

RTE

reVisions

a publication of the Retirement Trust Foundation

Spring 2004



- Take a “Grand Vacation!”
- Single... Again?
- How to get to the gym—and stay there!

From your RTF Chairman...

Greetings! It's **spring!**

The grass is becoming greener; the crocuses, daffodils, tulips, and hyacinths are blooming, the trees are budding and the birds are chirping in the morning when we wake up. For those of us who live in a time zone that switches to daylight savings time, our clocks have been moved ahead in order to enjoy extra daylight hours in the evening. It's a time of renewal, rebirth—*reVisions*.

As the RTF moves forward in the spirit of rebirth, watch for the launching of our new website at www.iaap-rtf.org. In addition to information on the RTF and Vista Grande, the site has been expanded to include links to various articles and agencies dealing with health, financial, and retirement issues that we think will be of interest to our members. These links will be updated every two weeks, so you will want to check it out quite frequently.



With all the new growth and renewal, what better time to take up a new hobby—gardening! In this issue, we've got tips for easier and more comfortable gardening at any age and enjoying the season to its fullest!


Many people begin planning trips this time of year. Why not use that vacation time to reconnect with your family? We've got some hints on how to have a "grand vacation" you can enjoy with your grandkids. Those of you with kids at home will find many of these tips helpful as well!

When you get home from your vacation, dust off those athletic shoes. It's time to get off the couch,

Computer Corner

shut off the TV and computer, and get active with a new exercise program. Can't get motivated? We can help; be sure to read our tips on staying in the game.

They say that in spring a young man, or woman's, fancy turns to thoughts of love. But thoughts of love just don't happen to the young; the young-at-heart are also affected. For many reasons, some of us in our pre-retirement and retirement years will be seeking companionship. Read our feature this month for tips on how to meet the right people and get back into the dating game and make that connection you want!


Through *RTF reVisions* and our new website, the RTF is seeking to enhance your whole life, both in and out of the office. We welcome your comments and suggestions for articles that you would like to see in future issues of *RTF reVisions* or information that would be of interest to you in the resource center links on our website. 

Myrna Jessell CAP

Chairman, Retirement Trust
Foundation

Here are some websites we've found in our research that might help you—whether you're planning for retirement, already there, or just looking for a fun site to visit!



- <http://www.wiredseniors.com> - The hub of a “network” of sites that cater specifically to seniors!
- <http://www.hgtv.com/> - You're probably familiar with Home & Garden Television's channel and programs, but you may not be familiar with its website. you can find all the helpful and interesting information on the network's programs in one place!
- <http://www.garden.org/> - This site is a vast clearinghouse for information and hints on how to make your garden all it can be this summer!
- <http://money.cnn.com/retirement/> - CNN's retirement site features daily columns and a retirement calculator right on the front page!
- <http://www.thebeehive.org/> - Bustling with information in a fun, colorful format, The Beehive offers something for everyone on a variety of subjects. 

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Have A...

Grand
Vacation!

Remember the “old days,” when kids would spend a week during the summer with their grandparents “down on the farm?” Kids would learn a different way of doing things, usually some life lessons and have a whole lot of fun. Well, far fewer of today’s grandparents live on farms, but the tradition of spending a week with grandma and grandpa has begun to make a comeback in the form of “grand vacations.”

According to a 1999 survey done by *Better Homes and Gardens*, about one in every ten vacations was taken by grandparents and grandchildren. That’s six million vacations in that year alone!

Many companies are catering specifically to this type of vacation: Elderhostel (www.elderhostel.org), a company that has sponsored tours and travel for seniors for years, has a line of tours called their “Intergenerational Tours.” Some trips are multi-week vacations abroad, but many are weeklong or weekend trips that can cost \$500 or less! Another established senior travel company, Interhostel (<http://www.learn.unh.edu/interhos->

tel/), has begun offering their Familyhostel tours. These trips are all-inclusive and combine educational and cultural activities with just plain fun! Another surprisingly affordable option are Disney cruises. With special rates for both seniors and kids, these vacations are tailor-made to be the perfect “grandvacation!”

Traveling with kids, however, can be a trying experience if you’re not used to it. Though you may know what to expect, it’s easy to forget some of the details of what it was like. Here are some tips for traveling with grandchildren:

- Visit some “ancestral” places. If you can trace your family tree back to another country, what a

perfect opportunity to connect with your grandkids! If not, there may be a part of the US worth visiting—is your family from the South, for example?

- See if your destination will honor both senior discounts and children discounts. Many airlines and hotels, like Disney properties, will give 55+ discounts and also honor “children stay free” promotions.

- Check into special tours designed just for grandparents and grandchildren. The Balsams, a resort in New Hampshire, has all-inclusive packages that combine an active vacation for grandparents with a



day camp for grandchildren. Grandtravel (www.grndtrvl.com) offers tours to exotic places both internationally and domestically designed just for grandparents and grandchildren.

- Remember what it's like to vacation with kids before you take the plunge! Remember the fights, bickering, the boredom? Try and plan a trip that has different things that everyone can do at the same time, if need be. Let the grandchildren plan at least some part of the itinerary. The inevitable boredom and fussiness that will set in when the trip centers on something kids don't want to do can be partially alleviated with the promise that "Tuesday is your day!"

- Explain your plans! Have a morning meeting each day at breakfast to talk about what you'll be doing, how long each activity or travel will take and the things you'll see. What seems perfectly clear to you may not always be to your grandkids.

Most grandparents are always looking for ways to connect with their grandkids. While a trip to the grandparents' home can be wonderful, sometimes the monotony of daily life can intrude on a special visit. One solution is the "grandvacation." The next time you get ready to take that trip, why not consider packing up the grandkids? Not only will you have the chance to reflect on family times gone by, you'll have the opportunity to create new memories for you, your grandkids and the whole family to share. **Y**



Vista Grande NEWS

On May 22, 2004, Vista Grande will hold a special ceremony dedicating the Carrie Pavlovsky Memorial Portico.

Carrie was a member of the Retirement Centers Trust board from 1994 to 1998 and Chairman of the RCT board from 1995 through 1998. Her vision of service to retired administrative professionals and to IAAP members is still seen today in the mission and projects of the Retirement Trust Foundation.

The next time you're visiting Vista Grande, take a moment to see the portico named for Carrie and remember an invaluable part of the Retirement Trust Foundation's past.

The RTF board thanks the entire Pavlovsky family for this opportunity to honor Carrie. *Y*



Keep Motivated...Keep Fit!

Exercise is like a lot of other “shoulds” in our lives—we all know we should do it, but there always seems to be a reason not to do so. Whether it’s the kids, work, that movie you wanted to see... how do those people who work out almost every day find the time to do it?

The truth is, we can, almost all of us, find the time in our hectic schedules to work out. The key is being motivated to find that time to exercise.

Before beginning any challenge (not just a new exercise program), one of the most important things to do is define your goals! This is a step that seems self-explanatory, but it’s where most of us fall down. Your goal in starting a new exercise program is probably the same goal most people have—to

get in better shape! That simple goal, though, can mean many things to many different people. For some, “get in better shape”

may actually mean “get in shape to run a marathon by October,” and for others, may be more along the lines of “get the energy to get out of bed in the morning.”

The key to any goal-setting is making those goals specific. Steve Wills, personal trainer, gives this advice: “Set one specific goal for yourself, whether it’s ‘lose ten pounds’ or ‘lower my cholesterol by 50 points.’ That way, you have a stopping point in the distance.” That stopping point, he says, can be the most impor-



tant part of your motivational process. Have you ever tried to complete a task that had no end in sight? Be sure you set some long-term goals and some shorter-term

ones, too.

Another method for motivating yourself, he says, is to examine what factors motivate other people. One of them may be something that can help keep **you** going:

- Working out can be a great way to meet new people. Whether you're walking in your neighborhood, exercising at a local gym, or biking on a nature trail, you'll inevitably strike up conversations with people. Once that happens, you've got some great motivational helpers!
- Many people are motivated by the extra energy they get as a result of exercise. Keep an eye on your energy levels once you begin an exercise program. You'll usually find that your energy peaks about five or six hours after you work out, and that your general energy level goes up as a result.
- Just think of all the things you

can do! Have you always wanted to try something a little "out there," like parasailing or roller blading, or maybe just to be able to dance all night long again? With the energy and extra strength

you'll have with your new routine, you'll be able to do more of the things you've wanted to do!

Finally, be sure to keep your motivation going by rewarding yourself. Too many people see working out as a chore and never celebrate their accomplishments. Remember those goals you defined for yourself earlier? Be sure and reward yourself every time you achieve one of them. Buy some new clothes (in your new size), treat yourself to a night out at a favorite restaurant, or even give yourself a day off now and then from working out! Any of these can be that little extra push you need to keep going after or before a long day.

Motivation can be one of the biggest inhibitors to a new exercise plan. With these tips, you'll be on the road to making exercise not only beneficial to your health and well-being, but something you can stick to and get excited about! **W**



Gardening ...made simple!

English garden designer Gertrude Jekyll wrote, “The love of gardening is a seed once sown never dies . . .”

That first delicious spring day is a temptress, luring all avid gardeners out of their winter doldrums and calling them out to play. It’s the smell of fresh soil and those little green sprouts popping up everywhere that makes gardeners come back for more each spring. With eyes bright, a spring to their step and trowel in hand, they head out for a weekend of joy in the dirt. By Monday morning the stiffness sets in, aches and pains in long forgotten muscles remind them that they are not as fit as they used to be.

As the baby boomer generation grows into their middle years, they have the recreational time, income and desire to embrace gardening as one of the fastest growing hobbies in North America. At the same time, they are starting to experience arthritis, carpal tunnel, backaches, and other infirmities that come with aging.

Horticulturalist Karen York, author

of “The Holistic Garden, Creating Spaces for Health and Healing,” recognizes the emotional and healing aspects of gardening, as an escape from day-to-day stress, coping with depression, dealing with grief. She also cites the physical benefits, “Even relatively light work such as weeding, trimming or raking burns about 300 calories an hour. Digging, hauling mulch and heavier work not only burns calories but also improves muscle tone and bone strength.”

Garden Forever is a website that focuses on the joys and therapeutic advantages of gardening and encourages the fulfillment of the desire to garden forever. The aim is to garden smarter so people can garden longer.

Garden tool manufacturers are finally starting to recognize the needs of middle aged gardening enthusiasts. Materials such as fiberglass added to nylon, create tools that are extremely strong but also deceptively light, making them particularly useful to those with limited arm and hand strength. Kneepads with gel inside make a soft cushion around

knees that are wearing down over the years.

Beverley Mitchell, owner of Gardenscape Tools, and a card carrying member of the baby boomer generation, found some of the tasks involved in gardening, including kneeling, bending and lifting were getting more and more difficult to do. In the late '90s she started looking for ergonomic tools at the horticulture trade shows she attends each year to source out new products.

The retailer now offers an extensive line of gardening products called "enabling tools."

Companies approach Gardenscape Tools with new inventions that help make gardening easier. Recently the Louisville Slugger company sent a sample pair of new gardening gloves.

Designed by a renowned hand surgeon, the gloves have anatomic relief pads to help reduce vibration, callouses, blisters, and hand fatigue.



Ms. Mitchell, who had injured her wrist in the spring, wore the gloves all last summer in her own garden and loved the comfort, support and fit. She decided to put the Bionic Garden Gloves on the cover of Gardenscape's 2004 catalogue.

- Plants — Choose plants carefully to eliminate work. Use easy-to-care-for perennials that don't need constant division or watering; shrubs for borders rather than hedges that need shaping and trimming; vines that grow up and eliminate the need to garden on the ground; ground cover perennials to replace high maintenance lawns.

- Planters — Garden in raised beds and containers that require less bending and kneeling and can be maintained from a sitting or stand-

ing position. Hanging baskets require little weeding and maintenance but use a pulley system to make the daily watering easier.

- Exercise — Stretch before you start and don't overdo any particular activity. Try to do a variety of tasks each time rather than a whole day of one activity that is particularly hard on underused muscles.

- Tools — Look for lightweight tools that have ergonomic grips to ease hand and arm fatigue. If knees and back are problems, choose a tool with a telescoping handle so that the tool does the reaching for you. Try pruners with rotating handles that reduce stress and strain on the hand and provide more cutting power with less effort.

- Protective devices — Use braces for wrists and back and pads for sore knees. Protect hands by wearing gloves and adding foam padding to the handles of tools.

- Plan Ahead — Put tools, labels, seeds, etc. in a bucket to avoid running back and forth to the tool shed. Have a hose bid installed half way down the garden so you don't have to carry the hose out each time. Place benches and resting spots strategically throughout the garden. They allow you the time to pause, rest and enjoy the rewards of your work.

- Use Nature — Provide lots of organic matter to the soil and the worms will do the digging. Provide bird feeders and grow plants that encourage birds into the garden to control pests. Mulch as often as possible to keep plants healthy and weeds away.

- Get help — Hire a student to do the heavy digging and lifting. It will save you for the less physical jobs, will help out a young person and maybe even start that seed of gardening flourishing in the next generation.

Horticulturalists, therapists, manufacturers, and retailers are working together to produce information, resources and tools to allow gardeners to continue doing what they love to do — garden.

If you have limited strength, trouble getting around the garden or need to pace yourself, try some of these tips to make the work easier. **N**

For more information, contact Gardenscape Tools at www.gardenscape.ca online; 2010A Queen St. E., Toronto, ON, M4L 1J3 toll free (888) 472-3266 or visit Garden Forever at www.gardenforever.com.
Courtesy of ARA

Make a connection... at any age!

The chances are greater each year that more and more people will spend part of their middle years single, whether through death or divorce. As human beings, we have a need to connect with others, but getting back into “the scene” can be difficult.

It’s easy to feel like everything’s changed once you stop doing something for a long time. Many people have returned to the work force or even to school after a long time away and felt the same sensations. The dating world is no different – the more things change, the more they stay the same.

One of the first tasks anyone has to master is meeting people. Some of the best advice on meeting new people can be, literally, right in front of your face! Think of the things you enjoy doing. It might be

a class, the gym, or even something as simple as a store you like to visit. Now think of how many people you see at those places on a daily basis. The next time you go about your everyday routine, try and see people as people, instead of just “life wallpaper.” You might be surprised at what jumps out at you!

Another avenue for meeting people is one that is often overlooked: the internet! Despite what notions you may have about online dating services, they’re becoming an important method of what’s being called “social networking.” Even AARP is getting in on the act, with a personal ad helper, a program that will help you design an eye-catching personal!

In addition to finding suitable prospects, there are lots of other pitfalls in the dating world that can crop up at any age. Here are a few of the most common ones and some ways around them:



- One of the first things you can do, as author and columnist Tom Blake writes, is freshen your thinking: “Some people won’t freshen their thinking. They won’t learn to use a computer, they won’t call a man for a date, they won’t offer to pay for a date, they won’t exercise, they won’t be honest, open, or willing to communicate or admit when something hurts. They’re mired in a ‘that’s-not-the-way-I-was-raised’ mentality. As long as they think that way, the world’s going to pass them by and many who think that way are going to be single forever.” Understand that yes, things have changed... but give yourself permission to see that some things

may have changed for the better!

- Realize that some things have stayed the same. Asking someone whether they would like to see a movie or have coffee is no different than it ever was. There is still a risk of rejection, still a need to feel accepted. The person you’re asking hasn’t figured anything out in the past years that you haven’t.
- Know what you’re looking for! More than at any other time of your life, everyone has divergent interests. Some people just want someone to spend time with. Some are looking for a life partner. Some are looking for that connection they’ve never found before. If a relationship consists of two peo-



ple and *you* already know what you're looking for, then half the work's already done!

- Listen to what other people are looking for. The most wonderful person in the world—that perfect match—isn't so perfect if he's not looking for the same things.

That's an easy thing to say we remember, but it's a little tougher to keep that in our heads when the person who wants something different than us has that perfect twinkle in his eye.

- Remember that any relationship worth having is worth some work. Even friendships are hard to come by. When you keep that in mind, it's a little more difficult to give in to the urge to give up when it seems impossible to meet someone.

Finding someone with whom you “click” can be just as exciting and special at 40, 50, or any other age as it is at 20. You may not have chosen the single life, but if it's chosen you and you're ready, you may just find that the single life is ready to welcome you with open

arms, and it can be just as fulfilling as every other stage has been.

The benefits of finding companionship are immeasurable at any age. Don't let old habits get in the way of finding the happiness and fulfillment that comes from connecting with someone special. **W**

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