

INVESTING IN THE Golden Years



Preparing for the near certainty of old age is an important aspect of provident living.

By Lisa Barton with Heather Stock

Despite the alternative, few of us really look forward to old age. But the average life expectancy continues to increase, meaning that old age is not only a near certainty, but also that it will last longer. This is not a bad thing if you prepare for it. After all, as the poet Robert Browning wrote of old age, “The best is yet to be.”¹ And President N. Eldon Tanner (1898–1982) observed that “for those who have prepared, the declining years of their lives can be the most enjoyable.”²

If those later years of life truly can be the best and most enjoyable, what will it take to make them so? President Tanner listed four areas of preparation: financial, physical, mental, and spiritual.

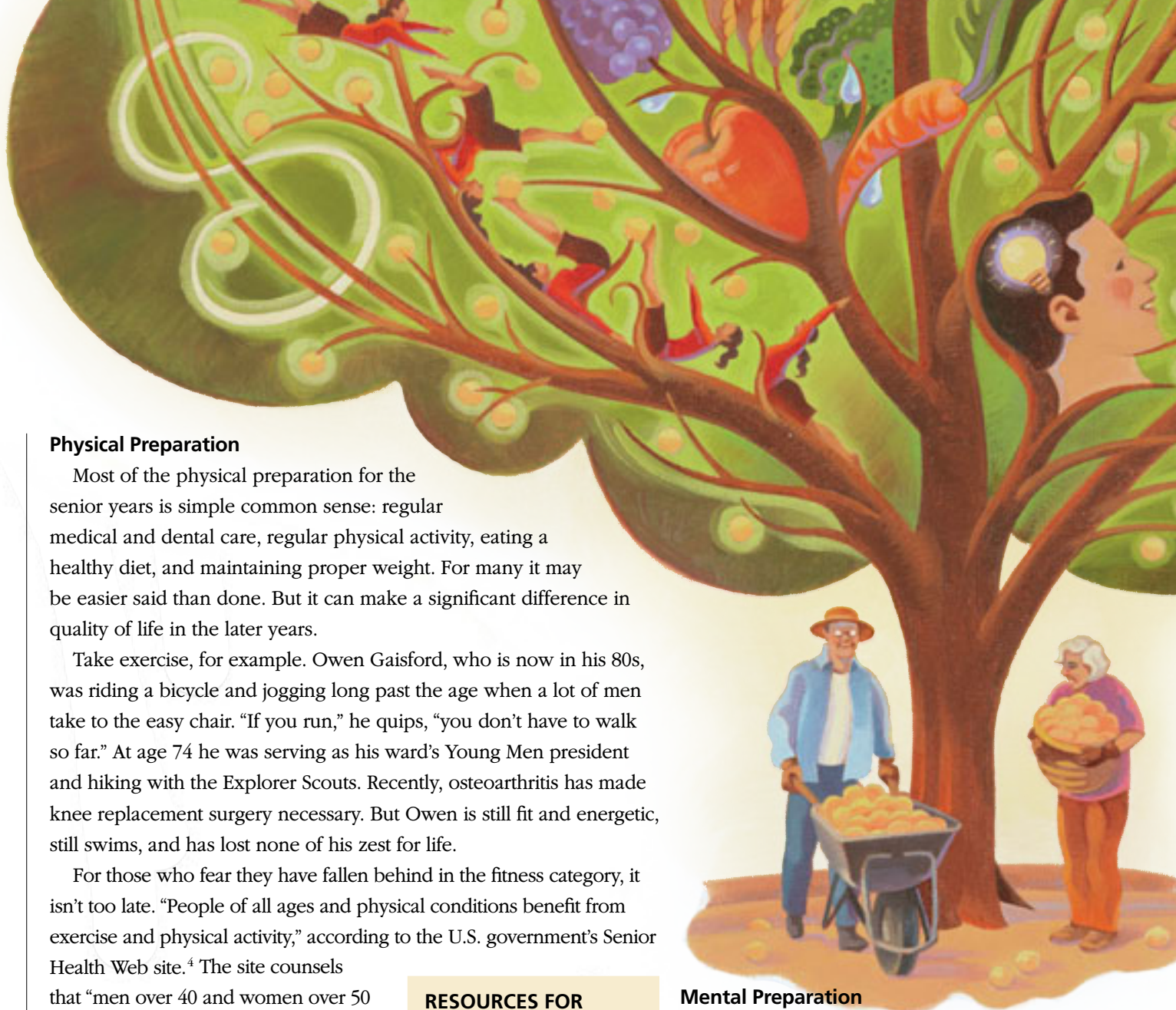
Financial and Other Temporal Preparations

Obviously, a key financial preparation for old age is simply to heed the frequent counsel from Church leaders to

avoid debt and to save money. Sound advice on how to do that can be found at the Web site providentliving.org and in a number of *Ensign* articles.³

Putting other temporal affairs in order also makes for a smoother, more peaceful transition into the senior years. For example, Hyrum Orullian had been a savvy businessman, always strong and self-sufficient, and when he was healthy he had legal documents prepared expressing his personal wishes. Later, when Hyrum developed Alzheimer’s disease and went to live with his son Aaron and his son’s wife for several years, they were able to help him transition into being dependent, confident that they were doing as Hyrum wished.

Hyrum’s example motivated Aaron and his wife to get their own affairs in order early, even though most people their age don’t think about illnesses or living wills. They’ve now tied up loose financial ends, made decisions should one or both of them become incapacitated, and have shared these plans with their children.



Physical Preparation

Most of the physical preparation for the senior years is simple common sense: regular medical and dental care, regular physical activity, eating a healthy diet, and maintaining proper weight. For many it may be easier said than done. But it can make a significant difference in quality of life in the later years.

Take exercise, for example. Owen Gaisford, who is now in his 80s, was riding a bicycle and jogging long past the age when a lot of men take to the easy chair. “If you run,” he quips, “you don’t have to walk so far.” At age 74 he was serving as his ward’s Young Men president and hiking with the Explorer Scouts. Recently, osteoarthritis has made knee replacement surgery necessary. But Owen is still fit and energetic, still swims, and has lost none of his zest for life.

For those who fear they have fallen behind in the fitness category, it isn’t too late. “People of all ages and physical conditions benefit from exercise and physical activity,” according to the U.S. government’s Senior Health Web site.⁴ The site counsels that “men over 40 and women over 50 should check with their doctor before doing vigorous activity. [But] most older adults, regardless of age or condition, will do just fine in increasing their physical activity to a moderate level.”⁵

“Scientific studies show that staying physically active and exercising regularly can help prevent or delay many diseases and disabilities. Scientists find that even moderate exercise and physical activity can improve the health of people who are frail or who have diseases that accompany aging. Older adults hurt their health far more by not exercising than by exercising.”⁶

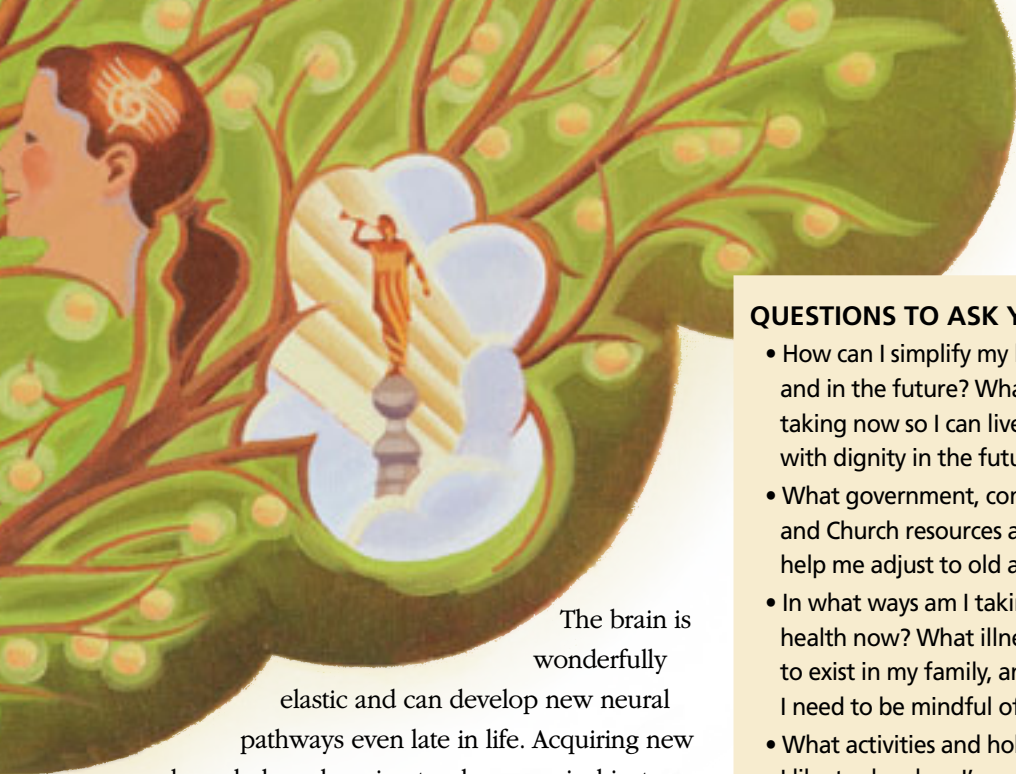
RESOURCES FOR PREPARING FOR SENIOR YEARS

- Home storage: *All Is Safely Gathered In: Family Home Storage* pamphlet
- Finances: *All Is Safely Gathered In: Family Finances* pamphlet
- Physical, mental, and emotional health: LDS Family Services
- Health tips for seniors: <http://nihseniorhealth.gov/exercise/toc.html>
- Employment: LDS Employment Centers, providentliving.org. Click on “Employment.”

Mental Preparation

Exercise and proper diet may have another very important effect on the aging process. The brain appears to need them as much as the rest of the body does. A growing body of medical research indicates that even mild aerobic exercise—such as walking two or three miles a day—helps keep the brain young and improves mental abilities.⁷ And a healthy diet appears to have similar protective effects.

Mental exercise is another way to keep the mind sharp. Reading, doing crosswords or sudoku, memorizing, and other mental challenges are simple ways to retain mental faculties. It was once believed that we lose brain cells continually as we age. We now know that’s not true.



The brain is wonderfully elastic and can develop new neural pathways even late in life. Acquiring new knowledge—learning to play a musical instrument or to speak a new language, for example—is a wonderful way to keep the brain active and growing. Doing something like taking ballroom or square dance lessons not only requires the brain to learn new patterns but also provides healthy exercise.

Another mental preparation that affects the quality of life in later years is learning to have a positive attitude. In his final general conference address, Elder Joseph B. Wirthlin (1917–2008) of the Quorum of the Twelve Apostles repeated some wise counsel from his mother: “Come what may, and love it.” He went on to say, “I do believe that the way we react to adversity can be a major factor in how happy and successful we can be in life.”⁸

Having something to look forward to each day also makes a difference. What could be more debilitating than to see nothing more than dreary sameness between you and the horizon? Serving missions, doing family history and temple work, taking classes, volunteering in the community—all are examples of worthwhile activities that can enrich the senior years and bless the lives of others.

Another part of mental preparation is being willing and able to change plans if necessary. Lorna Christopherson had always loved working in her yard. When health problems in her early 60s made that impossible, she turned to other interests she had cultivated over the years. Lorna had often made quilts for her family. Now, she has learned new techniques and shares her quilting skills with her children and grandchildren. She has even started teaching basic quilting classes for

QUESTIONS TO ASK YOURSELF

- How can I simplify my lifestyle today and in the future? What steps am I taking now so I can live simply and with dignity in the future?
- What government, community, family, and Church resources are available to help me adjust to old age?
- In what ways am I taking care of my health now? What illnesses are known to exist in my family, and what do I need to be mindful of?
- What activities and hobbies would I like to do when I’ve retired?
- What do I want to accomplish by the time I am 60, 70, 80, or 90 years of age?
- Do I have my will and legal documentation arranged if I become incapable of making decisions?
- What can I do to better serve those around me?

Adapted from President Ezra Taft Benson, “To the Elderly in the Church,” *Ensign*, Nov. 1989, 4.

sisters in her ward. Lorna says her motto has helped her face her challenges: “There is always a new dawn, service to give, and love to receive.”

Spiritual Preparation

Spiritual preparation for old age is essentially preparation for eternal life. The spiritual being we have become over the course of a lifetime is the same being who will step through the veil as we pass from this life. President Tanner said: “[Father in Heaven]

has given us a program by which we can prepare ourselves for immortality and eternal life. I would encourage all members of the Church, old and young, to live the principles of the gospel every day and thereby prepare themselves for the time when they have finished their mortal existence so that they can really retire to eternal life.”⁹ ■

NOTES

1. Robert Browning in John Bartlett, comp., *Bartlett’s Familiar Quotations*, 14th ed. (1968), 666.
2. N. Eldon Tanner, “Preparing for Old Age,” *Ensign*, Dec. 1976, 2.
3. See, for example, “Focus on Family Finances,” “Power Tools for Family Finances,” and “Stretching Your Dollars,” *Ensign*, June 2009, 28–37.
4. National Library of Medicine, National Institutes of Health, “Exercise for Older Adults: Benefits of Exercise,” <http://nihseniorhealth.gov/exercise/benefitsofexercise/03.html>.
5. National Library of Medicine, National Institutes of Health, “Exercise for Older Adults: Safety First,” <http://nihseniorhealth.gov/exercise/safetyfirst/02.html>.
6. National Library of Medicine, National Institutes of Health, “Exercise for Older Adults: Benefits of Exercise,” <http://nihseniorhealth.gov/exercise/benefitsofexercise/03.html>.
7. National Institute on Aging report, “Lessons Learned from Couch Mice, Marathon Mice, and Men and Women Who Like to Walk,” http://www.nia.nih.gov/Alzheimers/Publications/ADProgress2005_2006/Part2/lessons.htm.htm.
8. Joseph B. Wirthlin, “Come What May, and Love It,” *Ensign*, Nov. 2008, 26.
9. Tanner, “Preparing for Old Age,” 4.