

Retirement requires a lot of “Vitamin C”

A positive attitude is the key to a happy, and healthy retirement

By Gleba & Associates

The average life-span in the United States is higher than it has ever been. With people living longer lives, there is also a need to make sure those remain fulfilled well into retirement years.

First, we must understand the difference between aging and growing old. Aging is a physical process that reflects the effects of time on our bodies. Growing old is much more of a mental mindset. So how do we continue to remain young in heart and mind, while our bodies age and deteriorate?

According to Mitch Anthony, founder and president of Financial Life Planning Institute, we must focus on the “Vitamin C’s” of successful aging. These are five focuses and patterns that can lead to a full and enjoyable retirement.

They are:

Vitamin C1 - Connectivity

Vitamin C2 - Challenge

Vitamin C3 - Curiosity

Vitamin C4 - Creativity

Vitamin C5 - Charity

Vitamin C1- Connectivity

Why do so many northerners head down to Florida or Arizona as soon as they retire? Moving to a place with no social connectivity can hinder someone of any age from establishing a foundation, let alone seniors. Not only are they away from their social circles, they may move to a place with vastly different cultures and find themselves among people with foreign dialects. Before uprooting your life and starting from scratch, it would be wise to spend some time learning about, and visiting, the area in which you plan on relocating. Also, moving away does not mean forgetting about your old relationships. Staying in contact with your loved ones and people you enjoy will not only help you with your relocation, but also help you stay connected to your “old” life. It is important to surround yourself with people you love and people who enjoy your presence.

Vitamin C2 - Challenge

Keeping yourself intellectually stimulated and engaged is key to maintaining a healthy mind as we continue to age. Research demonstrates that being intellectually stimulated and challenged can literally hold back degenerative processes that lead to Alzheimer’s disease and other forms of dementia. Like any other muscle in the human body, the brain needs lots of exercise to maintain pique performance. If we don’t proactively keep it sharp, it can turn to mush very fast. Riddles, crosswords, and fixing things can all keep the mind working at a high level.

Vitamin C3 - Curiosity

Physicist Ken Clark from the University of Washington was very active in academia well into his seventies. When asked why he hadn’t retired, Dr. Clark simply said, “There’s so much yet to learn.”

Curiosity keeps our brains pulsating and gives us a reason to stay healthy. Mental alertness is critical and a desire to grow produces immense benefits to our brain. Once a person no longer wants to learn or grow, their mental decline becomes inevitable. It doesn’t have to be academia, either. Self-teaching can be just as beneficial as taking classes taught by others. What matters is the desire to improve and grow.

Age is an uphill road. Moving forward is critical. Many people lose the desire to learn new tasks as they get older. They think that if they continue the same level of engagement that they had when they were working, that will be enough to keep them sharp. This is not true. As we age, staying still becomes just as harmful as going backward. Intense mental function helps with productivity in later years, and also our desire to be physically active, which affects both physical and mental well-being.

Vitamin C4 - Creativity

Artists in their eighties and nineties can be just as entertaining and inspiring as those in their twenties and thirties. A Canadian artist, who was in her nineties, talked about the importance of having a razor-sharp curiosity. She argued that artists require a discipline of observation much higher than the average person. Things she picks up on are things that most people overlook.

A creative soul can look at a painting a thousand times and notice something new every time. Legendary blues artist B.B. King was playing more than 200 nights a year as late as 2006. Although he was in his 80's, his continued creativity and performances helped keep his mind much sharper than most 80 year olds. You don't have to be a celebrated musician to be creative and to keep your mind sharp. You just have to be curious, creative, and expressive.

Vitamin C5 - Charity

Studies have shown the positive effects on quality, and longevity, of life through charitable living. Those who lead exceptionally charitable lives explain that charitable preoccupations prevent them from stressing about their own lives. Stress is a major factor in the degenerative effects of aging. If being charitable didn't extend your life by even a day, your quality of life would no doubt improve dramatically.

According to Mitch Anthony, "I'm reminded of a story a financial advisor told about a client in her seventies who had more money than she could ever hope to spend, but had no charitable interests. He challenged her to look around her city for places she might like to make a difference. As she began to observe and listen to her heart, a floodgate of generosity and empathy began to open up for her. Now, her life is full of causes she is passionate about; they have put a fresh spring in her step and added adrenaline to her pulse. It doesn't require money to live charitably it just takes concern, generosity, and self-transcendence."

Taking a steady dose of these Vitamin C's will surely help maximize your retired days. Just because you aren't working nine-to-five any more doesn't mean your brain gets to retire, too!

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