

Designing Your Life

Planning with positive aging in mind.



RIVER'S
EDGE

This book is courtesy of River's Edge.
RiversEdge.org



A background image showing a person's hand holding a pen over a calendar. The calendar has dates like 10, 11, and 12 visible. The person is wearing a red long-sleeved shirt. The overall scene is a close-up of a desk with a cup of tea and glasses in the foreground.

"Good luck is the result of good planning."

Find your own true north.

As a society, we are living longer. This booklet asks, "What are you going to do with your next decades?"

You might remember The Talking Heads' song "Once in a Lifetime" that asks, "Well, how did I get here?" This booklet is the antidote to one day waking up and finding you're asking this question too late in life. Instead, your answer will be, "On purpose."

Our goal is to share some helpful ideas that inspire you to start the journey and find your own true north.



Great expectations.

If you're like most aging New Yorkers and you are planning to stay in the city you love, you're going to design a future around everything the city offers. From arts to culture to sports to entertainment, you'll want to live in a place that supports your long-term vision. You may also want a place in a secure, walkable environment with ample natural beauty and expansive views. And wherever you live, you want the kind of lock-and-go freedom where you can travel at a moment's notice with the confidence that everything you own will be well looked after, including your pets. If this sounds like you, now is the time to start designing your life and planning ahead.

Enjoy the ride!

From all of us at River's Edge



A composite image featuring a kitchen scene on the left and a dark, blurred background on the right. The kitchen scene includes a window with wooden frames, potted herbs on a white countertop, a wooden spoon holder, and a gas stove with a pot of food cooking. The text is overlaid on the white countertop area.

Embrace a “growth mindset” for positive aging.

**The attitude we have toward
aging will influence our
experience of aging.**

A person with curly hair, wearing a plaid shirt, is seen from behind, sitting in an orange kayak on a calm lake. The lake is surrounded by dense evergreen trees, and in the distance, jagged mountain peaks rise against a clear blue sky. The person's feet are visible in the foreground, resting on the pedals of the kayak.

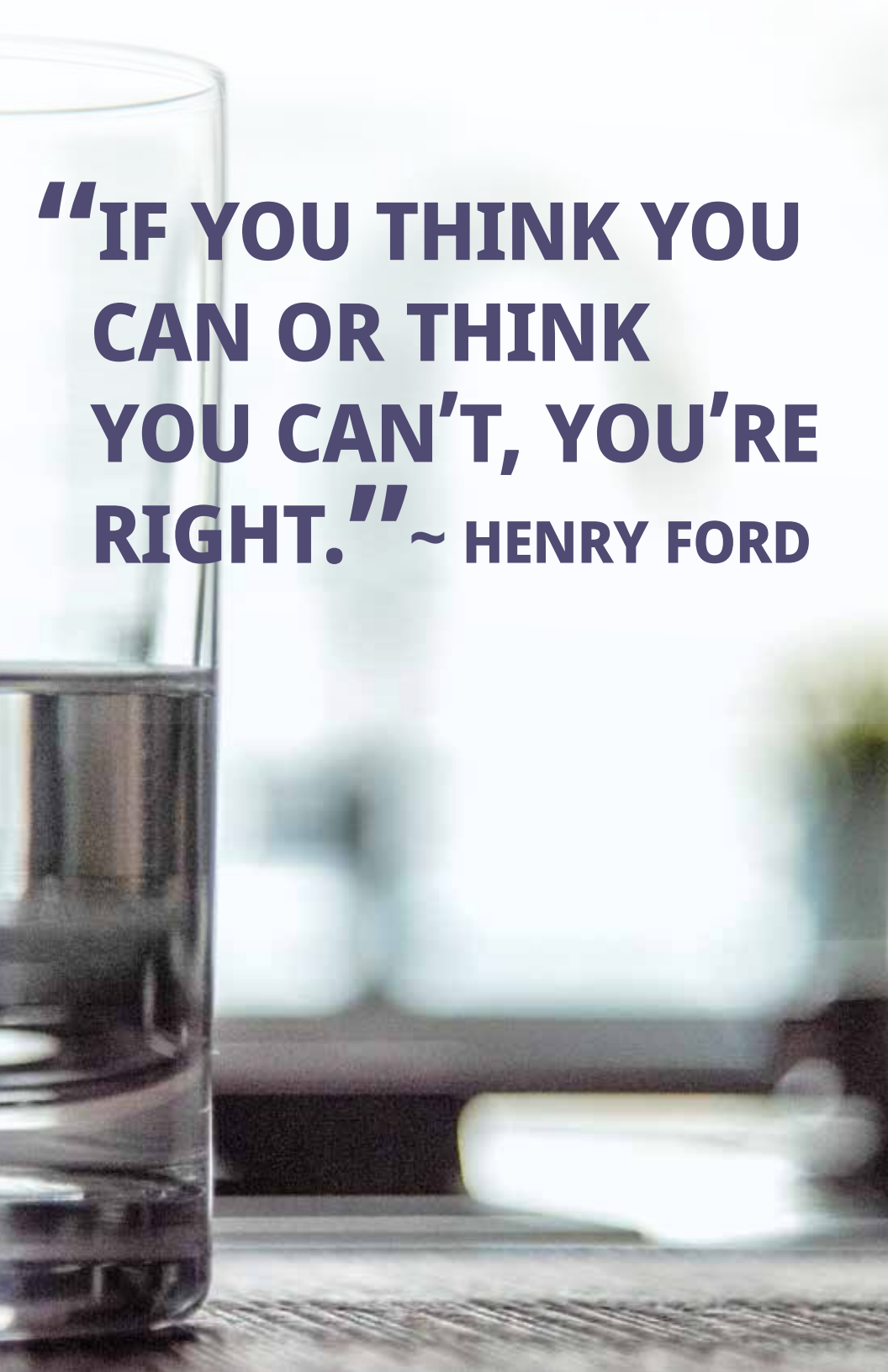
**“DON’T LET AN
OLD PERSON
MOVE INTO
YOUR BODY.”**

~ DR. WAYNE DYER

Carol Dweck, in her book *Mindset: The New Psychology of Success*, says that people can be lumped into two categories: those with a “growth mindset” and those with a “fixed mindset.” As we age, plenty of challenges and chances to grow will arise for each of us. If we adopt a fixed mindset—essentially playing it safe, avoiding challenges and seeing possible failure as determining our self-worth—we will likely live a small, fear-based life. A fixed mindset resists growth.

On the other hand, the growth mindset allows us to approach life’s challenges as opportunities for change, expansion and new perspectives. A growth mindset knows that challenges are simply a part of life. It also acknowledges our own competence. We’ve done well in the past, so why wouldn’t we be able to handle the future? A simple growth-mindset motto to bolster our courage about future challenges is this: “I can handle it.”

An empowering belief to adopt: “Whatever happens, I can handle it.”

A glass of water is in the foreground on the left, partially filled. The background is a blurred indoor setting with a wooden surface and some greenery.

**"IF YOU THINK YOU
CAN OR THINK
YOU CAN'T, YOU'RE
RIGHT." ~ HENRY FORD**

Recalibrating your mindset: Let's start with what is NOT true about aging.

We have a lot of conscious and unconscious beliefs about what aging is and what it means. We have seen plenty of people age and have watched our own bodies undergo changes. We likely have many unquestioned assumptions about aging and what it means for us personally.

Because we live in a society that does not venerate age, we've been conditioned to believe things that aren't necessarily true about getting older. Science tells us that we actually have a lot more choice and influence in our own aging process than past generations. The truth is, attitude, diet, stress, sleep, exercise, environment and a number of other factors have an impact on age-related decline.

MYTH: Our brains shrink and die a bit each moment as we age.

FACT: Neuroplasticity is the ability of the brain to form and reorganize synaptic connections, especially in response to learning or experience or following injury. We are not hard-wired with fixed circuits from birth. In short, with a little effort and practice, we can change our minds and become lifelong learners.

MYTH: Our mental abilities fail and vanish every day.

FACT: Some changes in cognition are normal with age, such as slower reaction times and reduced problem-solving abilities. The speed with which information is encoded, stored and retrieved also slows as we age. However, many older adults outperform their younger counterparts on intelligence tests that draw on accumulated knowledge and experience, including language skills.

MYTH: When we grow old we must retire.

FACT: In a TED Talk, Paul Tasner shares that older entrepreneurs have a 70 percent success rate compared to younger entrepreneurs, at 28 percent. Do not underestimate your accumulated wisdom.

MYTH: We can't do much about our genetic disposition.

FACT: The science of epigenetics says that disease-causing genes can be turned on or off depending on environmental influences, such as diet and pollutants. As one researcher put it, "Your genes load the gun; your lifestyle pulls the trigger." So you do have some control over your genes.

MYTH: As we grow old, we grow weak.

FACT: Research proves that a lifetime of exercise can create the immunity, muscle mass and cholesterol levels of that of a younger person. Barre classes, yoga, weight training, bicycling, tai chi, swimming and walking are great forms of exercise. Good posture with a straight back can be normal for our older years. Old age and disease are common, but not normal. You need to use it to keep it!





A pragmatic approach.

An empowering belief to adopt: “Aging is a part of life, and I plan to do it the best I can.”

Although our bodies and minds can continue to be strong, we also need to be pragmatic and prepared for our later years. This isn't about limiting ourselves with disempowering beliefs; it's about making the most out of where your body is at a given moment in time. We believe the best approach is to take appropriate steps to preserve our baseline well-being and improve functionality where and when we can.



Some age-related decline is inevitable. Some can be voluntary.

Know the difference and make a plan to accommodate both.

Body:

What was good for us at 25 is still good for us at 85. A healthy diet, regular exercise, getting enough sleep and managing stress are good at any age. Yet at age 85, we might have different interests and different schedules. **Tip:** Feel free to explore new options for physical activity, new foods and new hobbies later in life.



Bone Density & Muscle Tone:

Bones tend to shrink in size and density, making them more susceptible to fracture. Without focused attention, muscles lose strength, endurance and flexibility, factors that can also affect coordination, stability and balance. **Tip:** Adopt a regular exercise routine, especially one that focuses on keeping your head up and your back straight.

Heart:

The most common change as we age is stiffening of the blood vessels and arteries, causing your heart to work harder. **Tip:** Manage stress, get quality sleep, eat a heart-healthy diet and get cardio exercise!

Bladder & Urinary Tract:

Weakening of bladder and pelvic floor muscles can cause bladder control issues in women as well as an enlarged prostate in men.

Tip: Maintain a healthy weight and do Kegel exercises.



Digestion:

Age-related structural changes in the large intestine can result in constipation. **Tip:** Eat a healthy diet rich in fruits, vegetables and whole grains. Limit foods high in fat and sugars. Get regular exercise and always drink lots of water.

Ears:

Changes in the inner ear are normal as we age (a process called presbycusis) and create a gradual loss of hearing, especially the ability to hear high pitches.

Tip: Visit an audiologist and get objective opinions about hearing devices. Besides hearing aids, there are inexpensive workarounds, including smartphones apps with wireless ear pods to improve hearing.



Eyes:

The eye begins to lose its ability to change shape, a process called presbyopia, which creates a normal, gradual decline in focusing ability. **Tip:** Keep up a good diet, including foods like kale, salmon, oranges and black-eyed peas. Wear sunglasses, get eye exams and wear the right glasses for your vision.



Be your own accomplice in aging.

You've worked your entire life to arrive here. Now take stock and, with clear vision, set yourself up to get everything you want.

Check out Jane Fonda's TED Talk on aging called "Life's Third Act." A Google search will get you there.

Whether you agree or disagree with Fonda's political leanings, values or iconic status, her outlook on life is an inspiring one. She chooses to dance to her own tune, regardless of what others think or say. She refuses to let anyone define her potential.



In her talk, Fonda says she believes that aging is like a staircase, “the upward ascension of the human spirit bringing us to wholeness, wisdom and authenticity.” We think everyone can get on board with that metaphor.

She continues, “Aging is its own stage of life with its own significance, as different from midlife as adolescence is to childhood. And we should all be asking ourselves: how should we use this time? What is the appropriate new metaphor for aging?”

So what is *your* metaphor for aging?

Metaphors are powerful and often used subconsciously. You probably already have one that you use in life.

But what is your metaphor for aging? Is it empowering like Fonda's "ascending staircase" or something disempowering, such as:

"I am like a horse put out to pasture"

"I am over the hill"

"Old age is a shipwreck"

"I am at the end of line"

"Old dogs can't be taught new tricks"

These are "fixed mindset" metaphors for life.

Here are a few empowering metaphors about aging to get you started. However, take some time to create your own and repeat it often:

"I'm like a fine wine. I get better with age."

"I've reached the top of the mountain, the view is beautiful and I see everything."

"I'm like a tree with deep roots, lots of rings—and I know how to weather the storms."

"I'm like a vintage sports car. I become more valuable with time and my engine still roars!"

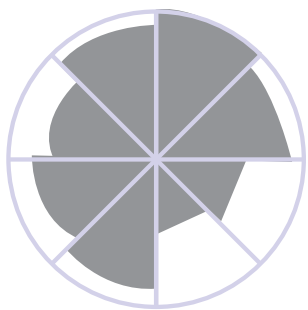


The Wheel of Life.

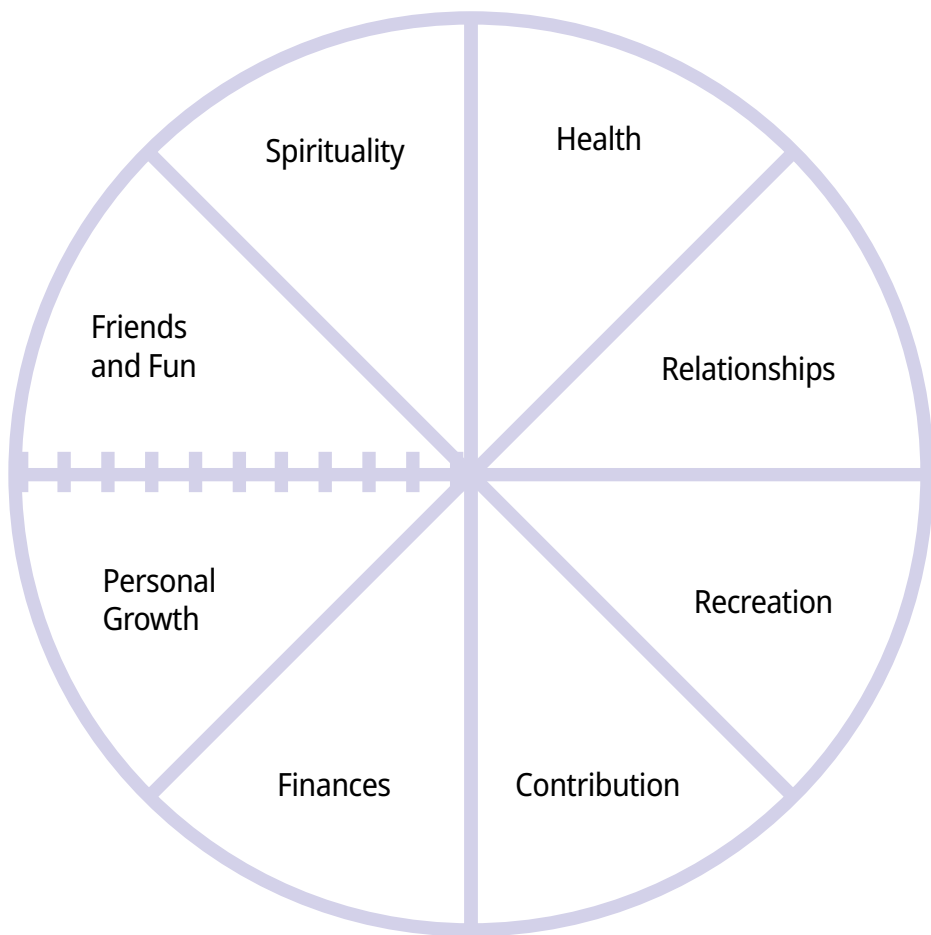
In our Wheel of Life, eight areas contribute to overall well-being. The very center of the wheel is valued at zero, while the outermost ring is valued at 10.

Step 1: Take a pencil and draw a line in each category, somewhere from zero to 10, to mark where you see your current self. Shade in each section, toward the center. If you place yourself at a 10 for one slice of the wheel, it should be completely filled in. A zero would be completely blank.

Step 2: Now look at your wheel. The areas that have the least amount of shading are places to start with setting goals for improvement and shrinking those gaps. Ask yourself, if this wheel were on a vehicle, what kind of a ride would it be? Bumpy or smooth?



Step 3: Pick one to three areas you want to improve.



Go within and make sure you're being honest with yourself. Explore each category to learn if it is really something you want to write off completely or if it just needs to be updated. In doing this exercise, you will likely discover what's important to you and whether or not something matters as much as it once did. If you have a low rating for one of the categories, perhaps that means it is no longer worth the effort? Or perhaps you've been telling yourself you can't or shouldn't have it?

Step 4: Brainstorm ideas on how you can make it work for you.

Below are some examples of ideas others have written for each category. Dream up your own ideas ... but you can also borrow from others.

Finances

- Get a part-time job
- Start consulting
- Talk to my financial manager
- Create a budget
- Analyze my spending habits

Spirituality

- Find a support group
- Spend more time in nature
- Explore places of worship in my area
- Read 15 minutes of spiritual material each day

Friends & Fun

- Reach out to old friends on Facebook
- Call a friend and ask them to lunch
- Join a class and meet new people
- Invite two friends to a weekly call to discuss a shared interest
- Get to know my neighbors

Health

- Stretch for 15 minutes a day
- Get back into rehab or restart my exercises
- Join a walking club, group or class
- Eat more fresh fruits and veggies

Personal Growth

- Start a daily gratitude practice
- Forgive somebody who hurt me
- Forgive myself
- Refuse to complain for one day a week
- Tell someone I love and appreciate them

Relationships

- Call one family member each day for a week
- Plan a trip or outing with my spouse
- Join a singles group or dating app
- Establish a date night once a week

Contribution

- Volunteer a few hours each week at the Humane Society
- Give money to a cause that's important to me
- Mentor a young person
- Join an organization with a local chapter in my area
- Ask a neighbor if they need help



Brainstorm here:



Be “SMART” with your goals.

Goal setting is easy, but following through on those goals can be hard. The SMART goal process eliminates some of those issues with a simple, but powerful formula:

SMART = Specific, Measurable, Achievable, Relevant and Time-bound

**“WHERE FOCUS GOES,
ENERGY FLOWS.”**

~ TONY ROBBINS

Specific: Is it specific and well defined? “I want to travel more” isn’t very specific. Saying, “I will take a trip with my best friend Roger to Sedona, AZ, in the fall” is specific. Or, “I will take a trip every six months for the next two years.”

Measurable: This means you can look back at the goal and know whether or not you achieved it. “Walk for 30 minutes a day” is measurable. At the end of the week, you can look at the calendar or your Fitbit watch and know if you reached the goal.

Achievable: A goal such as “I will run a marathon at the end of this month” is likely to fail if you haven’t been actively training. A realistic goal might be, “I want to be able to run 5 miles nonstop in three months.” Smaller goals are achievable goals.

Relevant: Does the goal make sense to you and your life? If it isn’t important to you, or you’re doing it because someone else wants you to do it, you might want to rethink it. If this is an “I should” or “I ought to, because that’s what people my age do,” reconsider the goal and why you’re doing it.

Time-bound: Does the goal include a target date or specific time-frame for completion? If you can’t quantify when to complete the goal, it’s too easy to let it slip. Due dated and deadlines work. Putting a goal on a calendar makes it real because it’s scheduled. A time-bound goal makes us accountable to its success.

Five questions to prime yourself.

1. What desire is in the back of my mind that I can try to shed light on?
2. What gift do I have for the world, no matter how seemingly large or small?



3. What is my song? How can I contribute my voice?
Or find my voice?
4. What have I longed for and not yet realized?
5. How can I be my best own accomplice in aging and set
up my life for my next big steps?



Step 1: Brainstorm your future.

Pretend it is Christmas morning, your birthday or some other holiday that you celebrate. Get into a playful spirit of anticipation like you're a child. Imagine that anything is possible. Play some inspiring music and then begin to brainstorm. You can do this alone or team up with friends or peers for a constructive social experience.

Brainstorm what you would like to achieve, create, have, do and experience in the next 20 years. This is NOT a time to be practical, evaluate or judge. This IS a time to dream. While the dream to "train dolphins" might seem highly impractical to the judging mind, taking a vacation where you swim with dolphins may be realistic and achievable.



Dream here:

Step 2: Evaluate your goals.

- A. Go through your list of goals and assign 1, 3, 5, 10, or 20 years next to each goal to indicate how long it will take you to achieve them.
- B. Cross out any goals that don't speak to you or are redundant. You can always add new goals later.

Step 3: Make them SMART goals!

- A. Review your list again and now choose your top five 1-year goals.
- B. Make them SMART: Specific, Measurable, Achievable, Relevant and Time-bound.
- C. On another piece of paper, break down each 1-year goal into the smaller steps required to reach the goal and draft simple micro-goals. For example, if your goal is to run a half-marathon, your micro-goals might be, "Get checked out by the doctor before June 20," "Research and buy running shoes by July 20", "Join a running club by August 5," "Find a running coach who specializes in my age bracket by end of August," and so on.



SMART goals here:

Step 4: What's your mindset?

- A. Finally, ask yourself about your mindset in regard to these goals:
What kind of person do you have to become to achieve them?
What character traits, values and beliefs, and emotions will you need to embody?
- B. Next to each goal, write why you absolutely, positively must achieve it. Ask yourself, on a scale of 1 to 10, how important it is for you to achieve this goal? If a goal doesn't rate a 7 or above, chances are you probably aren't that committed to achieving it, or at least not within the next 12 months. Consider giving it a longer time frame, or get a stronger reason why you want it. Or choose to drop it for another goal that truly excites you.



My mindset is:



Step 5: Shape the path.

**“WE SHAPE OUR
DWELLINGS.
THEREAFTER, THEY
SHAPE US.”**

~ WINSTON CHURCHILL

Shaping the path means making your environment more conducive to your success by putting up structures and strictures to either encourage a behavior or inhibit one.

If your goal is to work out every day, you could “shape the path” by putting your shoes next to your bed or sleeping in your workout clothes. If you want to read something inspirational each morning, you might place book of inspirational quotes next to the coffee pot so it won’t slip your mind—and remove other reading material from the breakfast table each night. Look at your goals and put in place those things that will make it easier for you to be successful on a daily basis. Progress is better than perfection.

Mini-habits—so small, you can’t fail.

This also means developing mini-habits that support your goal, especially if this requires daily commitment or training or discipline. If your goal is to meditate every day for one hour, start with one minute every day for a month. You can choose to do more, but it all starts with consistency and creating a new habit. Make your mini-habits so small they are virtually impossible to fail. Want to exercise more? Tell yourself that you only have to do two minutes of exercise and commit to those two minutes every day. Trust us, you will do more than two minutes once you start. Consistency is more important than quantity or quality.





Choose an empowering environment

Design Your Life. Find Your Community.

Jim Rohn, the famous motivational speaker, once said, “You are the average of the five people you spend the most time with.” This could also be true of where you live. That’s why considering the ramifications of your living environment is a major factor to successful planning with a positive outlook on aging. Remember, not deciding is still making a decision—you’re just deciding to leave up to someone else. Think about the ramifications of all of your choices and be intentional!



Now that that you've gained some clarity through the goal-setting exercises about what's important to you, it's time to consider the type of community that supports your positive approach to aging.

If you discovered that health is very important to you, this realization can become a metric for evaluating whether a particular community can meet your needs. Does it have ample wellness classes and resources? Does the dining menu offer a variety of healthy food options? Is it a place where you can walk and get exercise? Do they allow pets?

If socializing and meeting new friends is important, does the community you're considering create opportunities to connect with new people? Or do people pretty much keep to themselves?

If volunteering and contributing to the world is important to you, does the community have organizations on their campus that meet regularly? Or does it have a mission that you feel comfortable supporting with your time and energy?

If a particular spiritual tradition or religion is important to you, do they have prayer groups, clergy or services on site or nearby?

Keep this in mind as we move forward to the next section.



House. Condo. Community.
Each choice creates its own lifestyle.

Here are some considerations:

- **Driving:** How far away are groceries and basic services? Could you get by without a car? Is transportation available to where you need to go?
- **Healthcare:** How close is the nearest hospital and medical center? If you're considering a community, does it offer a continuum of care, including assisted living, memory care, skilled nursing and rehabilitation on campus?
- **Walkable:** If driving becomes challenging, walking is a healthy way to live. Will your location be walkable to services and shopping?



- **Family:** Are you 100% certain that your children or other family will care for you as you age? Do you want them to? Are you willing to let them make decisions for you? Or would you prefer to make your own decisions within a community that supports you?
- **Social Network:** As we age, our spouse and friends may leave us. What do you want your social network to be at 90?
- **Finances:** How does your living situation match up to your finances? Consider all costs—including some you don't pay for now but might pop up in your later years such as lawn maintenance, home repairs, new medical expenses and help with daily living.



Implications of each living option.

Although 75 percent of older adults express a preference to age in their homes, only 50 percent believe it is possible. Weigh the considerations to know what's right for you.

Single Family Home:

Perhaps you've lived in your home for many years, and you love it. Plan now to make home modifications for aging in place, so in the event you need care, your home is set up for navigating with ADA-compliant doorways, shower and kitchen setup. Strategize who will handle maintenance, landscaping and cleaning, as well as care services in the case of illness or physical limitations. Also, have a plan for who will manage caretakers.

Condominium:

Downsizing from a single-family home to a condo frees up time and expense from home maintenance and allows for a more lock-and-go lifestyle. If planning to live in a condo, the same as a single family home scenario, you'll need to write a care plan for how to get care in the event you need it.

Community Living:

There is a vast spectrum of age-qualified communities that come with a myriad of financial and service options. Most often, assistance and services are either included or offered at additional expense to give you access to support should you need it.

Independent, Age-Qualified Apartments:

These communities tend to be located near shopping areas and only rent to those aged 55+. Amenities vary widely between communities, as do costs. No care or meals are provided, and residents are responsible for locating and purchasing their own care.

Village Communities:

Some communities offer detached housing with a variety of services in a village setting. These intentional communities are created by a group of private people, are self-managed and provide support. A good example is Beacon Hill created in Boston. While a great option for many, only 30 percent of residents surveyed in their later years reported feeling this method made it easier to take care of themselves.

Rental Communities with a Spectrum of Care:

These communities start with independent living and offer escalating levels of service such as assisted living and memory care. The agreement is month-to-month and the added services are offered at an increased cost.

Assisted Living Communities:

If a person needs some help every day but not constant nursing care, assisted living may be a good choice. Assisted living residences provide help for activities people need done every day, such as bathing, getting dressed, taking medicine, cooking, shopping, housekeeping, laundry and getting around.

Skilled Nursing:

Nursing homes offer round-the-clock care if someone is too sick to live on their own, or if they need to recover after an illness or operation.

Nonprofit Life Plan Communities:

Formerly referred to as Continuing Care Retirement Communities (or CCRCs), Life Plan communities can be either a for-profit or a nonprofit community with the majority being nonprofit. Nonprofit Life plan communities are supported by the nonprofit organization LeadingAge, that advocates for older adults.

Life Plan communities offer multiple types of services all in one location, which helps a person to stay in one place even if his or her needs change. Continuing care services include assisted living, memory care, skill nursing and other health support, meals, housekeeping, transportation, emergency help and personal care. Life Plan communities also usually offer lots of social and educational activities on site.

Life Plan communities are also structured differently from other housing options for older people. They offer you a contract that says the community will provide you with housing and services. Most require a one-time entrance fee, with monthly payments thereafter. Some instead operate on a rental basis, in which you would make monthly payments but would not pay an entrance fee. Most Life Plan communities are regulated by the states in which they operate and therefore rules, regulations and policies can vary. We recommend consulting professional legal and financial advice before signing a Life Plan or a Life Care contract.

Most Life Plan communities offer a full spectrum of living arrangements that could include independent living, assisted living, memory care, skilled nursing and skilled rehabilitation.

The level of luxury at Life Plan communities varies greatly, from luxury high-rises and village estates, to single-family cottage homes and condo-style apartment buildings, to affordable apartment homes.



Do continuing care retirement communities keep you healthier longer?

Yes, community living can make a difference in aging well.

In 2018, Northwestern University and the Mather LifeWays Institute on Aging published data from the first year of a five-year study examining the impact of CCRCs on senior wellness. Approximately 5,000 seniors in 80 communities participated. Among the results:




- 69% of surveyed CCRC residents reported “somewhat or greatly improved” social wellness.
- Overall, compared to non-CCRC residents, those living at a CCRC reported greater social, physical, intellectual and vocational wellness; higher levels of physical activity; and better nutrition.
- One year after moving to a CCRC, residents who participated in the research were significantly happier and healthier than those who had remained at home.

Another study conducted by LCS, a firm tasked with developing, marketing and managing senior-living communities, found that feelings of stress, low confidence and self-esteem, worry and strain all declined within the first six months of moving into a CCRC. These findings help validate the conviction that people who choose to live in senior living communities can experience greater well-being—and greater levels of happiness.

But what do scientific studies say about those who stay at home and age in place?

Many document the ill effects of social isolation and a lack of meaningful interactions, including age-related decline in physical wellness, an increased risk of depression and steeper drops in cognitive decline. Moreover, it is argued that if a health crisis happens, it is better to have a team who can rally around you to get you the help you need and aid in your recovery than to deal with the crisis on your own at home.





What goes from zero to 60 in no time flat?

Life.

Have you noticed that as we grow older, time seems to speed up? Seasons, years and decades seem to flash by faster and faster the longer we live. Not only do we have less time left on the clock, the experience of time itself has sped up. It doesn't seem fair.

With that said, time is our greatest teacher. It tells us that we can't wait to put off doing the things we love. It tells us that now is the time to be fully intentional with the years ahead, as well as with the minutes of each day.

We hope this guide has helped.



River's Edge is New York City's first and only Life Plan Community.*

Located on 32 acres in a protected natural district on the Hudson River and just 20 minutes from Grand Central Station, River's Edge is a nonprofit Life Plan designed for peace of mind, financial security, and a cosmopolitan lifestyle for adults over 62. Residents enjoy elegant independent living apartments, a host of luxurious amenities, and exclusive cultural and wellness programming in a truly vibrant, social community.

River's Edge is part of RiverSpring Living, a nonprofit organization with offerings that include a continuum of living options and services, such as independent living, assisted living, Medicare Advantage Plan insurance, home care, care management, memory care, skilled rehabilitation, long-term skilled nursing and the world-renowned Hebrew Home at Riverdale.



RIVER'S EDGE

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*Also known as a Continuing Care Retirement Community, or CCRC.
For a full disclosure, visit RiversEdge.org