



The New Age of Retirement

For many, the word “retirement” conjures up images of “Gramps” out in the garage making bird feeders while “Granma” serves tea following a game of bridge with the ladies.

That stereotypical image, along with the idea that aging is inevitably accompanied by diminishing mental capacity, is no longer true—if, in fact, it ever was.

A National Institute on Aging report, *65+ in the United States: 2005*, found the 65+ population:

- Is better educated
- Lives longer, with a lower rate of disability and disease
- Has more economic clout
- Has more options for a fulfilling retirement than any generation before
- Will double over the next 25 years (from 420 million worldwide to over 974 million by 2030)

Good news, for sure, but there is another factor that’s as important and can mean the difference between a happy retirement and a miserable one.

Emotional Health

Though the options for retirement have changed for the better, at this stage of life a wide spectrum of potentially negative emotions may be experienced.

Emotions such as fear, helplessness and loneliness affect cognitive and emotional health and can lead to illness, anxiety and depression.

According to the NIH report, almost 20% of retirees show signs of clinical depression. There are up to 33 suicide deaths per 100,000 in the 65+ population.

How do you keep a healthy emotional balance?

Emotional balance can be sustained by:

- Continuing to be mentally and physically active (brain teasers, crosswords and working out).
- Finding or continuing meaningful

employment, or contributing to society through volunteer work.

- Preventing disease (stop smoking, healthy diet, exercise, for example)
- Actively participating in all aspects of life; proactively expressing one self (art, dance, writing a book, being socially active, etc.).
- Having a “Plan B.” Sailing around the world was a good idea, but now that you know you have chronic seasickness—now what?

Managing mental health is an important factor to one’s overall health and wellbeing and also leads to improved physical wellbeing. Being physically healthy allows us to bolster our resilience to life’s ups and downs, regardless of age.

Interestingly, the NIH report also suggests that more women 65+ show signs of clinical depression (18% vs. 12% for men) so it begs the question:

Do men and women view retirement differently?

Ameriprise Financial’s study, *The New Retirement Mindscape II*, found that, while women generally have a more positive attitude towards retirement, men are more likely to feel financially prepared.

The study also identified three key findings:

1. Women were more inclined to want to volunteer (31% vs. 22%).
2. Men were less inclined to seek financial planning assistance.
3. Women were more enthusiastic about retirement (74% vs. 65%).

Whether you’re a man or woman, whether an enjoyable retirement means making birdhouses or scaling Everest, one thing is true: retirement isn’t an event, it’s a lifestyle change. And in order to ensure the most fulfilling retirement, regardless of how active, keeping one’s emotional health in balance is surely one of the keys. *

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Self-Help Mobile Apps

Use of technology to enhance wellbeing is on the upswing. These new apps can be helpful, but please see a therapist for serious emotional/ mental health issues.

1. **Gratitude Journal.** Forgetting gratitude? This app offers daily reminders and iCloud syncing. Add photos, share what you’re grateful for.
2. **The Habit Factor.** Yes, an app for breaking annoying habits. Set goals, create new positive behaviors, track your success. *Free*
3. **iZen Garden 2.** A virtual Zen garden in your palm—the tranquility that comes from being in a real one, without the messy sand! \$3.99
4. **myinstantCoach.** Advice for big decisions in relationships, finance, career or wellbeing. Offers specific options and actions you can take. *Free*
5. **Serenity.** One of the best relaxation tools. Especially lovely on an iPad. Listen, watch and ree-laax! \$1.99
6. **Authentic Yoga.** Easy-to-follow app by Deepak Chopra. Choose your music, and follow the graceful yoga master Tara Stiles. \$1.99
7. **Niroga Manage Your Stress.** Manage stress with four simple techniques you can use anywhere. *Free*
8. **Feel Good Tracker.** Track positive feeling with easy-to-use logs and iCal system; take photos and even tweet or email your entries. \$0.99
9. **Sleep Machine—Binaural Beats.** Induce relaxation, creativity and other desirable states. Add to ambient music and produce a lifelike sound environment. \$2.99
10. **Mappiness.** An iPhone app that discerns how your environment influences your mood. Chart when, where and with whom you’re happiest. *Free* *

A Letter From



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"Music hath charms to soothe a savage breast, to soften rocks, or bend a knotted oak."

These words, written by Elizabethan dramatist, William Congreve, are dramatic indeed, but eloquently express the gist of our page 3 article—that music has the power to diminish stress and bring you into a relaxed state.

Retirement is getting a new look in the 21st century and our front page article offers tips on how to keep healthy and happy during these golden years.

Being labeled—especially by adults they look up to, such as parents and teachers—is a source of extreme stress for children and can affect their self-image for the rest of their lives. The page 4 article offers guidance for parents in dealing with teaching professionals who have not yet learned the dire effect of labeling their students.

The quiz in this issue asks how well you cope with grief and loss. While grief is commonly associated with death, there are many ways to lose something that we have held dear, and loss always needs to be grieved.

We take a lighter tone with our Top 10, with a look at the range of self-help mobile applications (apps) that are on the market, such as one that gives you a mini Zen garden in the palm of your hand, and another that offers daily reminders to be grateful.

In this season of falling leaves, may you let go of what is no longer needed and celebrate all that you have and are.

How Are You Coping with Grief and Loss?

Loss can come in many forms: the loss of a loved one, one's own health, a home, a job or a cherished dream. Grief is a natural response to any kind of loss. Psychiatrist Elisabeth Kübler-Ross identified five stages to grief: denial, anger, bargaining, depression and acceptance. Grief experts have since added shock or disbelief, and we know now that a myriad of feelings can be experienced simultaneously in a great wave of emotion, especially with the loss of a loved one.

While it is natural to experience some or all of these emotions, there are ways to facilitate the process. Respond True or False to the following statements to discover how well you cope with grief and loss.



True False

Set 1

- 1. I don't feel much interest in activities that I used to really enjoy.
- 2. I have trouble falling asleep and, when I do, my sleep is restless and I wake up feeling tired.
- 3. I cry often and am afraid I won't ever be able to stop.
- 4. I feel empty inside and am not sure anymore what point there is in going on.
- 5. I don't want to burden my friends and loved ones with my grief so I put on a smile and hide what I'm really feeling.
- 6. I feel as if I have to be strong for others, so I focus on taking care of them instead of myself.
- 7. Although I am still deeply grieving, I worry that I should be over it by now, or that others think I should have moved on already.

Set 2

- 1. I know that trying to avoid my pain will only prolong my grieving; therefore, I make time to really face all my feelings.
- 2. Journaling and other creative outlets help me explore and express what I'm feeling.
- 3. In order to better handle my grief, I try to get enough sleep, eat well and avoid numbing my pain with alcohol or other substances and behaviors.
- 4. Although my feelings are all over the place and sometimes I feel as if I am "going crazy," I know that this is a normal response to great loss.
- 5. I have a counselor, along with the support of my friends and family, to help me work through my intense emotions and overcome obstacles to my grieving.
- 6. I draw comfort from meditation, prayer and spending time in nature. These activities help me take a more spiritual view of my situation.

If you answered True more often in Set 1 and False more often in Set 2, you may wish to learn some effective ways to better cope with grief and loss. Please call me if you'd like support in exploring this further. *

Music: A Soothing Balm for Stress

Most people have experienced the relaxing effect of music—from the soft strains of a flute playing in the background during a massage, to tuning out the world with your headphones during a grueling commute on public transit.

With hectic schedules, busy families, financial pressures and life's many complications, stress can permeate every aspect of daily living. Whether you're experiencing more persistent stress or just looking to enjoy the many health benefits of increased relaxation, music can play an important role. It has the power to engage the body, mind and spirit and carry you into a more relaxed state.

The Mind

Listening to music may evoke memories, images or scenes. This is how music soundtracks help “tell” the story of a movie. We can all intentionally create soundtracks for our lives, and music therapist Jennifer Buchanan guides us in doing just that in her book, *Tune In: Use Music Intentionally to Curb Stress, Boost Morale and Restore Health*.

Buchanan says that by choosing to listen to music that you associate with calming memories, images or scenes, you can distract yourself from the negative thoughts that are worrying you. Music can also help engage your creative, problem-solving mind so that you can come up with constructive solutions for the worrisome situation.

The Body

Purposefully chosen music can also evoke the physical sensations of actually being in those relaxing scenarios. Whether you're lying down and listening to a slow-paced symphony, or letting loose on the dance floor to a loud, thumping beat, music can give you a physical release from stress.

The Spirit

Attending a concert, creating live music with a group of people, or even singing along with the radio can help us to feel connected to a world outside ourselves, and sometimes to a deeper spiritual presence. Indeed, music has a major role in most of the world's religions.

Although the use of music as a healing modality dates back to the writings of Aristotle, music therapy was first identified as a profession following WWI and WWII when it was used with veterans who had a variety of issues, including PTSD (post-traumatic stress disorder). In her book, Jennifer Buchanan shares the story of her first meeting with a music therapy client with PTSD.

Before they met, he had closed himself off from the world and spent most of his time in his room. When he first met Jennifer and listened as she sang familiar songs (just one of the many ways that music therapists use music to enhance the health and wellbeing of their clients), the experience brought a spark of life back into his eyes.

Soon, he was expressing that aliveness in other ways, by expanding his activities and more closely interacting with the people around him.

When it comes to relieving stress, Buchanan says

that it's not the speed of music that is the key—for some people, it is fast music that is relaxing—but finding your own personalized music prescription for stress. She suggests that you first identify which style, speed, instrument or voice seems to soothe you.

Choose a piece of music that has those qualities, and then spend 20 minutes immersing yourself in the

relaxing power of music with this exercise:

1. Find a comfortable place to sit or lie down near the speakers, or wear a comfortable pair of earphones.
2. Turn on the music, ensuring that the volume is high enough to capture your attention yet low enough to not hurt your eardrums.
3. Take a few minutes to observe your breathing, shifting your mind from the external to the internal.
4. Turn your focus entirely to the music and hold it there. Follow the melody, or pay attention to the pauses in the music. If you find yourself drifting away, gently bring yourself back to the sound.

Repeat often for a long-lasting effect.

Research suggests that your mood will improve and your stress will be greatly reduced by this intentional music listening. ✨



Let's Not Let Our Children Wear Labels

After a parent/teacher conference, Catherine, a 33-year-old mother of two, left frustrated when her daughter was labeled as "hyper" and "unfocused" by a 4th grade teacher. She didn't confront the teacher that day, but the experience left her feeling confused, causing her to doubt her own parenting and question her daughter's abilities.

While educational professionals have begun to recognize the importance of avoiding labels in the classroom, some teachers are still behind the times. Rather than recognizing a child's individual gifts, they might, even with the best of intentions, focus on the negative behavior.

Focus on the Child's Gifts

Teacher Stephanie Mayberry reminds us of the importance of focusing on a child's attributes. "Once you look through the behavior, not focus on it, and see the child beyond, something wonderful happens—they blossom," she says.

According to Mel Levine, author and renowned professor of pediatrics at the University of North Carolina Medical School, there are "lots of

different ways to succeed in life and many different minds out there."

In his best-selling book, *A Mind at a Time*, Levine encourages educators to get to know a child well and to understand his strengths as much as his weaknesses, so that he doesn't grow up frustrated and depleted of motivation because of a mind that doesn't fit with what it's being asked to do.

Speaking Up

If you discover that a teacher has labeled your child, set up an individual conference. Be sure to speak openly and honestly about your opinions and why you believe labeling to be damaging. If the teacher doesn't seem willing to listen, don't be afraid to lodge a complaint with the administration. Some essential qualities of good teaching are being open to concerns and to possess the self-reflection to discern whether he or she is implementing best practices in the classroom.

Today, quite a few educators have received training in multiple intelligences and how to see every student as capable of success. Ask your child's teacher if they've heard about studies by Professor Robert Sternberg, author of *Our Labeled Children*, who suggests constructing ability tests, instruction and assessments that capitalize on what students are best able to do, instead of on what they have difficulty accomplishing.

You can also share strategies that have worked for you at home, such as redesigning negative labels into positives ("aggressive" becomes "assertive," "stubbornness" morphs into "goal-oriented") and placing the importance on your child's strengths instead of their weaknesses.

With clear and open communication, parents and educators can work together to ensure a positive, productive classroom environment for all children. In the end, this benefits everyone. ✱



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