are not cushioned by pension plans and lifetime medical benefits.

Attorney Cook offers this advice to young workers planning for the future: "Get into the habit of saving from the first paycheck." Virtually any disciplined investment is likely over time to be successful, he says. And he suggests that if an employer matches funds deposited into a 401(k) account or similar plan, to take advantage of this benefit. "Those who don't are blowing a huge opportunity."

Cook advises those who have finished educating their children to save or invest each year at least as much as they spent annually to educate their kids. "In other words," he says, "invest in your own future."

While there are no magic numbers for how much anyone will need for a comfortable retirement, books like *The Number*, by Lee Eisenberg, can help with planning, and financial advisors can help set realistic goals. See also online <http://cgi.money.cnn.com/tools/> and look for "Retirement Planner."

Rob Kelly '60 says that while he and his wife planned financially for retirement, they and many of their peers have been surprised to find themselves part of the "sandwich

generation," providing emotional support for aging parents while simultaneously giving financial and practical aid to their children.

"If we had known that our 'golden years' were going to be such a drain, I think we would have spent more 'capital' on ourselves during our earlier years," he says.

## **6. Help exists: The challenge is finding it.**

Linda Wozniak, senior business service assistant in the UNH's School of Health and Human Services, knows the importance of referral services. An only child, she helped her father, who had Alzheimer's disease, and her mother, now 93 and a resident of an assisted living facility, investigate health-care options. "For them in the beginning there were not many resources for help and fewer home care agencies where one could seek information. My parents had no idea where to find assistance," she says.

"It's difficult to navigate all the complexities of health care, insurance, and so forth," agrees Amy Schwartz, senior policy analyst at the New Hampshire Institute for Health Policy and Practice at UNH. "It's such a confusing issue and sometimes elders just don't want to deal with it."

The institute provides technical assistance and oversight to ServiceLink, which provides free referrals to a wide range of services in New Hampshire that assist with everything from understanding Medicare and Medicaid benefits to financial planning, home meal delivery, transportation, housing options and caregiver support.

ServiceLink staff make visits to housebound clients or those with disabilities and will make contacts on their behalf. For information, see [www.ServiceLink.org](http://www.ServiceLink.org) or call (866) 634-9412. To make initial inquiries in other states, check with the local office for the aging, visit a local senior center or go to [www.eldercare.gov](http://www.eldercare.gov).

Several web sites can help sort out which Medicare prescription drug plan will work best. Detailed information about available plans by geographic area and states' health insurance assistance programs are available at [www.medicare.gov/](http://www.medicare.gov/).

Local aging offices often hold classes to answer seniors' personal insurance questions. For the phone number of a nearby office, see [www.eldercare.gov](http://www.eldercare.gov).

## **7. Being active pays off.**

"Physical activity is crucial," says Betty Crepeau '66, '88G, '94G, professor and chair of UNH's department of occupational therapy. "An exercise regimen can be as simple as walking and lifting light weights." And, she points out, it's never too late to start.

Medical checkups, including any recommended tests, can go a long way toward warding off disease. "If illness does strike," says Crepeau, "don't delay or try to convince yourself that it will go away. Get it treated." Medicine has made great strides, so in the event of serious illness, stay positive, advises Ed Hujsak '49. Three months after retiring, Hujsak had a quadruple bypass and an almost-always-fatal form of colon cancer. "Eighteen years later, I am still here, keeping busy and in acceptably good shape," he says.

Volunteer work can keep seniors in touch with other generations while making a real contribution. "Elders who have meaningful hobbies and activities report being happier," says Douglas Simmons, UNH assistant professor of occupational therapy.

Lester Rollins '47 is an active member of Toymakers in Franklin, Penn., where volunteer woodworkers make toys each year to distribute through nonprofit organizations. This year, in addition to providing about 1,200 toys, they expect to donate \$2,000 to the Salvation Army.

Studies indicate that reading, crossword puzzles, and word and math games may help keep the brain sharp. In seacoast New Hampshire and southern Maine, the Active Retirement Association provides cultural and educational programs for people age 50 and over. And some seniors enjoy the mental challenge of returning to the classroom. UNH offers New Hampshire residents age 65 and over the opportunity to enroll in two courses for credit per year tuition free. About 50 people a year take advantage of the waiver, says registrar Kathie Forbes '69. Most state universities offer similar free or low-cost courses; some offer "senior college" courses exclusively for older adults.

For Steve Leavenworth, learning has been a lifelong endeavor. After earning a bachelor's degree in civil engineering in Michigan in 1950 and a master's at Tufts in 1965, he earned a bachelor's degree in history--a longtime interest--from UNH-Manchester in 2000 at age 75.

Now 81, Leavenworth volunteers at the Concord, N.H., Historical Society and teaches boating safety courses. To keep fit, he hikes and kayaks with the self-styled "Geezer Patrol" at the Concord Senior Center. "I'm still going strong," he says. "Can't remember what I had for breakfast sometimes, but I live each day to the fullest."

## **8. Talk to your kids.**

"'I wish I knew what Dad wanted' is not a question we want to ask, or have our children ask about us," says Ned Helms '71G of the New Hampshire Institute for Health Policy and Practice. Even the most outspoken of your offspring may hesitate to bring up concerns about health, finances or living arrangements. You can--and should--take the initiative. For someone who is a caregiver for a senior relative or who is approaching their own senior years, the answers are important. "It is difficult to start the conversation," says Helms, "but so much more helpful and important to have it when you are not faced with immediate or crisis decisions with no understanding of what each other's wants and needs are."

Part of many seniors' reluctance to talk about their future may be due to personality and part may be generational. Baby Boomers tend to be more open and comfortable talking about aging than their parents, says Crepeau. "In earlier generations, these topics were rarely discussed."

On the other hand, caregivers whose parents have made no plans may have to take the initiative themselves, says Shippee-Rice. "Many older adults continue to protect their children," she points out. "They don't want to burden them or interfere with their lives and may hesitate to bring up concerns. An adult child can often start a conversation by saying something like, 'Let's make a list of the things you still feel comfortable doing and things I can give you some help with.'"

In 2004, the institute developed a booklet titled "Planning for the Future" with the Bureau of Elderly and Adult Services. Call (603) 862-5031 for a copy. Filling out the checklist together can open up conversations, says Helms. "A rich life deserves an end that we help shape with one another."

## **9. Friends are big.**

Experts concur that friendships play an important role as we age, especially long-time friends. Lydia Jones Mathias '64, who lives in Kingston, Mass., where she grew up, agrees. "I still have many friends that I've known since childhood," she says, "and that is a real treasure." Old friends and new were instrumental in helping her when she was diagnosed with breast cancer 10 years ago. "The day I had surgery everyone sent prayers and thoughts to me. Honestly, I almost felt a high. I came through the surgery with no pain and a positive outlook. Afterward, friends brought me flowers, meals, and cards and one even made me a beautiful book so I could write about my journey." If old friendships have lapsed, make new ones by joining organizations or clubs.

## **10. Seize the day.**

"Up to about 50, there is a sense of, 'I'll do it--sometime,' says Robert Sampson '54. "At nearly 74, it's 'I'd better do it now.'"

When we're young, we tend to view old age as a time of diminished capabilities, but getting older can actually be a wonderful time of life, says Shippee-Rice. "Although any transition tends to bring uncertainty with it, our senior years can also be a time of opportunity. Some people may want to travel, take courses, volunteer or even begin another career. Others may just enjoy 'being' after years of hard work. Even just knowing that you have so many options can be exciting."

After considering his options for a few years following his retirement, 70-year-old John Buskey '59 and wife Janet are embarking on a new business installing phone and network cabling in new home construction.

Gene Reeves '55 has taught in Japan for the past 17 years, and views aging from both Western and Eastern perspectives. "In Chinese and Japanese Buddhism, we have a word for life in which the two characters mean birth and death," he says. "It reminds us that what is between birth and death is a process which, looked at one way can be called living, and looked at another way can be called aging. I'll never forget having a conversation with the famous Japanese educator and religious leader Shin'ichiro Imaoka when he was about 102. He told me that his ears and eyes and legs were not working as well as they used to and that he was building a new house for himself. An interesting mix of recognition and denial, don't you think? That mix, I think, might be aging at its best."

Ultimately, the key to successful aging may lie in how we have lived the first two-thirds of our lives. An optimistic outlook, care of our physical, mental and financial well being, and a carefully considered plan for our senior years can, as Shippee-Rice notes, put a person "in the best possible position to enjoy all of life."

Just ask Peggy Sanborn Hoyt '47. When contacted for this story, she was leaving for a three-week tour of Russia. This fall she is getting married. Hoyt is 84. ~

## **Bonus! Twenty Tips**

...from alumni who are older and wiser, and who responded to the question, "What do you wish you had known sooner about getting older?"

..."Keep the ol' bod in good condition." -**Ann Merrow Burghardt '53**

..."Avoid lecturing anyone." -**Ken Young '57**

..."Most of the things you worry about in life never come to pass." -**Hershel Pesner '48**

..."Avoid risky behavior (you know what that is)." -**Dick Bolduc '53**

..."I wish I had talked to my parents and grandparents while they were alive about their life growing up, and life's experiences." -**Dick Calef '56**

..."Life can only be understood backwards; but it must be lived forwards. (Kierkegaard)" -**Ann Witherell Hobbs '59**

..."Teeth DO wear out." -**Elizabeth West Pease '48**

..."If we had known we were going to have so much fun during retirement, we would have done it sooner!" -**Virginia Quinn Merrion '50**

..."I am reminded of the old saying 'We get too soon old and too late smart.' If I had been 'smarter' before I got so 'old,' I would have said 'I love you' a lot more to a lot more people." -**Beverly Fay '60**

..."Don't let on to your children and grandchildren how much money you have saved!" -**Pat Walker Hollarn '56**

..."Keep in touch with your friends, as they have a habit of dying when you least expect it." -**Trish Foster Kelley '59**

..."At 60 or 70, you still feel like you are only 40 or 50." -**Cindy Pollard Rand '58 and Garth Rand '58**

..."There is no utopia. It's just that some places are better than others." -**Warren "Sandy" Brainerd '47**

..."With old age comes serenity." -**Ann Miller Morin '46**

..."A good life requires the same intense responses from the aged as it does from the young." -**Barbara L. Joslin '48**

..."Your creativity doesn't have to bail out just because some of your hair does!" -**Joann Snow Duncanson '52**

..."Gain knowledge, show kindness to others, care for those close to you, work hard to keep your independence, and foster friendships." -**Herbert C. Stearns '49, '81G**

..."Take foreign trips before 75 if you plan to rent a car." -**Bill Bergeron '50**

..."Don't waste opportunities. They usually don't occur again." -**Clarence Murphy '55**

*Karen Tongue Hammond '64 is a writer in South Bristol, Maine.*

*For more alumni tips, see [www.alumni.unh.edu/aging\\_tips](http://www.alumni.unh.edu/aging_tips).*



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