

Balanced Living

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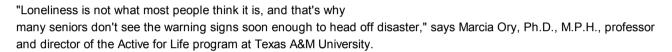
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Over 65, Busy Lives Aren't Generally Lonely Lives

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



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.



"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 isoloation 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 'lifelong 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."

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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.

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