

# Retirement Living

## Investing in yourself: starting at the top

This week *Retirement Weekly* launches the first in a series of articles about retirement lifestyles written by Ellen Freudenheim, author of “Looking Forward: An Optimist’s Guide to Retirement.”

Retirement can be a time of great fun and adventure—as long as you’ve got both money and your marbles. As we advance in years, we can’t take our brains for granted anymore. Needless to say, great plans and all the income in the world pale if, at 70 or 80, one suffers severe mental impairment.

Mental shortfalls come in different guises: not being alert, not being able to concentrate, difficulty learning new things, and difficulty with memory. Syndromes that can make people of any age slow down mentally include depression, chronic illness, some medications, and grief over the loss of a friend or relative. With age comes increased risk of serious diseases. Today, 4 million older Americans suffer some form of dementia related to Alzheimer’s, according to the CDC.

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Keep challenging yourself.  
Try something new.***

What can individuals in their 50s, 60s or 70s do now in order to stay mentally alert later in life? Lifestyle can influence mental agility. Gerontologists and experts in neuroscience advise this: treat your mind like a muscle. Take care of it. Exercise it. Stretch it. Challenge it. Pamper it. Pay attention when it (and you) are stressed out, undernourished, tired, or in need of stimulation.

To take care of your brain, it pays to start with the very basics of daily living: sleep, exercise and nutrition. In a free booklet series entitled “Staying Sharp,” AARP and the Dana Alliance for Brain Initiatives (<http://www.dana.org>) identify other characteristics associated with successful brain aging: challenging yourself mentally; aerobic exercise; feeling in control of your life, and doing things that you feel make a difference; drinking alcohol only in moderation and avoiding use of illegal drugs; using everyday preventive measures such as seatbelts or helmets to protect your head; and managing daily stress.

In addition, simple strategies can be used as ways to compensate for minor changes. “Senior moment” jokes aside, it is a myth that you can’t teach an old dog new tricks. However, learning can take an older person longer than it did in youth. When mastering new things, experts recommend strategies such as concentrating, relaxing, slowing

down, organizing things in easily accessible places, writing it down, and visualizing the thing that you want to remember.

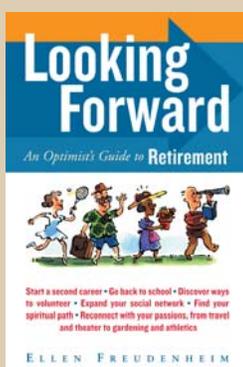
New routines and activities are key. People contemplating retirement often worry that post-work boredom will set in and in its wake bring a kind of mental dullness.

It’s true, work poses challenges that no

*(Continued on page 5)*

### About this series

Written by Ellen Freudenheim, MPH, the series offers information and resources on the non-financial aspect of retirement. Articles will cover three themes: Investing in Yourself, Working in Retirement, and the Retirement Lifestyle Riddle.  
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(Continued from page 4)

longer exist when a person retires. If you're working, you're likely to have to manage interpersonal dealings, adapt to new technologies, engage in problem-solving and planning, travel or just manage your own survival in a competitive economy.

Therefore, when planning for the post-work years, it's important to experiment with new routines and explore activities that offer mental stimulation. There's evidence, outlined with flair in "The Creative Age: Awakening Human Potential in the Second Half of Life" by Dr. Gene Cohen, that creative people hit their stride in maturity. The popularity of computer use, memoir writing, adventure travel, second-career entrepreneurship, spiritual-seeking, cooking classes, volunteering and musical outlets such as a cappella groups and jazz and rock bands, suggests the range of ways that older Americans stay engaged. Games such as chess and bridge are inherently challenging. Many people seek further education online, at local colleges or at a growing number of lifelong learning institutes that cater to the mature student. (A future column is planned on Going Back to School.)

A simple rule of thumb is: Keep challenging yourself. Try something new.

How much mental exercise is enough? The Centers for Disease Control hasn't yet issued specific guidelines for maintaining maximum brain function as it has, say, for heart health. Still, medical researchers say that even modest mental effort may pay off. As reported in the New England Journal of Medicine in 2002, a two-decade long research study found that reading a challenging book, doing mental math problems, or working out the crossword puzzle on a daily basis may provide protection against diseases of the brain such as Alzheimer's. In health research, the term dose-response describes the relationship between the amount of exposure (dose) to something, and the resulting

## Severe memory loss affects more men than women

The National Center for Health Statistics found that in 2002, about one in seven men age 65 and over, and one in 10 women, experienced "moderate or severe memory impairment" (they could recall only four or fewer words out of a list of 20). At the younger end of the spectrum, only 8 percent of men and 3 percent of women were in this category. By age 75-79, moderate to severe memory loss affects 17 percent of men and 11 percent of women; by age 80-84, this increases to 22 percent of men and 17 percent of women.

changes in health (response). The larger the dose, the stronger the response. Nobody knows yet if there's a dose-response relationship

between how mentally active a person remains in maturity and how well the brain will function as that individual ages. Meanwhile, it's smart to practice good health habits, and stay active.

To give your brain a workout you don't have to set yourself a wildly ambitious goal, like mastering Chinese calligraphy, learning to play the oboe or studying advanced calculus. But until medical research can tell us whether the more mental work you do the more your brain benefits, you might want to take that calculus course anyway. Just make sure, when you enroll in Calc 300 that you also schedule in a good night's sleep, a healthy meal, and a brisk walk. **RW**

## Additional Resources

- Brain Awareness Week, March 15-21, 2005, <http://www.dana.org>.
- "Keep Your Brain Young," by Guy M. McKhann, M.D. and Marilyn Albert,