

**WHAT DO YOU WANT TO DO**

**WHEN YOU GROW UP?**

**From Youthful To Useful:**

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# PONDERING THIS TRANSITION

## What Questions Keep You Up At Night?

What is my passion, my purpose?

Will I have enough money for 30 more years?

*Who am I without my job title?*

How do I want to be remembered?

Do I relocate or age in place?

What do I do now that I am retired?

How can I maintain good health?

Will I be functional?

### WHAT'S NEXT?

Dye my hair? Botox my skin forever?

What have I done so far?

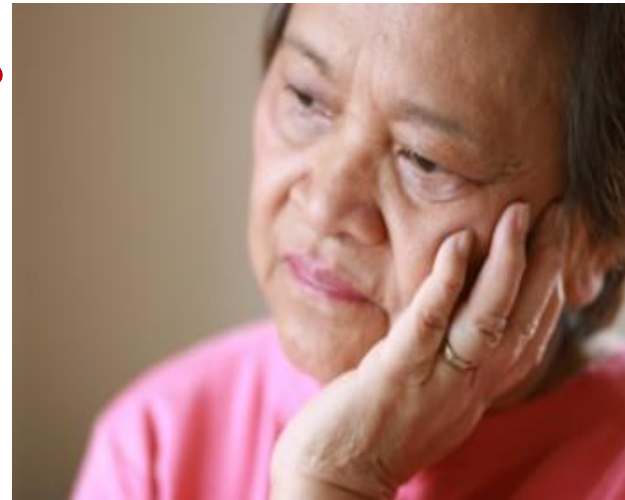
Where am I going?

What will I do with all of my spare time?

Will I be a burden to my kids?

What if I'm left alone  
after my spouse dies?  
Remarry?

Should I volunteer for my Cause?



# What's Next?

1. Taker → Contributor
2. Just Growing Old → Growing Whole
3. Surviving → Thriving
4. Prepare for Decline → Work to Discover
5. Seeking Status → Searching for Significance
6. Has Been → Will Be
7. Just Winding Down & Retiring → Rewiring or Refiring!
8. Seeking to Remain Youthful → Become Useful

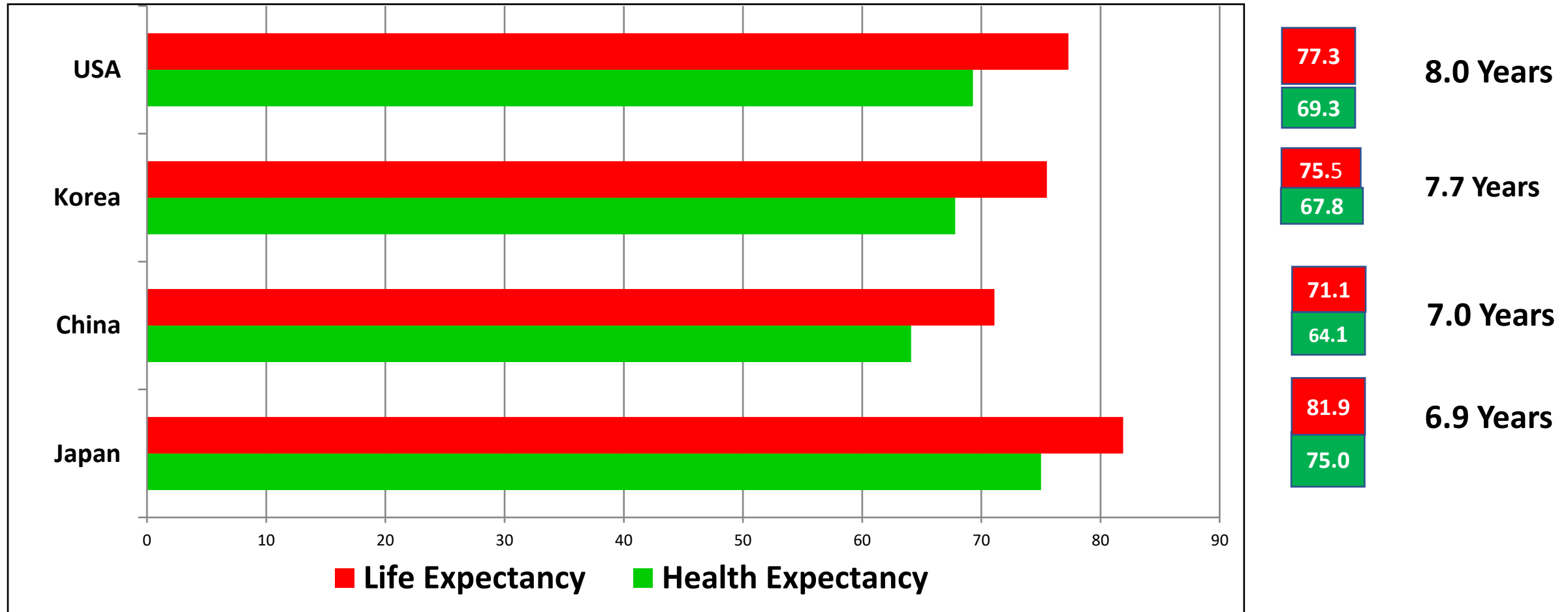


**WHO AM I?**

**When I no longer  
working?**

# From Life Span to Health Span

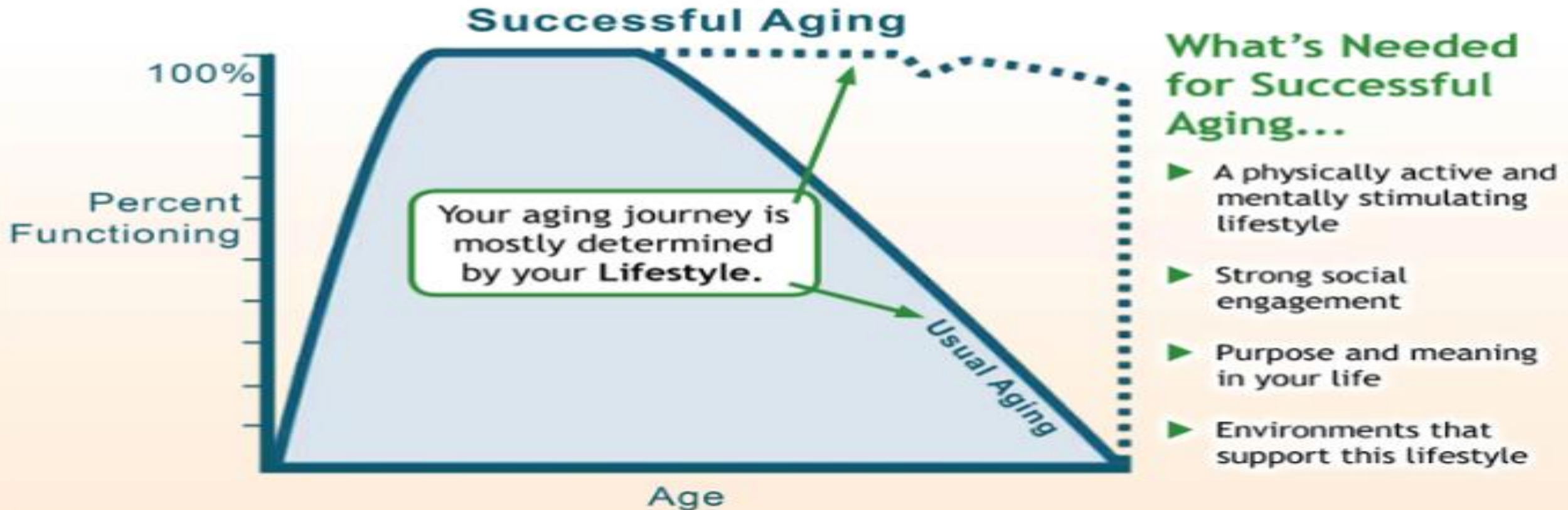
Goal = Reducing Years of Disability



WHO, Core Health Indicators

# Goal is to Live Long, Die Short!

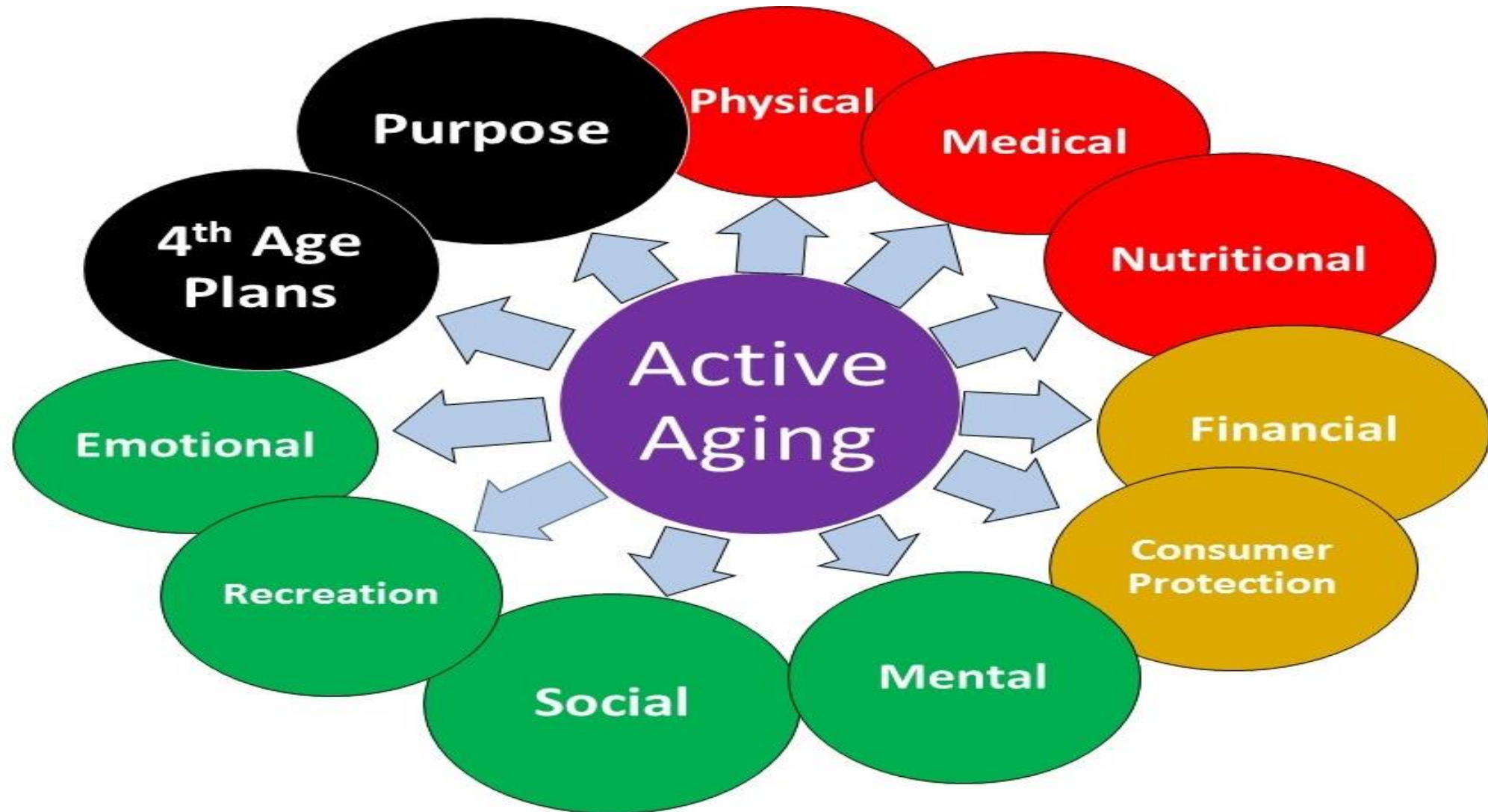
## Your Aging Journey



Which path will ***YOU*** take? *It's up to you!*



# STATE OF ACTIVE AGING – MORE THAN HEALTH & MONEY







# PHYSICAL FITNESS

- Increase your health span not just your life span!
- Reduces heart disease, obesity, Type 2 Diabetes, sarcopenia, depression
- Helps attain your ideal body weight and to & healthy life expectancy
- Exercise - 4 Types
  - Aerobic (Cardio) – Zumba?
  - Resistance (Strength)
  - Flexibility – Yoga?
  - Balance – Tai Chi?
- Check with MD, find a Buddy, start slow & make it a part of your day (not week)

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# MEDICAL FITNESS



- **Self – Responsibility: Watch weight, don't smoke**
- **Medications: Take as prescribed. Inform MD regarding what works, side-effects**
- **Manage Chronic Health Condition with Health Team: Diabetes, Cholesterol, Hypertension, Glaucoma, etc. Inform MD of changes**
- **Schedule routine checkups for Eyes, Teeth, Ears, blood pressure, vaccinations, cancer screening, etc.**

# NUTRITIONAL FITNESS



- **“You Are What You Eat!”**
- **Eat for the long haul with nutritious meals**
- **Okinawan saying: “Hara hachi bu”. Eat until you are 80% full or “Hara shichi bu” – until you are 70% full**
- **Dehydration – at least 9-10 cups of water a day?**
- **Eat more fiber, more colorful fruits and vegetables, less red meat, less salt, less sweets**
- **Take your vitamin supplements and minerals**

# FINANCIAL FITNESS



- “Assure that your retirement years are golden years”
- Watch your cash flow. Plan to have enough money for 20-30 years after retirement. The longevity can be a curse if you run short of cash.
- Inventory your income - Social Security, Savings, IRA accounts, home equity, pension, etc.
- Understand insurance coverages: Medicare, supplemental health, long-term care, etc.
- Added Income needed? Reverse Mortgage, part-time work or other financial strategies? Improve your skillset
- Financial Advisor Needed? Plan your wealth, tax and risk management strategies and estate planning

# CONSUMER PROTECTION FITNESS



- “If it is too good to be true, it is probably a scam”
- Scams and Abuse – Frequent and Difficult to spot
- Types of Abuse: Physical, Sexual, Emotional, Financial/material, Neglect, Abandonment, Self-neglect
- Seniors are targets of high pressure tactics and scams.
- Protect your records: Medicare and SS number, bank accounts, credit cards
- Beware of unsecured websites asking for personal information

# SOCIAL FITNESS



- **“Stay Connected. Find your Tribe”**
- **Loneliness, boredom and life without friends are more corrosive to your health than smoking daily**
- **Build lasting peer, family & intergenerational relations. Find ways to stay connected when loved ones pass away**
- **Activities (eg. Adult Education classes, UH Manoa and community college classes, volunteering, part-time jobs) are great for building supporting relations**
- **Good relations is hard work. Settle your disagreements**



# MENTAL FITNESS



- **“If you think you are old, you are old”**
- **Beware of boredom and depression**
- **Challenge the mind with new activities, hobbies, lectures, workshops**
- **Challenging the brain creates new brain cells and stimulates the synapses (i.e. neurogenesis, neuroplasticity)**
- **Pushback on ageism to ‘act your age’, to remain in your rocking chair or those who express sadness about your age**

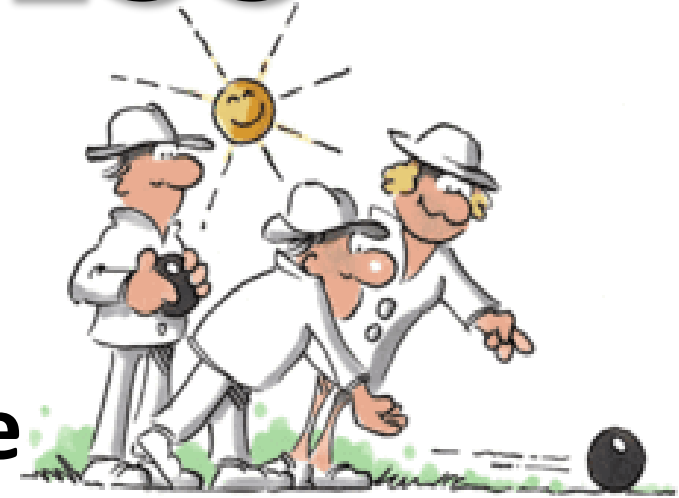
# EMOTIONAL FITNESS



- “Lighten up! Laugh out loud”
- Manage your stress – find time for quiet & calm
- Stress reduction techniques: Meditation, yoga, prayer, tai chi, special breathing techniques, etc.
- Avoid negative thoughts and the blame game
- Practice gratitude, forgiveness, compassion and don’t sweat the small stuff

# RECREATIONAL FITNESS

- **“Play is not just for Children”**
- **Recreation and leisure are opportunities to awaken your creativity and to recharge**
- **To play, have fun and enjoy life are opportunities to relieve stress, allow the mind to refresh and your creative sparks to fly**
- **Indulge in your favorite hobbies**
- **Give yourself permission to be playful**



# **4<sup>TH</sup> AGE PLANS & LEGACY**



- **“Planning your 4<sup>th</sup> Age is a gift to your family”**
- **Simplify! With frailty, downsizing, decluttering & possibly relocating may be advisable. Talk to others to decide what’s best for you**
- **The technical and soft skills of Family Caregiving may be things for your bucket list to care for loved ones someday**
- **Are your affairs in order? Power of Attorney, Guardianship, Health Care Directives, Inheritance Planning, Bank Accounts, etc. Attend to unfinished business.**
- **Inform family - Where are all your important papers are? Passwords?**
- **Prepare your legacy. How do you wish to be remembered? Plan to leave something of you behind.**

# LIFE PURPOSE - *IKIGAI*

- Skills: What are my gifts, talent, skills?
- Passion: What is my passion? What do I love?
- Values: What are my responsibilities based on what the world need?
- My Life Work? Why am I here?







# ACTIVE AGING: A REVIEW

1. Physical Fitness: Keep Moving, 4 Exercises
2. Medical Fitness: Lower your risks
3. Nutritional Fitness: Eat for the long haul
4. Financial Fitness: Watch your cash flow
5. Consumer Protection: Beware of scams and abuse
6. Mental Fitness: Challenge your brain
7. Social Fitness: Stay connected, Find your tribe
8. Emotional Fitness: Lighten Up! Laugh!
9. Recreational Fitness: Play is not only for children
10. 4<sup>th</sup> Age Plans and Legacy: Plan for the 3<sup>rd</sup> & 4<sup>th</sup> Age
11. PURPOSE Why are you here?



# STEP 1: LIFE REVIEW

## START YOUR 50,000 MILE CHECK-UP

- Conduct A Self-Assessment

1. **Conduct a 50,000 mile checkup:** Review the road travelled – high points, low points. What are your Core Values?
2. **Assess your Skills:** What are your skills, strengths, weaknesses
3. **Discuss your Passions:** Can you think of work that uses your skills
4. **Do you need to acquire added skills for the 3<sup>rd</sup> Age?**

# STEP 2:

## FINDING YOUR PURPOSE

### BASED ON WHAT YOU ARE GOOD AT!

- What gifts do people come to you for?
- What gifts do others say “You’re so good at”?
- What gifts do you enjoy so much that you lose track of time?
- Purposeful living involves doing what matters most to us? Living for what we value?

# Why Are You Here?

- What do you wish to do with the time you have left to live?
- What if you had **1 year** to live? What would you want to do with your time?
  - **One Month to live?**
  - **1 week to live?**
- What would you regret if you did not do something before you died?

## What's Important?



# PURPOSE TRIGGERS

- Who you want to become
- Changes you want to make
- Barriers you want to remove
- Actions you want to take
- Impacts you want to make
- The legacy you want to leave
- Relationships you want to create
- Comfort you want to give
- Goals you want to achieve
- Confidence you want to build
- Things you want to learn
- Leaps you want to take
- Passion you want to feel
- Places you want to go
- Money you want to earn
- Things you want to build





# DISCUSSION GROUP

*Why are you here?*

1. Share reactions to today's talk.
2. Discuss what's important to you
3. Share your passion, dreams, and what you wish to accomplish or complete.
4. Share a 6-mo Purpose statement



**LIVE** NEW TODAY  
**FOX 6** AVENUE Q  
NEWS MILWAUKEE

# REVIEW: SOME FIRST STEPS

- **Transition into Retirement**: Know the difference between Life Span and Health Span. Estimate how much time you have left. Understand the 11 parts of an Active Aging life?
- **50,000 Mile Life Review/Checkup**: Reexamine your life journey. Inventory your strengths, passions, values. Redefine your identity. Explore possible ways to use your time and talents to matter, to make a difference
- **Seek Role Models, Mentors, Companion Searchers** – Who are the wise mentors in your life? Find & join them on this journey
- **Draft a Purpose Statement**: What are you curious or passionate about? What do you really care about? Is it to Grow? To Give?
- **Develop an Action Plan with mini-steps**

The two most important days in your life are:

- (1) the day you are born &
- (2) the day you found out why

**Mark Twain**

**But....**

**Most live their lives in quiet desperation and go to the grave with their song still in them.**

**Henry Thoreau**

**WHAT IS YOUR SONG?**