

RTF reVisions

Solutions, ideas and notes for life away from the office www.iaap-rtf.org Winter 2008

**Overcoming Isolation
Become More Empathetic**

A photograph of four people jogging along a sandy beach. From left to right: a woman in a blue dress, a woman in a white dress, a man in a brown shirt and black pants, and a man in a patterned shirt and white shorts. They are running away from the camera towards the ocean. The background shows a city skyline across the water under a clear sky.

The Hidden Costs Of Retirement

Seniors And Loneliness



Tips For Overcoming Isolation

For millions of seniors, loneliness can have a very serious affect on their physical and mental health, but there are many ways to overcome loneliness and improve their quality of life.

Emotional isolation is linked to elevated blood pressure in seniors, a 2006 University of Chicago study indicated. Lonely seniors have blood pressure readings up to 30 points higher than their socially connected peers, regardless of race, sex or other health factors, researchers found. Lone-

liness is also closely linked to depression, with more than 2 million of the nation's 64 million seniors suffering some form.

"Approximately 8.8 million seniors were living alone in America 17 years ago, according to the 1990 U. S. Census," says Scott Perry, presi-

dent of Bankers Life and Casualty Company, a national insurance company that specializes in serving the senior market. “The 2000 Census showed that number had climbed to 9.7 million. Experts agree it’s reasonable to expect the number of seniors living alone will continue to grow. Maintaining strong social networks can help seniors stay healthier longer, and enhance the overall quality of their lives as well.”

Older Americans are more prone to experience the kind of life changes that place them at greater risk for loneliness, including:

- Death of their spouse, relatives and friends
- Retirement
- Illness
- Decreased physical mobility
- Loss of the ability to drive
- Intentional reductions in their social networks to include only those who the senior feels close to

Fortunately, there are many ways in which seniors, even those with significantly curtailed mobility, can prevent and combat loneliness. Finding the right mode of social interaction for you, can improve your health as well as your enjoyment of life. Proven loneliness-fighting strategies include:

Volunteering

Volunteers live longer, have higher functional ability, lower rates of depression and less incidence of heart disease, according to a study by the Corporation for National and Community Service. In particular, research shows that seniors age 65 and older who volunteer had significantly lower rates of depression than their non-volunteering peers.

“The life changes that come with age can easily make us feel isolated and less useful than we felt when we were working and raising our families,” Perry notes. “For those who are physically able, volunteering is a great way to connect with new people and renew your sense of purpose in life.”

Joining Social and Support Groups

Social interaction with people who have similar interests, or face similar challenges, not only combats loneliness, but can be a way to build new friendships as well. If your community has a senior center (and most can provide transportation assistance), take advantage of its programs and facilities. Call your local recreation or senior services department to learn what’s available in your area.

Connecting to Others on the Internet

The number of seniors using the Internet more than doubled between 2000 and 2004. Seniors who face mobility challenges can find others with similar interests through a variety of resources and websites directed at seniors on the Internet.

Technology providers continue to develop products to make it easier for seniors to use the internet, such as large-button keyboards and voice recognition software. Asking for help to get online can also be a great way to connect with tech-savvy grandchildren.

Learning Something New

Learning a new skill requires you to interact with a teacher and fellow students. Choose to learn a skill such as cooking or e-mailing, and the skill itself can help enhance your ability to interact socially with others. Local community colleges and city centers offer many courses appropriate for seniors.

Maintaining Friendships

Studies have found that friendships are often more important than family connections in fighting loneliness among seniors. Make a conscious effort to stay connected with friends by visiting with them in person or keeping in touch by phone, letter or e-mail.

For more information on senior topics, visit www.bankerslife.com and click “Senior Resources.” *Courtesy of ARAcontent*

Letter From The Chairman



Happy “dead of Winter!” People sometimes ask why we time the Winter issue of *RTF reVisions* to come in January instead of around the holidays. It’s a simple answer. . . there are a **lot** of magazines putting out holiday tips and ideas. We’d rather be the place you go *after* the holidays are over. Because really, when the holidays are done and the decorations have been up so long that you’re thinking of just leaving them and saving yourself the trouble next year, don’t you need a little pick-me-up?

And **that’s** why we publish the Winter issue of *RTF reVisions* in January.

Do you have someone in your family who’s retired and starting to feel alone? Maybe you’re worried about those same feelings come retirement time? It’s a big problem in retirement, now that families are scattering across the country and we’re becoming more and more insular as a society. Fortunately, we’ve got a great article this month on overcoming isolation in retirement.

And speaking of retiring, you can see it now, can’t you? Moving somewhere nice and warm. . . maybe closer to family or to that lake house you’ve always wanted. Or you may want to stay right where you are. . . and just stop going to work. There may be a few factors you’ve overlooked, though, when thinking about where to retire. For instance, how much does health care cost in your dream retirement location? Check this issue for some things you may not have thought of.

Be sure, too, to check out the “News from the Trust” section this issue. Vista Grande continues to be a success, winning two awards this year!

When it comes to The Trust’s projects, there’s one other thing I wanted to be sure and remind you about. This year, we’ve launched our “Family of Givers” program, recognizing individual givers cumulatively, both on an annual and lifetime basis. Now, don’t panic! Our annual chapter and division awards aren’t going away!

In fact, this new program helps IAAP’s chapters and divisions. Before, if an individual helped The Trust with a monetary donation, that donation wasn’t counted toward the chapter or division totals. Now, however, we track each and every donation made by a person three ways: by individual, by chapter and by division!

So if you haven’t yet, please visit our website at iaap-rtf.org and help support all of The Trust’s programs. From this magazine and its electronic companion to Vista Grande to our Financial Assistance programs, we’re helping all admins, whether they need financial or housing assistance in retirement or just something to help improve their quality of life.

We’d love to have you in our “Family!”

Janine Riemersma CPS/CAP

A handwritten signature in cursive script that reads "Janine Riemersma".

Chairman

Play SuD^oku

Sudoku is a number game with a simple goal: fill in each grid of nine boxes, each containing nine squares, with the numbers one through nine until all boxes are filled. The catch? A number cannot appear twice within the same row or column.

Good luck!

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Solution on
page 13.

Unrest of spirit is a mark of life; one problem after another presents itself and in the solving of them we can find our greatest pleasure.

—Karl Menninger

Far away in the sunshine are my highest aspirations.
I may not reach them, but I can look up and see their beauty, believe in them, and try to follow where they lead.

—Louisa May Alcott

Conversations

Communicating End



It's often difficult to think about dying, let alone talk about it. But the only way to ensure your wishes are fulfilled is to communicate your exact desires and choices with family members, physicians and clergy ahead of time. Putting your wishes in writing alleviates a tremendous burden for your loved ones. Imagine the stress and sadness your family members will endure when you become injured or ill. Now imagine the added burden of them trying to guess your end of life plans which were not previously set forth.

It is never too early to have these conversations. Even if you are in good health and planning to live a long life, you should take the time to think about end of life issues and communicate your wishes to your family. The way in which you want to die is a very personal decision. Begin by thinking about your personal feelings regarding your death. Research your options. Talk with your health care

provider, clergy and family, and then document your preferences. It also may help to have someone be your spokesperson and lead the conversation.

Once you have a clear picture of your wishes, share them with your family, friends and doctor. An excellent way to clearly communicate your wishes is to complete a health care directive like that which is available at www.AffairsInOrder.com. This web-

That Matter: *Of Life Planning Wishes*

site offers an appropriate healthcare directive for each of the 50 states in the USA.

AffairsInOrder.com also provides a web-based system for gathering, organizing and storing your life's most important information in a secure central repository which is accessible by your personal representative(s) or family member(s) in a time of emergency, or should you be unable to act for yourself.

Keep in mind that even though your wishes are in writing, it may be difficult for others to understand them. That's why it is so critical to also talk with your family. Having this conversation will lessen the pain, doubt and anxiety for your loved ones as you near death, and save much heartache and headache.

"In the best of all worlds, we would know exactly what to do when someone close dies. Our loved one would have informed us where to find instructions setting forth funeral arrangements, the location of the will and any life insurance policies, a list of all property and assets, and the name of the deceased's lawyer. Any minors would be provided for in the will. No one would challenge the authority of the Personal Representative, the per-

son named by the deceased to make sure the terms of the will are met. Probating an estate, an often grueling court process, would be completed smoothly and quickly. In the real world, such a well-ordered process almost never occurs."

Money Magazine 2006

Important conversations about death, dying, and end of life planning are not easy to start, and your family may resist as it is difficult to contemplate the loss of a loved one. While there is no single right way or right time to start such a conversation, **www.AffairsInOrder.com** may help you by pointing out the most important information to document, as well as alerting yourself and family to the consequences of putting off the conversation. In the end, you all will enjoy greater peace of mind.

Allan Johnson is a hospital industry veteran and co-founder of AffairsInOrder **www.affairsinorder.com** which is a website dedicated to documenting and organizing all end of life planning issues.

If You're Planning A Move... Don't Overlook

New research shows that adults are more concerned about

When it comes to moving after retirement, Americans may be missing significant new costs, according to new national research from Longevity Alliance. The new opinion poll, conducted by Harris Interactive®, found that U.S. adults aged 40 and over who plan on relocating after they retire may overlook how their healthcare costs could change from one location to the next. Specifically, about three in four (76 percent) adults planning to relocate after retirement said that they consider the cost of healthcare as important or very important in their decision.

In the survey, “cost of healthcare” ranked number three of five, behind “overall cost of living” (92 percent) and “climate” (81 percent), but just ahead of “ease of transportation” (69 percent) and “proximity to friends and family” (49 percent).

Costs Vary Greatly by Region

Overlooking the cost of healthcare and health insurance can have real consequences for retirees. Costs can vary widely from one area of the country to another. Insurance premiums, Medicare health

plans, Medicaid, and long-term care rates can change exponentially. For instance, an average annual premium for a Medicare Supplement insurance policy in New York could be \$3,700. If the same policy holder moved to Phoenix, the premium for the same Medicare Supplement plan could be as low as \$1,200.

Five Tips for Before You Move

1. Call your current insurer once you've identified the area to which you'd like to move. Ask about how the move would

Healthcare Costs

planning to relocate after retirement the weather than healthcare costs.

impact your current health insurance plan: Is it available? Is there a cost difference? Are there other plans available that are not available in your current location that might better fit your needs? This is especially important for Medicare beneficiaries who may find a very different selection of Medicare Supplement plans, Medicare Advantage, and Medicare Part D prescription drug plans available.

2. Contact a broker who represents a variety of insurance companies and plans and can identify the available options for you. A different insurance company may have a similar or better plan for about the same or even a better price. Get health insurance quotes from at least two different companies to see how rates and benefits compare.

3. Ask about Medicare Advantage in your new location if you are Medicare eligible. It is usually a lower cost option than a Medicare Supplement Plan and may be the right option for you.

4. Investigate health care costs you will be paying for yourself so that you'll be able to budget well for things insurance doesn't

cover. Find out about physician fees, hospital costs, routine exam prices, the cost of any maintenance drugs you take, and the cost of dental care to name a few.


5. Plan for long-term care by finding out about the average cost in your new location. If you have long-term care insurance, check to see if your daily benefit is adequate. If not, check into the cost of supplementing your policy with an additional policy. If you have not yet bought long-term care insurance, get quotes from at least three different companies to compare benefits and cost. And use a company that specializes in long-term care insurance.

New Booklet Available

Visit www.longevityalliance.com and download a copy of the guide "Uncover a Hidden cost of Moving: Health Care" or call 1-800-713-6610 ext. 311 for a new detailed booklet on considering the cost of healthcare when relocating. This research and booklet are part of an occasional "Longevity Milestones" series on financial and healthcare issues facing retirees and those planning for retirement.



How To Be More
Empat



Jim, a 42 year old engineer was teaching his eight year old son how to fly a radio-controlled airplane. As the airplane was taking off, Jim instructed his son to push the control stick on the radio to the right. He did and the airplane turned to the right.

This was repeated several more times until the airplane turned full circle toward the son, ready to land. “Push the stick to the right,” said Jim. This time, however, the plane turned left. “Push the stick left,” Jim said. Now the plane turned right, as if it suddenly had a mind of its own.

“I’m confused,” said the son. “How do I know which way to push the stick when the plane behaves differently depending on if it’s flying away from me or toward me?”

“It’s simple,” said Jim. “Simply imagine you’re in the plane and push the stick accordingly.” This cured the problem.

What a great lesson in empathy— the ability to experience the world from the perspective of another person.

thetic

As an anonymous English author wrote: “To empathize is to see with the eyes of another, to hear with the ears of another, and to feel with the heart of another.”

Why is empathy important? The real world bottom line is that lack of empathy leads to poor communication and a failing to understand others. Lack of empathy leads to all sorts of problems in our world. Nations go to war, people are killed, couples divorce— all for a lack of empathy and understanding.

It is natural to become angry when frustrated or irritated with people who do or say things at variance with our worldview.

To manage anger, it often helps to see our anger as a combination of their behavior and our lack of empathy. While we cannot control others’ thoughts, feelings or behaviors, we most certainly can increase our empathy skills.

To control our anger with increased empathy, three basic skills are required: listening, self-awareness and acceptance.

Empathic listening is a type of listening that goes further than ordinary listening. This type of listening uses another person’s point of view to see the world as others see it. It provides a higher level of understanding of how others feel.

Self-awareness occurs as you better understand your own thoughts and feelings. You are then better able to understand the thoughts and feelings of someone else. The more open we are to our own feelings, the more skilled we become at reading someone else’s feelings, and generally the less angry we feel toward them.

Acceptance, on the other hand, is the ability to see that others have a right to their “ridiculous” feelings. We must allow people to have feelings without telling them how they should feel. We cannot stop them from having feelings.

Empathic people understand that feelings are difficult to control. When we accept others as they are, it simply means that we understand that they are doing the best they can at the time.

Remember, if they could do any better, they probably would.

Acceptance of others’ feelings is not easy when people act differently than we do. We all have difficulty with those who are different. By learning the skill of empathy, we will be better able to understand ourselves and others.

Here are some simple things you can do to become more empathetic:

Pay attention to the feelings that others express.

Watch for both verbal and nonverbal clues. Try to understand the message behind the words and actions.

Place the feelings of others ahead of your own.

Put aside your own needs and ideas long enough to listen to another’s point of view.

Communicate your understanding.

Respond or give answers to the messages you receive to show you understand them.

Do not interrupt.

Let speakers finish what they are saying before you talk.

Ask for more information.

If you still don’t understand, ask more questions until you fully understand.

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Dr. Tony Fiore (www.angercoach.com) is a South California licensed psychologist, and anger management trainer. His company, The Anger Coach, provides anger and stress management programs, training and products to individuals, couples, and the workplace. Sign up for his free monthly newsletter at www.angercoach.com.

Five Great Weight Loss Foods

by Anita Hughes

Hhealth experts are always saying to eat low fat, low cholesterol foods and be sure to exercise (walking is great). So what are the best foods to eat? Here are five nutritious, low fat and low cholesterol foods:



Salad

A salad with low-fat dressing or vinegar and oil will fill you up. Make sure your salad contains only vegetables— no pasta or potatoes. Use lots of fresh vegetables such as romaine lettuce, cucumbers, tomatoes, green peppers, zucchini, carrots, broccoli and cauliflower. Watch the salad dressing! Use only one or two tablespoons.



Watermelon

Don't think of watermelon just for picnics and the 4th of July. You can eat it all year round if your grocer carries it. Watermelon is also a **great** source of beta carotene and lycopene which not only helps in weight loss, but in building a good immune system. Its juice is also wonderful, especially when added to iced tea!



Grilled Vegetables

Another great way to eat your vegetables is to grill them. Notice I said grill, not fry. Eggplant, zucchini, carrots, onion, asparagus, and tomatoes are great when grilled. Simply brush both sides with just a little bit of olive oil and spices and slap them on the grill along with chicken or turkey patties.



Soups

Keep your soups a broth based soup— no cream soups. Again use lots of vegetables. If you like cheese with your soup be sure to use low fat cheese and limit the amount you add. Don't load up on crackers and make sure they are also low fat.

Anitha Hughes has a degree in Fitness and Nutrition and has been active in both arenas for most of her life. She is a Weight Loss Coach as well as a Health and Wellness Consultant and specializes in simple and easy ways of living a healthy life. Her passion is helping others enjoy the best quality of life possible. Visit her website www.thequicken-easyweightlossplan.com



Vista Grande

A Place in the Sun... for you!

Vista Grande is the Retirement Trust Foundation's most longstanding project. Our "place in the sun" was envisioned in 1947 by Della Herring, who contributed the first dollar to fund it.

Amenities at Vista Grande

Many of the amenities at Vista Grande find their home in the Community Building. The Mildred Barr Library has books and videos, as well as a comfortable area for reading by the fireplace. The Lillian C. Martino Arts & Crafts Room holds quilting sessions and has an active Project Happiness group that knits blankets and baby items for charities. The Community Building also houses an exercise room where we have a monthly class on using all the equipment. A beautiful gazebo is a picturesque setting for outdoor gatherings.

Vista Grande Convenience

Vista Grande has all the features you would expect from any premier retirement community, including: a coin-operated laundry, private resident mailboxes, monthly resident potluck dinners, organized craft activity sessions, convenient free parking, a fully-equipped kitchen for resident use on special occasions, and a chapter of IAAP just for Vista Grande residents!

For additional information or a residency application, call or write today:

**Manager, Vista Grande
Retirement Center
4101 Meadowlark Lane SE
Rio Rancho, NM 87124
505-892-9300**

Solution to Sudoku Puzzle

(Puzzle can be found on page 6.)

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| 1 | 4 | 9 | 7 | 8 | 5 | 3 | 2 | 6 |
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News from the Trust



Vista Grande, the world's only retirement center for administrative professionals, continues to impress! This year, The Trust's first project won two awards from the Apartment Association of New Mexico in their Annual Tributes Awards.

First, the common facilities were honored with the award for "Best Leasing/Clubroom (built before 1985)." Vista Grande was further honored with the "Outstanding Senior Property" award! Congratulations to Monarch Properties, Vista Grande's leasing company, and to the members of IAAP—for building one of the best retirement communities around!

Also, if you haven't joined the Family of Givers, be sure and visit iaap-rtf.org for more information! We'd love to welcome you as a part of "our family!"

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