

## ***Optional Readings for the Retirement Seminar*** **Reform Pension Board**

### **Beyond \$\$: Thriving in the New Retirement**

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Helen Dennis

The following are several recent columns on Successful Aging by syndicated columnist Helen Dennis. Writing for the Southern California News Group, her columns reach 1.2 million readers weekly. Over the past 20 years she has written over 1,000 columns.

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Note: She also is a former president of her synagogue.

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# What you need to know to make the most of your retirement

By [HELEN DENNIS](#) | [helendenn@aol.com](mailto:helendenn@aol.com) |

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*Q. You write a lot about retirement. What's new and what should we be aware of? I am 68, a recently retired business man and want to make the most of my retirement years. Have we learned anything from the tens of millions of people who are retired? Many thanks. B.J.*

The answer is yes, we've learned a lot. Research studies, observations, shared experiences and lives well-lived help us to continue learning about what makes for a quality retirement. At the same time, we know each person experiences this life stage differently yet at the same time there are some common threads.

"The institution of retirement is going through a radical morphing; it's being reshaped by the successes and failures of those currently retired," says Ken Dychtwald, co-founder and CEO of Age Wave. This radical morphing is being influenced by trends and events that surround us. Dychtwald and Ken Cella Principal, Branch Development, Edward Jones and their teams are co-authors of the recent report "Longevity and the New Journey of Retirement."

Here are the trends identified in the report. (The report is free and available at <https://www.edwardjones.com/us-en/market-news-insights/retirement/new-retirement>)

**Living longer:** Most of us are aware of this phenomenon. What is new is that people are becoming increasingly aware that the new longevity is affecting their expectations, attitudes and preparation for this extended life stage. The 11,000 retirees surveyed in the 2022 study say they intend to live until age 89 and are hoping for 29 years of retirement.

**The baby boomer wave:** Just by their sheer number, this generation has changed environments of the workplace, education and the home front during each of their life stages. And they are doing it again with retirement. They want a retirement that is more engaged and active as well as one that is filled with more new experiences than their parents' retirements and less conservative and frugal than previous retirees.

**Health spans don't match lifespans:** This is the good news-bad news story. Life expectancy has increased about 30 years from 1900 to the present – from 47 years to 77 years. That's the good news. The bad news is we also increased the number of years older adults are living with illness, disease and disability. According to 2019 data, average life expectancy was 78.5 years; 12.4 of those years were lived in poor health leaving just 66 years of healthy living.

**Retirement income:** Funding for retirement typically has come from three sources, often referred to as the three-legged stool of retirement: They are Social Security, savings and pensions. According to the report, the stool has “become wobbly if not completely broken.” The future of Social Security benefits are uncertain as fewer workers are contributing to the fund in relationship to the increasing number collecting benefits. Most people are not saving enough for retirement and not at the recommended level of [15 percent of one's income](#). Then there are pensions for those lucky enough to have one. Only 16 percent of Fortune 500 companies are offering guaranteed benefit pensions compared to 25 percent that offered them decades ago according to the report. Note a fourth leg of the stool is emerging: income from work because retirees either need the income or they find other rewards from working.

**COVID:** The final influencer is the pandemic that has disrupted retirees' health, family, their purpose in life and financial position. Older adults with chronic health conditions continue to be particularly vulnerable. The pandemic did place a heavy emphasis on technology which left many older adults at a disadvantage; they were on the other side of the digital divide. Finally, the pandemic caused nearly 70 percent of Americans to rethink the timing of their retirement, either accelerating it or postponing it. According to a New York Times article from April 20, 2022, economists are surprised at the number of adults who are returning to work for “unretirements.”

These influences suggest a few messages for both older and younger people:

- We need to think about the implications and opportunities the long sought-after gift of increased longevity is providing for us and plan for them.
- We need to know that, on average, a little over 12 years of poor health is accompanying this longer life. That means more effort is needed to adapt both our science and our lifestyles to maintain and enhance our health, fitness and functioning. We need to match our health span with our life span. (World Health Organization, Global Health Observatory data repository, Life expectancy and healthy life expectancy data for 2019)
- Finally, we need to save for longevity beginning in our early earning years not only to survive but to optimize that longevity bonus.

Next week, we'll learn about four types of retirees and what we can learn from their experiences. Stay tuned, be well and be good to ourselves and others.

# Let's look at the four types of retirees: Which one will you be?

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Last week, we addressed the question about [what's new about retirement](#) and discussed trends shaping the retirement experience. It was [based on the report](#), "Longevity and the New Journey of Retirement" by Ken Dychtwald, co-founder and CEO of Age Wave and Ken Cella, a principal at Edward Jones, a financial services firm. Based on the same report, this week we describe four types of retirees categorized by their attitudes, ambitions, circumstances and characteristics that often lead to desirable or undesirable outcomes.

As you read these descriptions, consider what model is close to where you are in your life and what you can do to emulate the Purposeful Pathfinders. It is never too late.

**Purposeful pathfinders:** These folks can be considered role models. They were the most prepared for retirement and had the easiest transition. Among all groups, they were the best prepared financially and started saving at the age of 34. They have the greatest sense of purpose and highest level of activity including the highest rate of travel and vacations. They chose the time of their retirement. According to the report, they lead active, engaged, happy, purposeful and contributory lives. Pathfinders focus on self-improvement and rated themselves the happiest, most fulfilled, and most liberated among all retirees – looking forward to the years ahead. This group is thriving.

**Relaxed traditionalists:** These folks feel that life is good and are pursuing what is considered a traditional retirement, focusing on rest and relaxation. They are well prepared financially although a little less than the Purposeful Pathfinders; they started saving at the age of 37. This group enjoys being free of obligations and past responsibilities. While having a strong interest in having fun that includes travel and vacations, compared to the other three groups, they are less interested in trying new things. They rate themselves happy and fulfilled but a little less than the Purposeful Pathfinder group. They were the most open to relocating, that included adult-living communities.

**Challenged yet Hopefuls:** These folks are making the most of retirement despite the lack of financial planning and saving; they started saving for retirement at age 45. Similar to Purposeful Pathfinders, they focus on continual self-improvement, especially around health. They enjoy many activities with a major emphasis on spending quality time with family and friends. One of their major problems is the constraint and uncertainty caused by insufficient financial preparation. Although they are satisfied with their lives today,

more than half are worried about outliving their money. This group may need paid employment and or spend less money in order to survive in their later years, as indicated in the report. They are trying to make the most of their retirement.

**Regretful Strugglers.** This is the largest of the four groups, almost one-third of the 11,000 participants. They are the least prepared for retirement and consequently feel the least positive about life. They started saving for retirement at age 42 with about 18 percent seeing retirement as the “beginning of the end.” Only about half spend time with family and friends. They are in financial trouble and worse off in retirement than in their working years. Yet, many experienced struggles prior to retirement being economically and financially disadvantaged for decades. Some have suffered setbacks because of illness, caregiving, divorce, widowhood or forced retirement – losing years of potential earnings and savings. They are the most anxious and disappointed with their lives. They live with many regrets and overall feel life has dealt them a bad hand.

Five habits of the most highly successful retirees were identified in the report: They (1) paid attention to their health, (2) were socially engaged, (3) have a clearer sense of purpose, (4) are mindful of finances and (5) are flexible to make changes as needed.

These are notable goals for anyone planning for their retirement or for those already retired.

Although financial planning is a key element of a successful retirement, note that one-third of the 11,000 participants were Regretful Strugglers who likely are just surviving and in many cases because of circumstances that may be beyond their control.

Retirees in the study also offered advice to younger generations:

- Plan for finances and include dreaming and planning for family, fun and purpose.
- Save as much as you can as early as you can; know it is never too late.
- Find work you enjoy, ideally something that you can continue to do part time in retirement, if you need it or just want to work.
- Find mentors and advisors from all walks of life who can guide you.

I spoke with Dychtwald, and at the end of our conversation, I asked him for a singular message. He replied, “Enjoy your longevity bonus and try to be the best you can be — in every conceivable way.”

Stay safe everyone and be kind to yourself and others.

# Why some people want to retire and others want to keep on working

By [HELEN DENNIS](#) | [helendenn@aol.com](mailto:helendenn@aol.com) |

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*Q. I am in my late 60s and continue to work while most of my friends are happily retired. My job as an educator has never been just a job: It's a crusade and a passion that has not declined at all over time. My career has centered on touching the future, working with and through teachers and students. I continue to be motivated and am fortunate to have the support and health to sustain me in local civic activities as well as my profession. Am I wired differently? And is the type of one's work a factor in making the decision to "not to retire?"* **D.N.**

Dear D.N.,

Feeling passionate about your work is a singular and sufficient reason to continue working. Whether this motivation is related to specific types of work or occupations is another question.

A few observations may help lead to some answers. Those in physically demanding jobs typically are less likely to continue working in the same job for good reason. These jobs may require standing on one's feet 40 hours a week or working in extreme environments, such as hot warehouses. We also know physically demanding jobs often require strength, flexibility and reaction time; all decline with usual aging. (Note: We can do things that can slow this process.) And because of age-related changes, these workers may not be able to perform optimally and subsequently become at risk for injuries making them less likely to maintain their same positions during traditional retirement years. However, they may move on to a different type of work or become self-employed.

Those in white-collar jobs are more likely to continue. Their work is less likely to create the physical wear and tear compared to physically demanding jobs. Furthermore, many white-collar positions require abilities and skills in reading, writing and reasoning. These typically decline later in the life cycle compared to abilities required in physically demanding positions.

D.N., you are not alone in wanting to continue working. According to a [Transamerica Center study](#), among millennials, the youngest generation in today's workforce, [almost half plan to continue working in some capacity after their retirement](#). The reason? They want to stay involved in their passions and community.

Getting back to the original question of whether you are wired differently? Yes, since most people do retire. If we are fortunate to find work that is fulfilling, that provides a reason to wake up every morning and that stimulates our mind, heart and soul, we have found a gift. Sigmund Freud wrote, “love and work...work and love, that’s all there is.” (Note: “quiet quitters” who chose to do the bare minimum of work may not agree with Freud. This group constitutes over one-third of today’s workforce.)

Regarding the question of whether working during retirement years is related to the type of work, the answer is yes.

Yes, impactful work may encourage a person to continue working particularly when one is making a difference in fields such as science, the arts, business, journalism, fashion, technology and public service. Here are some examples: Norman Lear, television and film writer and producer has 23 projects in the works at age 99. Warren Buffet at age 92 is CEO and chairman of Berkshire Hathaway, Inc. Then there is Iris Apfel, a fashion icon known for her big black glasses and many necklaces who was on the cover of Harper’s Bazaar magazine for her 100th birthday.

OK, these may be extreme examples. However, they do serve as models of highly motivated individuals working at what they love to do in later life with the aspirations to make a difference. (And if we are looking for a consistent specific industry in which workers [typically stay on the job](#), that would be farmers, ranchers, and agricultural managers with a median age of 56.8 years.)

What is important is the value workers place on their job. I recall speaking to maintenance workers at two universities. They loved their work – in part because of the prestige of the institution and their interaction with the students. They were eager to continue working. Of course, their salary likely played a role in their decision. Granted, this is a small sample but an indicator of the importance of the perceived value and self-satisfaction of one’s work and its relationship to continuing on the job.

Finally, from my perspective, being different and wired differently is a characteristic of game changers. These are forward-leading individuals who are innovative with ability, passion and commitment to the common good. They do the work.

So, carry on D.N. and don’t change. Best wishes on your continued mission to make a difference in the field of education and the world a better place. Stay well and know kindness is everything.

# Tennis great Serena Williams offers wisdom about retirement as a life evolution

By HELEN DENNIS | helendenn@aol.com |

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It takes a star to bring attention to an institution that many want to rename, redefine and even eliminate. And Serena Williams has done all three in her interview with Vogue magazine when asked about her retirement from tennis.

“I have never liked the word ‘retirement.’ It doesn’t feel like a modern word to me. I’ve been thinking of this as a transition, but I want to be sensitive about how I use that word, which means something very specific and important to a community of people. Maybe the best word to describe what I’m up to is ‘evolution.’ I’m here to tell you that I’m evolving away from tennis, toward other things that are important to me.”

Many adults in later life are thrilled with their retirement experience and have no problem with the term. They enjoy their freedom and the choices they now have which might include travel, time with family, including those special times with grandchildren and enjoying a time of leisure, pleasure and joy.

About 50 years ago, a traditional retirement consisted for many as a time to leave your 9-to-5 job and then move into what was called your “golden years.” That was a period of about 10 to 15 years when you would live off of your pension and savings and would enjoy life. Today, retirement can last 30 years with many years of good physical and mental health. “I think we’re going to completely redefine retirement or get rid of the concept altogether,” says Laura Carstensen, founding director of the Stanford Center on Longevity, in an interview with Fidelity Viewpoints. “The old model just won’t work anymore,” she adds.

Carstensen and Ken Dychtwald, founder and CEO of Age Wave call for a new design, one that is similar to a mosaic that combines work, leisure, learning and giving back that can occur in any order, rather than packing them all into our middle years.

For many, life has been a somewhat orderly trajectory: go to school, get married, have a job, buy a house, raise the children and then retire. At ages 62 or 67, it’s time for retirement – with no guidelines.



Again, for some, this is not an issue. The retirement experience can be relief from tedious and physically demanding work or the long commutes, a time to step back. Yet, today, retirement is being redefined; it is no longer a retreat. For many, it is a period of transition, moving on to the next chapter with new endeavors, engagements and opportunities.

There are arguments for postponing retirement and continuing to work. Research conducted by faculty at the University of Binghamton University, State University of New York found that early retirement can accelerate cognitive decline among older adults. And then there is the financial security issue.

According to Carstensen, most people cannot save enough during their 40 years of work to support themselves for 30 non-working years. And society cannot provide adequate pension support for that period of time, she notes. These conditions require a new and different work model including part-time work, phased retirement, opportunities to move in and out of the workforce with education throughout one's life.

Several notables demonstrate the changing meaning of retirement. Tom Brady returned to the Tampa Bay Buccaneers after 40 days of retirement. Target has dropped its mandatory retirement age for its CEO, allowing current Chief Executive Brian Cornell to remain for three more years.

Here is an astounding approach to retirement. Dr. Phil Pizzo is the founding director of the Stanford Distinguished Careers Institute. Previous to that he was the former Dean of the Stanford School of Medicine with a specialty in pediatric oncology. At age 77, he is starting over again and is training to be a rabbi. This is more astounding since he was raised Catholic and converted to Judaism two years ago. Dr. Pizzo continues to reinvent himself and is a beacon for lifelong learning.

We all cannot be Serena Williams, Tom Brady, CEO Cornell or Dr. Pizzo, yet we can have a contemporary and realistic perspective on retirement that reflects our current longevity and aspirations. Thank you, Serena. Indeed, retirement is an evolution as we move to a new life stage and become the role models for the future.

Stay well everyone and know kindness is everything.

# 5 tips to help older people cope with age-related changes

By **HELEN DENNIS** | [helendenn@aol.com](mailto:helendenn@aol.com) |

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*Q. As a 79-year-old woman, I have noticed lots of changes. I used to play tennis and no longer do so. I used to stay up late at night and start my day early the next morning. Don't do that either. I used to run and now just walk. In addition, I often wonder, "Who is it that is looking back at me in the mirror?" And my "used to" list is longer than my "can do" list. How do we accept our limitations? T.F.*

"There is nothing permanent except change," according to the ancient Greek philosopher Heraclitus. That is so true when it comes to aging. If we are lucky enough to live a long life, it also is likely we will be confronted with age-related changes. And some of those changes will be losses. We know physical stamina can be reduced; years of running may cause joint problems and our immune system is affected. And then there's that face we look at in the mirror. We may see character lines, commonly known as wrinkles, and skin that seems to hang a little lower. Yes, that is aging.

[HelpGuide.org](https://www.helpguide.org), a highly regarded online nonprofit guide to mental health and wellness, provides us with some tips on learning to cope with age-related changes. Here are a few.

**Be grateful.** Expressing gratitude is a way to appreciate what we have instead of what we are lacking. There are many ways to express that feeling: Write a thank you letter to someone who had a positive influence on your life. Keep a gratitude journal that describes thoughts about gifts you receive each day. Setting up a weekly time to count blessings is another strategy. [Helpguide.org](https://www.helpguide.org) suggests being specific about how you feel when good things happen to you and share that with loved ones. Then there is prayer which can be used to cultivate gratitude. Yoga helps focus on the present and mindful meditation can clear the busy mind to [remind us to be grateful for nature's gifts](#) such as the sweet smell of spring and the warmth of the sun.

**Accept the things we cannot change.** Consider the serenity prayer from Alcoholics Anonymous: "God, grant me the serenity to accept the things I cannot change, the courage to change the things I can and the wisdom to know the difference." Many aspects of aging are beyond our control. Yet we know there is much we can do to slow the aging process and actually improve and even excel. This applies to strength, wisdom, insight, creativity, certain types of intelligence and more. The acceptance begins with realistically looking at

what we cannot change. And I mention realistically because aging has gotten a bad rap as only meaning disease, disability and depression. That's inaccurate. There is much we can do to slow the aging process.

**Look for the silver lining.** Some believe that “What doesn't kill us makes us stronger.” In some cases, that might be true. To begin, consider looking at the age-related stressful situation. Evaluate if a poor choice or mistakes were contributing factors. If so, ask yourself, “What can I learn from this?” Then look at the challenges as opportunities for personal growth. A good example is the social isolation suffered by older adults during the height of the pandemic. Many have become experts on Zoom, connecting with family more often, taking classes online and learning a new technology. Others have been inspired to write their memoir and sharing it with loved ones.

**Consider humor.** We know having [a sense of humor is good for us](#), triggering several positive physical responses. Humor relaxes our body, relieving muscle tension and stress; it decreases the stress hormone cortisol that minimizes pain and inflammation. Use of humor reduces blood pressure and stimulates the immune system. It promotes well-being, a positive outlook and a stable mood as well as increased resilience. And having a good laugh is just fun.

**Take some action.** Figure out how to add some joy and meaning to your life. You may pick up a new hobby, join a class or club. Consider learning a new game, foreign language, volunteer for a cause or travel. Spend time in nature or enjoy the arts. The point is to “do something.”

The late poet, author and civil rights activist Maya Angelou is quoted as saying “If you don't like something, change it. If you can't change it, change your attitude.” That could be one approach to coping with age-related changes.

Thank you T.F. for your good question. To keep a balanced approach to aging, next week we'll discuss what can get better with age – besides fine wine and cheese. Stay well and remember kindness is everything.

# Successful Aging: Here are ways seniors can boost their energy levels

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*Q. I am debating taking on the leadership role of a major nonprofit organization. At age 78, my concern is if I will have enough energy to do the job. I know I am less energetic today than I was five years ago. What should I consider before committing to such an undertaking? And would you also address the subject of energy. Thank you. N.S.*

“I’m so old I don’t buy green bananas ...” is one philosophy of life attributed to the famous football coach and hall of famer Lou Holtz at age 75.

If we applied that to our everyday lives, perhaps we would take no risks and do nothing but sit. Yet, taking on a major project in later life does require some consideration.

Here’s a little historical background on fatigue: It was not always considered a negative. In medieval times, it was a positive sign, indicating that a person worked hard enough to reach the point of needing to rest. That perspective changed during the industrialization period when fatigue was a negative as industry demanded its workers to have endless energy. Further interest in fatigue grew during World War I, when the military wanted to increase productivity of munition factories. Subsequently the interest moved from physical to mental fatigue as the military had more tasks that required sustained mental alertness such as piloting planes and operating radar installations.

Although not inevitable, fatigue is a [common complaint among older adults](#). For many, the gradual loss of energy is considered one of the unpleasant side effects of aging. It is not an issue just for older people. For example, a 30-year-old may complain that he cannot keep up with his younger soccer players. [Middle-aged folks may report exhaustion](#) because of the work load, the pandemic, raising teenagers and caring for aging parents.

Yet, in later life we may have a greater concern, not knowing if this feeling is a life sentence or, in fact, we can do something about it. So, what do we know? As we age, cells change that affect our muscles causing loss of muscle mass, strength and flexibility. Researchers estimate that, generally, those [between ages 60 and 70 lose 12 percent of their muscle mass](#); those over 80 lose about 30 percent.

Other [cellular changes limit the heart's pumping ability](#) that, in turn, reduces the flow of oxygen-rich blood that provides energy to the cells. That oxygen-rich blood goes to our brain, which affects cognitive abilities and much more.

Beside cellular changes, we may feel less energetic with age because of changes in our circadian rhythms as [noted in the Harvard Business Review](#) article “Manage Your Energy, Not Your Time.” These rhythms are “a natural cycle of physical, mental and behavior changes the body goes through in a 24-hour period” as defined by [the National Institute of Medical Sciences](#). They often make us fall asleep early and wake up early, disturbing natural sleep rhythms.

Furthermore, older people spend less time in deep sleep, which is the most important sleep to restore energy. Having difficulty falling asleep may be due to the decline in the hormone melatonin. Lack of proper rest is considered one of the major causes of fatigue among older adults.

Fortunately, there are some things we can do to boost our energy as we age according to the Harvard report.

**Set goals:** Write down your priorities and know that you cannot do everything all of the time.

**Control stress:** Stress is the most common cause of persistent fatigue. Consider stress reducers such as yoga, meditation or tai chi.

**Decrease your load:** Say “no” to other opportunities and remember that “no” is a complete sentence.

**Get regular exercise:** This increases blood circulation, reduces stress, improves muscle mass and is energizing.

**Improve sleep:** Embrace what is considered healthy sleep habits consisting of regular sleep and wake-up time, limit caffeine late in the day, keep the bedroom dark and for sleep only.

**Eat for energy:** Consider a nutrient-rich diet and avoid quick fixes of candy bars or cookies. Think about eating a few small meals rather than three large ones.

**Commune with nature.:** Anecdotal evidence suggests that spending time outdoors can be restorative in acting as an energy booster.

# Why multigenerational friendships are beneficial as we age

By HELEN DENNIS | helendenn@aol.com |

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Q. I am 75 years old and continue to work full-time in my profession. My husband's social life and mine are intertwined. If he exits before me, will I have any friends? Two of my closest friends just passed away. Looking to the possibilities of the future, I probably should intentionally cultivate some younger friends now. How does one go about this? Many thanks. B.D.

Thank you for raising a complicated and important question. Here are some facts.

Today, we have more opportunities to develop multigenerational relationships and friendships. According to an AARP survey, nearly four in ten adults have a close friend who is at least 15 years older or younger than they are. The friendships emanate predominantly from work (26%), then the neighborhood (12%), at church or temple (11%) or through mutual friends (10%). And these friendships endure. The survey indicated almost half of close intergenerational friendships have lasted at least 10 years and one in five has lasted for more than two decades.

Such friendships occur equally among men and women. However, having friends from a different generation is more common among boomers and Gen Xers than millennials. Respondents to the AARP survey indicated that these generational cohorts value having friends of different ages because of the diverse life perspectives they offer. Younger adults in particular indicated they often are inspired by their older friends, seeing them as role models.

Friendships are organic. They develop in a variety of venues and circumstances. Looking at my own experience, I am fortunate to have two very good friends around 15 years my junior. They just occurred; I was not looking for them. Both emanated from a leadership role I had in a nonprofit organization. One followed me as president; the other was a staff director. Our shared mission brought us together.

Working side by side, we got to know, respect and like one another. We began to celebrate holidays together and knew one another's children. Each of these friendships has brought a new and valued dimension to my life. Since I have been a widow for the past 19 years, these relationships have become even more important.

Let's now dig a little deeper regarding what "younger" means. At age 76, you are among the leading edge of the boomer generation. A younger friend might be 60, which is of the same generation, although at the latter end. We know that individuals from the baby boom generation generally share some core values such as valuing equal rights and opportunities, personal growth, wanting to make a difference, optimism and more. These values may be the basis of making new connections. In contrast, having friends from a different generation may be the attraction.

That brings us to the second word which needs a little more exploration. And that is the term "friendship." The question is, "What is one looking for in late-life friendships?" Here is a perspective from a chapter I contributed on friendships to the book "Getting Good at Getting Older" by the late Richard Siegel and Rabbi Laura Geller (Behrman House, 2019). Maimonides, the 12th-century philosopher and physician described three kinds of friendships. "One that is of mutual benefit to one another, one that involves pleasure and trust, and one that each feels responsibility for one another." We can look at these descriptors in the form of questions. Are we looking for mutual benefits, enjoyment and trust or mutual responsibility – or all of these?

As a psychologist who studies friendships, particularly in adulthood, Franco offers some suggestions. Assume strangers will like you; mindset matters. With that assumption, according to Franco, you will become warmer, friendlier and more open. She suggests joining something that meets regularly. That could be participating in a book group, attending religious services, volunteering on a regular basis or joining a walking or hiking group. She notes that we like people more when they are familiar to us. We also should let friends know that we value them; friends want to feel they matter. Just texting a friend can be more meaningful than we think.

One final consideration. That is making the time in a busy professional and social life to explore new venues that may lead to new connections and ultimately new friends.

B.D., Kudos to you for thinking ahead about the possibility of being without a partner in later life and acknowledging the importance of friendships. Stay well and know that kindness is everything.

# Does creativity increase with age or diminish? Let's take a closer look

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*Q. Could you please settle a slight disagreement between my husband and me? Our five-year-old granddaughter came home with some beautiful drawings. My husband was so impressed and suggested that youth was on her side, implying that older people typically lose some of their creativity. I strongly disagree and believe aging is an advantage. Your thoughts? P.L*

I can understand your husband's perspective since many physical and mental aspects of our lives do decline at varying rates with advancing years, but not all. And that's the point. When it comes to creativity, age can be an asset, an advantage, given that we have experience and have a long view on life.

The late Dr. Gene D. Cohen, a psychiatrist, international expert on age and creativity and former Director on the Center on Aging, Health and Humanities at George Washington University, wrote a book, "The Creative Age: Awakening Human Potential in the Second Half of Life." His research showed us that older age can be a time of creativity. And that's not only in the arts, but also in creative thinking.

Here is one of Cohen's favorite stories which I heard him tell at a conference. His in-laws, both in their 70s, emerged from a Washington, DC subway in a driving snowstorm. They were invited to Cohen's house for dinner, which was too far to walk. Because of the weather, no cabs were available. Across the street, his in-laws spotted a pizza place. They marched through the slush, entered the shop and ordered a large pizza for delivery. The father-in-law gave the cashier Cohen's address and added, "Oh, here is one more thing. We want you to deliver us with it." And the in-laws arrived with pizza in hand – for dinner that night.

Cohen considers his family story as an example of the type of agile creativity that the aging mind can produce. As noted in his book, it's out-of-the-box thinking that improves with age. Each one of us is endowed with the spirit of creativity – everyone of us has the "right stuff."

Creativity is a benefit to those in later life, according to Cohen.



1. **Creativity strengthens our morale.** It allows us to view problems with a long-range perspective making us more emotionally resilient while helping us to better cope with the losses and challenges that can occur with age.
2. **Creativity contributes to our physical health.** Creative expression promotes feelings of well-being that have a beneficial effect on our immune system. This is particularly true among older persons.
3. **Creativity is our greatest legacy.** It provides a valuable model of later-life potential for our children, grandchildren, great grandchildren and society, helping to shape individual thinking and even societal policies about aging.

When creativity is limited only to the arts, we may easily define ourselves as being uncreative. As one woman mentioned to me recently, “I flunked art in school and just don’t think I have the gene for it.” Researchers who study this subject take a more expansive approach. According to the Washington Post (July 12, 2021), author and Georgetown University psychiatrist Dr. Norman Rosenthal [defines creativity](#) as “having the ability to make unexpected connections, either to see commonplace things in new ways — or unusual things that escape the attention of others — and realize their importance.”

We may not get a prize for our creativity, yet it is part of our DNA. Harvard professor Howard Gardner distinguishes [two types of creativity](#): the big “C” and the little “c.” The big C is for extraordinary accomplishments of unusual people such as Albert Einstein and his theory of relativity or Picasso for his abstract art. The little “c” could reflect one’s interest, something at work, planting a garden or writing a letter to a grandchild.

Creativity also has been identified as a possible key to healthy aging. [Studies show](#) that participating in activities such as singing, theater performance and the visual arts may improve the health, well-being and independence of older adults. Creativity also has been associated with [greater longevity](#) and is part of our species, innate to every one of us. That includes plumbers, professors, cooks, musicians, artists and investment bankers. It’s that unique life experience combined with creativity that creates a dynamic opportunity to grow in our later years, according to Cohen.

I recall one of his lectures when he stated, “in older age we may not produce as many creative works, however, what we produce may be our best works.”

Next week, we’ll describe individuals who have expressed their creativity in later life – some of their best works – that have made a difference.

In the meantime, stay well and be kind to yourself and others.

# Successful Aging: Why staying creative as we age can take many forms

By **HELEN DENNIS** | [helendenn@aol.com](mailto:helendenn@aol.com) |

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Last week, [we addressed P.L.'s question](#) of whether age was an advantage in expressing creativity. The quick answer according to the late expert on the subject, Dr. Gene D. Cohen, is “yes.”

There are several types of creativity identified by Cohen in his book “The Creative Age: Awakening Human Potential in the Second Half of Life (Avon Books, 2000).

**Personal creativity.** This creativity might be a product, idea or new perspective. It’s something that you find satisfying and enhancing to your life. The public is not aware of it which may be your intention. Rather your creation is only important to you or to those close to you. This might be a new recipe, a floral arrangement, a poem or an email to your granddaughter.

**Public creativity.** These are creative acts that are recognized and celebrated by a community or culture. They may be obvious such as a sculpture or a garden. An example is the Getty Center Central Garden designed by Robert Irwin and completed when he was in his late 60s. Public creativity also can be local in the form of a newsletter or mural in your community.

**Social creativity.** An important component of social creativity is courage, a trait that comes with age according to Cohen. It’s having the courage to make a decision that is risky or controversial. An example is the back-door negotiations that lead to the 1994 Oslo Accords between the Palestinians and Israelis. The negotiations occurred among the late leaders of both parties: Israel Prime Minister Yitzhak Rabin, (age 71), the Israeli Foreign Minister Shimon Peres (age 70) and PLO Chairman Yasser Arafat (age 64). Another example is Ethel Percy Andrus who at age 72 was the force behind the nation’s first national health insurance plans for older adults. At age 74, she founded and became president of AARP.

**Collaborative creativity.** Creativity is more than a solo act. Certain creative endeavors cannot be achieved by one person; they need an equal partner. Examples are a chorale, sports team or the need for a problem to be solved in the workplace. Today, multi-generational work teams are valued as driving innovation as well as motivation and production. A collaborator could be a friend, spouse or family member.

**Intergenerational collaborative creativity.** Here lies enormous potential for problem solving or for sheer enjoyment. Bringing together different ages to share their experiences, vision and energy can lead to special relationships where all parties benefit. A good example is Eldera, a global organization that connects children from around the world with vetted older mentors, one at a time, for weekly virtual conversations, story time and activities. The children benefit from social and emotional learning and older adults benefit from a sense of purpose and community as noted on the Eldera website. <https://www.eldera.ai/>

The arts are an important example of creativity in later life. Consider the late Carl Reiner's documentary "If You're Not in the Obit, Eat Breakfast." Reiner found many celebrities in their 90s and a few over 100 who continue to practice their art. In addition to Reiner, the film includes Mel Brooks, Norman Lear, Dick Van Dyke, the late Betty White and more.

Here are just 10 other notables who contributed to the arts in their later years.

- Michelangelo at 72 was appointed architect of St. Peter's in Rome, designed the dome of St. Peters and worked until his death at age 88.
- Helen Keller who was blind, deaf and mute since she was 19 months old published "Teacher" at the age of 75 in honor of her miracle-worker teacher, Annie Sullivan.
- Maya Angelou, poet, at age 85 published her seventh autobiography
- Henri Matisse, the great painter, created his famous cutouts in his 80's.
- Martha Graham continued to dance until she was 75 and choreographed her last work at age 96.
- Rita Morena was in her late 80s when she acted and helped produce the recent West Side Story movie.
- Arthur Rubenstein, pianist, was still performing at age 88 and wrote his autobiography at age 92.
- Harry Belafonte, singer, actor, producer and activist became UNICEF goodwill ambassador at age 95.
- Agatha Christie at the age of 84 oversaw the 1974 revision of the "Murder on the Orient Express" and wrote up until the age of 86.

- Edward James Olmos, actor, director and activist starred in the movie “Walking with Herb” at age 74. Olmos [considered this film](#) among his best performances.

We can be inspired by famous artists as well as those who are everyday creators. Cohen reminds us that creativity is in our DNA and with experience and a long view of life, age is an advantage. Let’s acknowledge our own creativity and continue or expand it — for the joy it brings us and as an important component of successful aging.

Stay well and safe, everyone, and remember to be kind to yourself and others.

# What grandparents need to know about connecting with their grandchildren

April 2023

[Last week](#), we identified several factors that can enhance the relationship between grandparents and teenage grandchildren, based on research studies. This week, we offer some tips and more.

Grandparents play a special role for adolescent grandchildren. The teen years often are a time of turmoil which makes the grandparent role even more important. The unconditional love and acceptance by grandparents may be a natural sanctuary from stress at home or at school, [according to Dr. Arthur Kornhaber](#), founder of the Foundation for Grandparenting and author of “The Grandparent Solution” (Jossey Bass, 2004).

Let’s acknowledge the conundrum. Grandchildren are growing up, becoming more independent and may value their friends over some family. In addition to their social life, teens are busy with homework, exams, sports and drama, and they often have a tight schedule. It is easy for grandparents to feel on the periphery of their grandchildren’s world. Technology can be one of the generational divides. Emails are out and texting is in. Chatting is likely to be on social media sites like Snapchat, Instagram, YouTube and TikTok, to name a few. The [texting acronyms](#) can be hard to decipher including “IDK” which means, “I don’t know”, “J4F” which means “just for fun,” and “PTB” which is another way of saying, “please text back.”

Every generation brings on its new trends. Today, there are Air Jordan sneakers, oversized hoodies, sweatpants, slides, which are slippers for the outdoors, cropped and oversized shirts and short party dresses with high-end sneakers. Tomorrow, who knows?

Donna M. Butts, executive director of Generations United is quoted in the Stanford Medicine Children’s Health blog, as [saying](#), “It may take patience and acceptance to develop that relationship, but if you can get past the stereotypes, you see that both ages need to feel needed, listened to and acknowledged.”

A first step is to arrange some one-to-one time together without parents. When the parents are present, the dynamics change and the grandparent can get lost. Here are some tips:

**See a play, movie or sporting event:** Have your grandchild help select the event. Afterward, go out to eat and talk about what you saw. Ask for his or her opinion and listen without interrupting.

**Explore nature:** That could include hiking, fishing, sightseeing or exploring some of the botanical gardens in the greater Los Angeles area and even beyond. Take lots of photos to remember your time together.

**Teach each other:** Here is a personal example. My 13-year-old granddaughter is a computer whiz and has helped me with my iPhone, Mac and tablet. I, in turn, have taught her how to knit with some help from the Internet.

**Tell family stories:** That could include parents' skirmishes, family history which might include immigration, first jobs and more. I recall telling my grandchildren their grandfather's high school teacher told him he couldn't write. Wrong – he became a journalist for the Baltimore Sun and wrote for the New York Times.

**Take a trip:** This is a golden opportunity to relate, explore and share new experiences. That can be going to a concert, play or museum in Los Angeles or Irvine or a trip to Santa Barbara or New York. There is something special for a grandparent to experience something new or familiar through the eyes of a child with both experiencing a sense of wonder.

**Connect on social media:** We know 95 percent of teens have access to a smartphone; 45 percent indicate they are online almost constantly. [Surveys have shown](#) that the average age for children to get their first cellphone in the United States is 10. Learn about [the technologies your grandchildren are using](#).

**Show up:** Let your grandchild or grandchildren know you are there. Attend school events such as sporting events, plays and debates. Have a regular lunch date with a menu your grandchild enjoys. Just have [a good time](#) together.

**Look at old albums:** Yes, there was a time when photos were printed. The traditional photo album where you turn the pages to see what's next can give one a sense of adventure and permanence. These could be baby pictures, family vacations, wedding photos and more.

Here's a personal tip. I have taken each grandchild on one or several trips. Each time I make a book out of our photos and present it to them at holiday time, using Snapfish or Shutterfly. They serve as a living memory of good times together.

D.S., I hope these suggestions are helpful. Enjoy your 13-year-old granddaughter and know kindness continues to be everything.

# How ageism harms individuals, society and the economy

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This week, we are revisiting the subject of ageism, a prejudice against individuals because of their age, the most widespread and socially acceptable form of prejudice.

Ageism is subtle; a recent example demonstrates the point. On September 20, 2022, The New York Times reported on a health panel that recommended anxiety screening for all adults under age 65. This is very good news. What follows is part of the health panel's report.

"The task force panel did not extend its screening recommendations to patients 65 and older. It said there was no clear evidence regarding the effectiveness of screening tools in older adults because anxiety symptoms are similar to normal signs of aging, such as fatigue and generalized pain."

First of all, anxiety is not part of normal aging. And where is the evidence that fatigue and generalized pain are part of normal aging? Such a statement reinforces stereotyped thinking that can subtly reinforce negative stereotypes and, in turn, affect decisions of family members, the medical community and older adults themselves.

Taking this a step further, if older adults are tired on an ongoing basis, should they just chalk it up to aging? Perhaps they have a sleep disorder. And if they suffer from ongoing aches and pains, should they ignore them because it's part of getting older? It may be caused by arthritis, lack of exercise or an injury. Furthermore, ignoring symptoms and assuming it's part of normal aging can preclude opportunities to correct the problem.

The report provides important progress in identifying anxiety on a routine basis acknowledging the current limited mental health resources. It's just that subtle detail about "aging" that can reinforce negative thinking.

There are many efforts to counteract age biases. One example is Ageism Awareness Day that will be celebrated on October 7, 2022. It was created by EveryAGE Counts, an advocacy campaign in Australia aimed at tackling ageism against older Australians. We in the U.S. have adopted it.



The American Society on Aging, a large professional membership organization, created a council on Ageism and Culture that highlights Ageism Awareness Day as an opportunity to help make a difference.

- On a global scale, one in two people are ageist, according to the World Health Organization.
- Ageism and age stereotypes are often internalized at a young age. By age three, children are familiar with these stereotypes that are reinforced over their lifetime.
- Ageism affects our health. Older individuals who have a positive view of aging about themselves live on average 7.5 years longer than those with a less positive view.
- Ageism harms our financial well-being. Older workers face longer periods of unemployment, discrimination during the hiring process and fewer professional development opportunities
- Ageism harms the economy. AARP (2020) estimates \$850 billion in unrealized gains in Gross Domestic Product as a result of involuntary retirement, underemployment and unemployment among older workers.
- An estimated \$63 billion in healthcare costs among those age 60 and older are due to ageism. That translates to one out of every seven dollars spent on eight of the most expensive health conditions.
- Only 1.5 percent of characters portrayed on U.S. television were older people, according to a 2021 World Health Organization report. Most have had minor roles and often are portrayed for comic effect, drawing on their physical, cognitive and sexual ineffectiveness.

Here are a few words and phrases you may read or hear that have ageist implications. They have been summarized by Changing the Narrative, a strategic communication campaign to increase awareness of ageism with reference to Research by Frameworks.

- Referring to people in older adult communities as patients; they are residents, even in assisted living environments.
- Description of all older adults as frail, weak and vulnerable.
- Referring to the growing demographic of older adults as the “silver tsunami,” “gray wave” or the “demographic cliff” suggests that older people are a natural disaster.
- And then there is the word “still.” Expressions of “still working,” or “still exercising” suggest that you are the exception since more adults cannot do what you are doing. That’s a big assumption.

Many may think we are too sensitive or perhaps lost our sense of humor. That debate will continue. Yet there is one indisputable fact: ageism continues, causing harm to individuals, society as well as the economy.

Stay well everyone and be kind to yourself and others.

# How walking an extra 10 minutes a day could help improve and prolong your life

By [HELEN DENNIS](#) | [Helendenn@gmail.com](mailto:Helendenn@gmail.com)

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*Q. I have been a moderate runner for 40 years and managed to remain relatively unscathed with no major knee or joint problems and just have the beginning of an ache in my hip. Reassure me that walking is worthwhile. P.S. I am 75 years old. Many thanks. S.N.*

Here is a two-step approach to your question. Step No. 1: Check out your hip ache with your physician. Step No. 2: Seriously consider walking.

As an age cohort, we are not doing so well in taking care of ourselves. According to the Centers for Disease Control, [more than one in four adults age 50 and older do not engage in regular physical activity](#). That inactivity is highest in the south, followed by the Midwest, northeast and lowest in the west. Inactivity costs life quality and dollars. Those 50 and older account for \$860 billion in healthcare costs annually. With physical activity, four out of five could prevent or manage their chronic conditions.

Here is an attention-grabbing New York Times headline: “Walking Just 10 Minutes a Day May Lead to a Longer Life” (January 26, 2022). This is based on [a recent study](#) from the National Cancer Institute and Center for Disease Control revealing some extraordinary findings. Researchers asked 5,000 men and women between ages 40-85 to wear an activity monitor for a week and exercise an extra 10 minutes per day in addition to their current exercise. Developing several statistical “what if’s” scenarios, researchers checked for extra minutes of daily exercise and the number predicted to die prematurely.

Ten minutes of additional exercise would result in avoiding over 111,000 deaths a year or seven percent of all annual deaths. An extra 30 minutes translated to just over 270,000 people who would avoid premature death a year or almost 17 percent of all typical annual deaths. (These are pre-pandemic numbers.) Note, walking counts as an exercise.

Here are a few additional findings that support the role of exercise and activity as referenced in the New York Times article.

- More than eight percent of all deaths in the U.S. are attributed to “inadequate levels of activity” according to a [telling 2019 study](#) published by the Centers for Disease Control and Prevention.

- Men and women who exercised for at least 150 minutes per week, reduced their risk of premature death by at least 25 percent compared to people who exercise less according to a [British study from 2015](#).

- Among sedentary participants, about 260 percent were more likely to die prematurely compared to those who exercise 30 minutes a day [as reported](#) in the British Journals of Medicine.

Couches have become the center of the universe and are often referred to as [the quarantine companion and new best friend](#). They have become the go-to place to binge-watch on Netflix, read a book, complete office work, take a nap or have a pizza.

How can we get off the sofa and get motivated to take that extra 10-minute daily walk?

- Consider walking with a friend.
- Make it a meditation walk focusing on what you see, smell, observe and hear and breathe.
- Take your dog for a walk.
- Explore your neighborhood as though your walk is a first-time visit.
- Say hello to your neighbors.
- Count the number of different flowers you see.
- Think of yourself as having a chance of a lifetime; since that may just be the case.

Here are some practical reminders. Wear supportive shoes; avoid wearing ear pods so you can be alert to sounds of oncoming cars, skateboards and scooters. If it is dawn or dusk, wear something white or iridescent.

We know that physical activity also adds to our overall health, fitness and quality of life. It helps reduce the risk of chronic conditions like type 2 diabetes, heart disease, many types of cancer, depression and anxiety and even dementia, according to the Center for Disease Control. Of course, there are no guarantees since you still need to wear your seat belt.

Remember: Over the coming years, a little extra physical activity by each of us could potentially prevent hundreds of thousands of premature deaths.

S.N., thank you for your good question. As a former runner, I can relate to your question. Have wonderful walks, stay well and be kind to yourself and others.

## Recommended Books | 2024

“Ageless Aging: A Woman’s Guide to Increasing Healthspan, Brainspan and Lifespan by Maddy Dychtwald (2024, Mayo Clinic Press).

“Breaking the Code: How Your Beliefs About Aging Determine How Long & Well You Will Live” by Becca Levy (William Morrow, 2022).

“Don’t Retire, Rewire! By Jeri Sedlar and Rick Miners (Alpha, 2018).

“Essential Retirement Planning for Solo Agers: A Retirement and Aging Roadmap for Single and Childless Adults by Sara Zeff Geber (Mango, 2018).

“Getting Good at Getting Older” by Richard Siegel & Rabbi Laura Geller, (Behrman House, 2019).

“How to Live Forever: The Enduring Power of Connecting the Generations” by Marc Freedman (PublicAffairs, 2019).

“In the Country of Old” by Susan Abel Lieberman (Susan Abel Lieberman, 2023).

“Independence Day: What I Learned About Retirement from Some Who’ve Don’t and Some Who Never Will” by Steve Lopez, (Harper Horizon, 2022).

“Learning to Love Midlife: 12 Reasons Why Life Gets Better with Age by Chip Conley (Little, Brown Spark, 2024).

“Project Renewment: The First Retirement Model for Career Women by Bernice Bratter and Helen Dennis (Scribner, 2008, 2013 pb).

“The Inner Work of Age: Shifting from Role to Soul” by Connie Zweig (Parker St. Press, 2021).

“This Chair Rocks: A Manifesto Against Ageism” by Ashton Applewhite (Caledon, 2019).

“Win the Retirement Game: How to Outsmart the 9 Forces Trying to Steal Your Joy” by Joe Casey (Joe Casey, 2022).

“What Retirees Want: A Holistic View of Life’s Third Age by Ken Dychtwald and Robert Morison (Wiley, 2020).

“Who Do You Want to Be When You Grow Old? The Path of Purposeful Aging” by Richard J. Leider and David A. Shapiro (Berrett-Koehler Publishers, Inc., 2021).

“Wisdom @ Work: The Making of a Modern Elder by Chip Conley (Currency, 2018).