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## Over 65, Busy Lives Aren't Generally Lonely Lives

Loneliness is one of the most formidable obstacles to health and quality of life for the nearly 35 million Americans 65 or older. As more of us join that generation -- which statisticians predict will double to 70 million by 2030 -- the threat of loneliness will grow.

### A hidden enemy?

Unfortunately, recognizing this enemy isn't as easy as we might think.

"Loneliness is not what most people think it is, and that's why many seniors don't see the warning signs soon enough to head off disaster," says Marcia Ory, Ph.D., M.P.H., professor and director of the Active for Life program at Texas A&M University.

With loneliness, says Dr. Ory, a person "disconnects socially from the world around them, isolating themselves from involvement with people." Living alone isn't part of every case.

### It's a way of life

"We assume that an 80-year-old woman living by herself in an apartment must be lonely, yet she may have plenty of positive social interaction with others outside the home," Dr. Ory says. "At the same time, we think that a 70-year-old man living with his son's family cannot be lonely, yet he spends all day in front of the TV set and shuns all social activities."

It's how you live that makes you lonely, adds Carol Ryff, Ph.D., director of the Institute on Aging at the University of Wisconsin-Madison. "Our research, and that of others who study the social habits of the elderly, shows that seniors who are 'socially integrated' -- in other words, connected to others in an active, positive way -- are in better health, retain more of the mental sharpness, and in general live longer than those who become 'social recluses.'"

### Prone to isolation due to changes

Seniors are more likely than younger people to experience changes that, if not handled properly, can isolate them. Examples include:

- Health problems that reduce or bar mobility. The
- death of a spouse, relative or close friend.
- A drastic change in routine, especially to a boring or inactive lifestyle after retirement. Loss of
- contact with family or friends who move or have less time.

Even worse is loneliness that results from a deeper problem.

Lack of involvement in life as a whole (not just social activities) may signal depression, says Roy F. Baumeister, Ph.D., a Case Western Reserve University social psychologist. "You have to treat the depression first before you can have any hope of returning them to normal relationships with others."

### Six ways to help avoid loneliness

- Get advice. Seek suggestions on making your senior years the good years. Go to such organizations as the AARP or peer groups of seniors looking out for each other.
- Get connected. Rebuild a broken social network, or create a new one if old friends aren't readily available. Seek out social groups or activities for seniors at your place of worship, community center or local recreation department, for example. "Don't wait for others to outreach to you; get to them first," says Dr. Baumeister.
- Get involved. Draw on your years of experience or your wealth of free time to benefit someone else. "Teach a class, mentor in the public schools, volunteer to help the needy -- but give of yourself," says Dr. Ryff. "You don't just get the reward of making a difference in someone's life, you get the bonus benefits to your mental and physical health gained with improved self-worth, fulfillment and purpose."
- Get active. Take a walk, ride a bike, study tai chi or join a ballroom dancing group. The activity doesn't matter as long as you get up and move. Research shows a correlation between regular exercise and a better quality of life. "And those who exercise are less prone to loneliness because they are likely to be interacting with others when they work out," says Dr. Ory.
- Get educated. Go back to school. Communities, colleges and organizations offer learning opportunities for seniors in everything from agriculture to zoology. "Programs such as the Elder Hostel and the Plato Society encourage 'life- long learning' to keep one's mind and one's spirit bright," Dr. Ryff says.
- Get online. Reap the benefits of the information revolution. A computer class can teach you the latest technology. "The Internet is a wonderful means of social communication and interaction, especially for those seniors who are not mobile," Dr. Baumeister says. "It's hard to feel lonely when you can virtually visit the Sistine Chapel or play chess with a newfound friend in Australia."



# Creating Your First Budget



Budgeting is one of the first great lessons of personal finance, yet relatively few people are taught the basics of creating one. Or if they're taught, they forget. The inability to measure how much money is coming in and how much is going out is a primary reason for financial illiteracy in this country.

So it's a good idea to go over those basics. The Webster's definition for budget is simple: "A plan for the coordination of resources and expenditures." A budget is both a noun and a verb – a plan and a process. So it makes sense to go over the basic process of budgeting – learning exactly what money is coming in to your life, what's going out and how effectively you're using the difference.

## **The Income Column: Measuring what's coming in**

For most people, this is the easy part. Income is largely made up of the following categories – wages, bonuses, investment income, alimony or other part-time income.

Budgeting is easiest if done on a monthly basis. It's an easy time period with which to measure the inflow and outflow of money and it allows you to see over the course of a year which months tend to be better for income or spending.

How should you record these amounts? Save all pay stubs and other proof of income. Photocopy checks before you deposit them and either build a physical file or start keeping track of income using computer software or online resources like Mint.com.

## **The Expense Column: Measuring what's going out**

Why are expenses tougher? Because tracking every cent you spend can be tough when you've never done it before. This process forces you to save receipts, credit card statements or to physically write down cash amounts in the absence of receipts. Recording and analyzing expenses are generally the most work-intensive part of budgeting, but there's a silver lining – less spending means less recording time!

What are the primary expense categories? Food, shelter and clothing.

What's beyond that? All of your monthly bills. Retirement investments. College savings for your kids. Insurance costs. And everyone's favorite, taxes.

And beyond that? Entertainment expenses – movies, plays, vacations, sports, and of course one of the biggest money drains most people can't stand to give up, cable TV.

How should you record these amounts? The same way you did in the income column.

## **The upshot**

If your expenses match your income, congratulations. Relatively few people can say that, though the recent economic downturn has forced more people to cut debt and boost savings.

But if your expenses are still outrunning your income, you now know you have to start trimming and finding more money for savings, investment or debt reduction.

What should your target be? There are a variety of theories, but you will often hear the term "60 percent solution." This means aiming for a total spending figure equal to the first 60 percent of your income.

How do you get there? Start by identifying the expenses you can live without – designer coffee, restaurant meals and carryout might be a start. Then start finding ways to whittle down monthly bills – paying more than the minimums on credit card bills, consolidating other debt with lower-rate offers if you can find them. If you can refinance your mortgage affordably, that's another good way to attack the spending side of your budget.

And what do you do with that extra money? First, make sure you have an emergency fund that contains 3-6 months of money to cover living expenses. Then start putting money away for retirement. After that, money for the kids' college fund. Beyond that, extras like vacations, entertainment and other treats.

If this approach seems a bit Spartan, it's a good starting point – indeed, every individual defines the term "financial essentials" a bit differently. But it's important to start prioritizing financial issues correctly. For help, it makes sense to consult a professional like a qualified financial planner and a tax expert to identify ways to save and tip more money into a solid financial future.

And for a look at budgeting tools that won't cost you money, go to Mint.com.

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# Neurobics: Brain Exercises for On the Job



Just as cross-training helps you maintain physical fitness, using your brain in a variety of ways can help you keep your mental fitness, strength and flexibility strong.

"Presenting the brain with non-routine or unexpected experiences using combinations of your physical senses -- vision, smell, touch, taste and hearing -- keeps your thinking and perception active and growing," says Lawrence C. Katz, Ph.D., professor of neurobiology at Duke University Medical School in Durham, NC, and coauthor of *Keep Your Brain Alive*. "It stimulates patterns of neural activity that create more connections between different brain areas and causes nerve cells to produce additional brain nutrients."

Dr. Katz calls these brain-stimulating exercises "neurobics." "Just like aerobic exercises emphasize different muscle groups to enhance coordination and flexibility, neurobic exercises involve activating many different brain areas to increase the range of mental motion," he says. "They result in a mind that's fit to meet various challenges -- whether it's remembering a name, mastering a new computer program or staying creative in your work."

Activities are neurobic if they:

- Involve one or more of your senses in a novel context. "By blunting the sense you normally use, you force yourself to rely on other senses to do an ordinary task," says Dr. Katz. For example: Try getting dressed for work with your eyes closed.
- Engage your attention. To stand out from everyday events and make your brain go into alert mode, an activity must be unusual, fun, surprising, engage your emotions or have meaning for you. For example: Turn the pictures on your desktop upside down.
- Do a routine activity in an unexpected, non-trivial way. For example: Take a completely new route to work.

## Neurobics

The following are examples of neurobic exercises you can do at work. Tailor them to fit your particular workspace and responsibilities.

- Arbitrarily reposition everything on your desktop. From being exposed to it daily, your brain constructs a spatial "map" of your desktop so that very little mental effort is required to locate your computer mouse, telephone, stapler and other tools. "Scrambling the location of familiar objects you normally reach for without thinking re-activates spatial learning networks and gets your visual and brain areas to work, adjusting your internal maps," says Dr. Katz.
- Use your fingers to learn the Braille numbers for different floors of your office building or for controlling the elevator doors. "Learning to make distinctions and associations with your fingers -- such as between two and three dots -- activates a whole new set of pathways linking the cognitive regions of your cortex to the sensory regions," says Dr. Katz. Collect small objects -- paper clips, fasteners, nails or screws -- in a cup and, during a break or while on the phone, identify them strictly by touch.
- Try working with the hand you don't normally use for some familiar tasks, such as writing, stapling, turning on copy or fax machines, or dialing the telephone.
- Change where or with whom you eat lunch. If the weather permits, eating outside instead of inside will automatically increase your sensory stimulation.
- Turn your desk clock or an illustrated calendar upside down. "When you look at a familiar image right side up, your left brain quickly labels it and diverts your attention to other things," says Katz. "When the picture is upside down, the quick-labeling strategy doesn't work and your right-brain kicks in, trying to interpret the shapes, color and relationships of a puzzling picture."