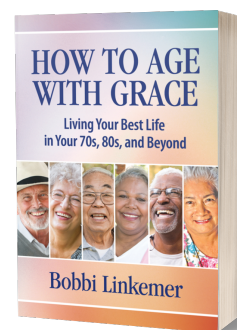


Sample Chapter

Chapter IX. Building Your Support System *How will you build and maintain your social circle?*



If you have found that the older you get the harder it is to make new friends, believe me, you are not alone. All the ways in which we made friends when we were younger don't apply to our current stage of life. We aren't attending consciousness-raising groups, going to Jazzercise, or pushing baby carriages down the street (that's how we got around back then). Some of our old friends have either drifted away or become ill; perhaps *we* have drifted away as well without realizing it. Staying in touch with people who are no longer part of our lives takes a lot of energy and motivation.

As more and more people work from home, it is easy to become isolated. I certainly did. Writing is a solitary vocation, and doing it in a home office for thirty years is not conducive to meeting people. I never realized how much time I was spending alone until I retired.

We need friends all our lives but never more than in our later years. According to Abraham Maslow, who is known for his hierarchy of needs, “Humans need to love and be loved ... Many people become susceptible to loneliness, social anxiety, and clinical depression in the absence of this love or belonging.” Research from Brigham Young University concludes that having a dwindling social circle or not having enough close friends has a similar risk factor as smoking fifteen cigarettes per day.

“Friends become increasingly important to health and happiness as people age,” says an article in *Personal Relationships*. “They’re so crucial, in fact, that having supportive friendships in old age was found to be a stronger predictor of wellbeing than having strong family connections.” Relationships account for more than 70 percent of our happiness.

A *Journal of Health and Social Behavior* report published in 2010, notes that having strong social bonds helps us live longer. It boosts our immune system and allows us to enjoy a more meaningful life. Strong friendships can help to reduce stress, chronic pain, the risk of heart disease, and high blood pressure. These are all good reasons to make friends.

The importance of friendships in later life is of great interest to professionals who deal with the elderly. For example, William Chopik, assistant professor of

HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

psychology at Michigan State University, analyzed a survey of nearly 7,500 older people in the United States. He found that it wasn't only important to have friends but that the quality of those friendships mattered just as much.

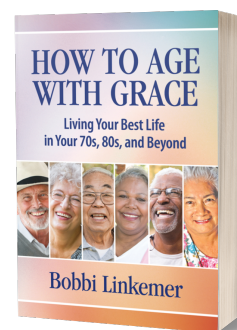
(psychology.msu.edu/directory/chopik-bill.html)

But Chopik says the power of friendship on physical and mental health is often ignored in research—especially in older people, where relationships with spouses and children are considered more important. And yet, some studies show that we often enjoy our time with friends more than we do with family. Of course, some people are lucky enough to share powerful friendships with members of their immediate family. I can certainly attest to that, since my best friends are my sister and my daughters. “The important thing is having people you can rely on, for the good times as well as the bad,” notes Chopik.

We not only need friends, we need those friends to be part of our support system. Life is unpredictable, especially as we grow older. When we hit a rough patch, we need those who will understand what we are going through or at least be able to listen to us as we try to explain. A support system is more than just a group of people to bounce ideas off of. These people become what is referred to in business as a “mastermind group” who will share their own thoughts and give us feedback on ours. (Gail Gardner in *Small Trends Business*, Feb. 2020)

Although they had no name for their conversations, people have participated in mastermind groups for as long as they have communicated with each other. But it wasn't until 1925, when Napoleon Hill gave these gatherings a name, that the term caught on. In his best-selling book *Think and Grow Rich*, Hill defined a mastermind group as “a peer-to-peer mentoring gathering used to help members solve their problems with input and advice from the other group members.” That sounds a lot like the support system described above.

While this never occurred to us when we were younger, unless we were in a business setting, why is this something we need in our 70s, 80s, and 90s? We need it because giving and receiving support from others is a basic human need. We need it because having a support system leads to higher levels of well-being, better coping skills, and a longer and healthier life. As an added bonus, we needed because it also reduces depression and anxiety.

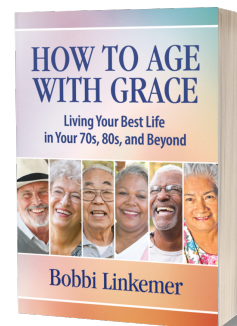


HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

How to Begin

If you want to develop a support network, start by looking around you. Who is in your life? Some of them are already your friends—people who care about you, are willing to listen to you, and give you sage advice when you ask for it. If you are honest with yourself, there are also people in your life who bring you down. Perhaps they are going through a rough time in their own lives, or they may be consistently negative for reasons you can't possibly know. These are not the kind of people you would invite to be part of your support system because they can drain your energy, which is the opposite of what you want.



So, where do you find the people who will energize you and be there for you when you need them? First, think a little bit about the kind of people with whom you want to surround yourself. Then, take inventory of your friends, and decide who will fit in your ideal group? But don't limit yourself to only people you know. This is a perfect opportunity for you to meet new people by pursuing your passions and finding others who are already doing what you love. You might join a book club or take a class at your gym or get active in your place of worship or political party. This way, you will be meeting people who already share some of your interests.

Have an open mind. Expose yourself to new situations, new opportunities, and new people you will meet along the way. If you recall, when you were much younger, you and your friends tended to think alike, dress alike, even look alike. Sometimes, it may have felt as if you were all stamped out of the same cookie-cutter. What was once a pretty homogeneous world is far more interesting now. You are likely to meet people who don't think like you, dress like you, and certainly don't look like you.

Being open to new opportunities often means stepping outside your comfort zone. When a new friend invites you go somewhere you have never been or do something you have never done, and you're tempted to say no thank you, pause a few seconds to reconsider. You might actually have fun, but if you refuse too often, the invitations may stop coming.

Another way to meet new people who share your values is to volunteer for a cause you care about, such as a charity, civic organization, or a political campaign you want to support. You won't love everyone you meet, of course, but you might make a friend or two. At the very least, you will be contributing your time to a cause that is important to you.

If you join your local gym, you probably won't meet people by limiting yourself to solitary pursuits, such as the treadmill or resistance machines. You need to take a class

HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

or two. There are so many benefits to working out with others: learning new exercises, meeting new people, and having someone to compete with besides yourself. For those who are computer savvy, check out friendship apps that will allow you to meet new people from across the street, across the country, and across the world. Apps like Meetup, MeetMe, Revel-Social, Nextdoor, Bumble, LinkedIn, and Facebook are worth exploring.

Connecting with strangers online can feel a bit intimidating, but if you approach it with the right attitude, the effort can lead you to some great friendships that might last a lifetime. You can also search for like-minded people online by checking out hashtags you find interesting or related to things you enjoy doing or want to know more about.

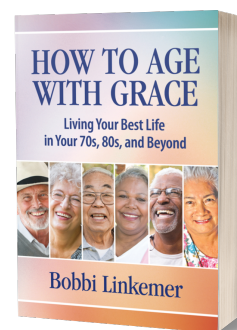
While a circle of friends is ideal, there are many other sources of support: family, neighbors, clergy, therapists, and even pets. Pets are the perfect antidote to loneliness. Dogs, particularly, are always there for you, 24/7. They love you unconditionally. Smaller dogs can easily travel with you wherever you go, not to mention their cuddle factor.

Finally, here are some quick tips from Theo Harrison at *Your Tang* on how to make friends:

- Visit unfamiliar sites in your city.
- Connect with the coworkers you like.
- Reach out to your neighbors.
- Join a meet-up group, and participate actively.
- Join a book club, or start one.
- Start or join an online group.
- Take part in a sports league.
- Get a dog and walk around your neighborhood.
- Research and attend networking events.
- Take a class in a subject that interests you.

Once you have made some new friends, it's up to you to keep those friendships alive and thriving. That means taking the initiative to stay in touch and get together. Over the years, I have discovered that some of the friends I treasure most are least likely to pick up the phone and suggest coffee or dinner. So, I am usually the one to call. It used to bother me, but who calls whom no longer seems important, only that we see each other now and then.

When you talk to a close friend, it's tempting to tell the person your problems, but that's not what friendship is supposed to be about. If you find yourself doing that too



HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

often, try asking your friend what's happening in her life or what's on her mind. Tune in to her facial expressions and body language; you'll know if there is something she wants to talk about. Women are particularly good about reading these cues; men have to work a little harder at it but are usually quick studies.

Everything worth doing takes effort. And nothing is worthier of that effort than making friends and building a support network in which people are there for you when you need them, and you are there for them. Support is a two-way street. True friends will go the extra mile for you and expect nothing in return. But to be a true friend, you must be willing to reciprocate. If you have gotten in the habit of doing so earlier in your life, this will come naturally to you. Friendship is a gift you give yourself as well as those you befriend.

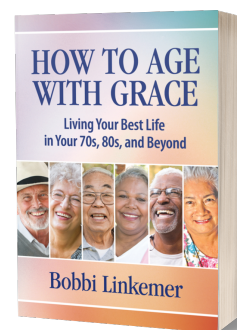
Why You Need an Advocate

In addition to a group of friends you can depend on, you are doubly blessed if you also have family members who love you and will do everything possible to keep you healthy and safe. As your needs increase over time, the things your adult children do for you increase as well. Often, the more they help, the more tightly you cling to your autonomy. I certainly tried to remain as independent as possible, for as long as possible, even when it was clear that some activities were becoming harder for me to handle. I wanted to do the things I had always done and fill every role I had mastered in the past.

There was one role, however, that I was unable to assume: that of advocate. An advocate is someone who speaks on your behalf in situations where you may be uncomfortable doing so, are unable to speak for yourself, or don't have the requisite knowledge of the subject. In short an advocate goes to bat for you when you can't do it yourself. If you've ever been in the hospital for any reason, you probably realized that it was important to have someone who made sure you were getting the care and attention you needed. My daughters were my advocates on more than one occasion.

There are two types of advocates: one who focuses on your health and one who oversees your finances. One or more of your children can take on these responsibilities if they are willing to do so, if they live in the same city as you do, and if they are comfortable dealing with medical and financial professionals.

There are many reasons why your children or other family members may not be the best choices to fill this role. If that is the case, you can hire someone to advocate on your behalf. The best way to find the right person is to ask people you already know at



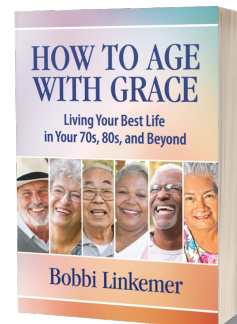
HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

your bank or some other financial institution for a recommendation. Your primary care doctor or any specialist you see is also an excellent source of referrals, as are any of your friends who have an advocate they like and trust.

Health advocates do not have to be medical professionals, but they must be able to communicate equally well with you and your doctors. Your health advocate can help you navigate the medical system by:

- Identifying physicians, specialists, and hospitals that meet your needs as an older adult and are covered by your insurance plan
- Helping you complete your medical history forms for doctors and hospital stays
- Scheduling appointments and accompanying you to doctors' appointments, asking pertinent questions, and ensuring that all of your concerns are addressed
- Keeping track of your symptoms, the effectiveness of current treatments, and any issues doctors should be aware of
- Dealing with health insurance companies on such subjects as what is covered, claims billing, and payments
- Giving your doctors an overview of your medical situation, coordinating treatments, and helping to find solutions to any side effects that may occur
- Managing your current medications, ensuring that drugs and supplements are reviewed regularly, and being aware of any potential drug interactions
- Explaining clearly what you should know about your health conditions, treatments, prescriptions, and your doctor's instructions
- Keeping in touch with nursing staff in assisted living facilities to facilitate communication among your doctors, your family, the facility, and you



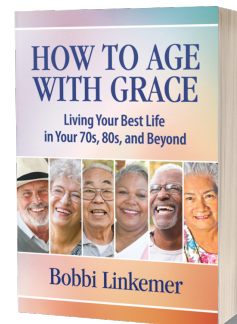
Managing your money can sometimes feel like getting lost in a maze. Financial advocates can clear the path by:

- Acting on your behalf as a trustee, personal representative, or power of attorney
- Helping you balance your checkbook, keep track of your bank account, and pay bills on time or through auto deduction
- Acting as agents to secure social security benefits and pay bills
- Preparing tax returns for you, your estate, and your trust, if you have one
- Setting up required minimum distributions from IRA accounts
- Providing financial advisor oversight to be sure your assets are being managed as you had intended
- Offering financial advice and assistance regarding medical and other types of bills

- Acting as a liaison between you and your insurance companies
- Handling financial obligations so that you and your physicians can focus on healthcare.

Interview with Benita Crook *An Advocate for the Elderly*

Benita was a co-owner of a private-duty nursing company for almost twenty years. After seeing that some patient needs could not be met by the agency, she started Senior Care Advocates eight years ago. Her primary clients are those without a family or with a family unable or unwilling to help. To meet the needs of clients, she works closely with trust officers, case managers, and elder-care lawyers in the St. Louis area. Benita serves on the board of HOPE, an organization dedicated to affordable housing needs for seniors. She has lived in St. Louis since 1978, has two adult children, four grandchildren, and two adorable rescue cats.



I ran a private-duty nursing agency for many years, and what prompted me to start this business was that I discovered there were a lot of things we could not do as a private-duty nursing agency. We could not get sufficient information from the doctor for clients because clients didn't think aides were capable of getting the right information. We couldn't help people pay their bills because of the conflict of interest. It was pretty obvious that people needed help with these things. Care managers, at that time, were just starting up. That was the one person the family could contact. We could not help with power of attorney or much of what care managers could do.

When I left the private-duty business, I realized that advocacy was a needed service. I get a lot of referrals from care managers because the work I do frees them up to handle other things. A case manager is usually a social worker, sometimes, a nurse. They know the ins and outs of the system and about programs, how to qualify for money from the government, and good and bad nursing homes.

I took a marketing approach to the business: What is the need, and how can I meet that need with my experience, tools, knowledge, connections, etc.? So, that's exactly what I did. I started calling my contacts, people who had known me from my private-duty business and even before that. A trust officer or an eldercare lawyer called me and asked if I would consider being a power of attorney or a trustee for estates where people didn't have anyone.

HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

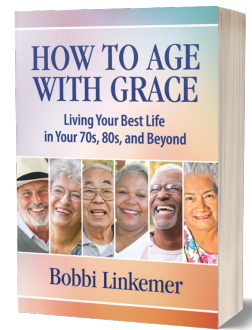
An example of a good use of an advocate is my client who has three children, all of whom live out of town. I am the go-between for them. I take the client to the doctor, send her children an email, take care of any discrepancies when her bills come in.

When I have the power of attorney and am in charge of somebody's estate, first, I meet with the people to make sure they agree to work with me. I find out about their circumstances, so I know if there are going to be problems down the line with their family members. Then, I provide them with a list of questions: Who has access to your safe deposit box? Where are the keys? Do you have pets that need to be taken care of? Do you have a trust? Is everything in the trust's name? These are things they may not have thought about because who thinks about those things?

I tell clients, get your ducks in a row while you're conscious and coherent because, if you don't do all these things now, you are not going to have another chance to do it later. You can't put a power of attorney in place if you're deemed mentally unstable. I am now power of attorney for fifteen people. So, if I'm your power of attorney, and you have to go to the hospital, I meet you there because I have all your information.

Power of attorney for healthcare only deals with healthcare issues. I can make doctor's appointments, talk to doctors, and make sure prescriptions are filled. Most of the time clients indicate whether they want to be resuscitated or not. If you want to be sure you are not resuscitated, there is something called the Purple Form (or an outside DNR form), which I give to all my clients. Most people put it on the refrigerator or in their freezer (EMTs are trained to look in the freezer if the form is not posted on the door). When paramedics come in your house, how are they going to know whether you want to be resuscitated or not? If you have a DNR, that's usually with your will or trust or maybe in your safety deposit box. A contact person is listed on the Purple Form, so paramedics know whom to contact. The Purple Form has the name of your power of attorney and your doctor. If it's someplace visible, where paramedics can find it, they can call and clarify the DNR.

If I'm going to act as a power of attorney, there is an upfront fee, and then you pay nothing else until I have to take action. An advocate will make sure you are represented at doctors' appointments, to your family, to facilities. She sees to it that your bills are paid and works with case managers. I can go with you to the doctor, talk to the doctor about what the issues are, make sure you have an up-to-date medication list at those appointments, and help doctors determine if any adjustments need to be made. Then, if family members are involved, I send them an email that explains what we did in the doctor's office. If a family member has the power of attorney, and some crisis occurs, I don't make the decision; the family member does. If that person can't

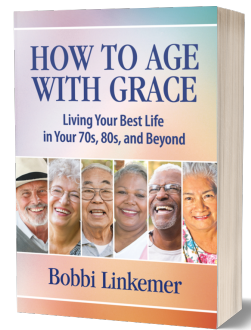


HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

get here, she can call the doctor or hospital and grant permission for me to do whatever is required.

A power of attorney for financial matters can pay bills and sell your house if you are incapacitated. I can do just about anything you would do. Clients find me through their bank, the trust officer who handles their money, their eldercare lawyer if they have a good one, a friend who has used me in the past; or if they live in assisted living or a nursing home, the facility management will call me.



The generation of people who are in their eighties and nineties pay their bills as soon as they arrive. They don't look to see whether the bill has already been paid or if it has been submitted to the insurance company. They just pay it. When I'm working with my clients, I go over all of that. If I see that the bill has not been submitted to Medicare, I call and ask why it has not been submitted. If they don't have somebody doing that, older people will just pay those bills. If they go into the hospital, the biggest thing the advocate can do is be there, talk to the staff, make regular visits. It's important for hospital staff to know that someone is going to be there. The same is true in nursing homes. An advocate in facilities can be a positive go-between for clients and staff. Families get relief knowing someone is there when they can't be.

I learned a lot about what I do by working with case managers over the years and from being a long-term care ombudsman. Most of what I do is common sense: How would I want to be treated? How would I want my mother to be treated? And that's how I usually make my decisions.

If you don't have an advocate, you may personally have to work with hospital case managers. People who don't have an advocate or someone to help them can flounder. You may end up in a nursing home you don't like or a nursing home that doesn't meet your needs.

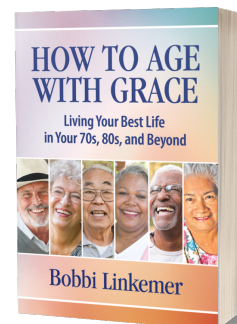
Being a trustee comes into play when a person passes, and their estate needs to be disbursed. A recent client passed away, and she had no relatives in town. As a trustee, it was my job to separate her household items, give some to charity, sell her car and her home, clean out her safe deposit box, sell her jewelry, and contact a lawyer and all of her beneficiaries.

Advice to Older People

Stay active as long as you can, make your own decisions as long as you can, and try to recognize when you are beginning to feel you can't make good decisions. That's when you need an advocate. If you don't want your adult children to have control over your life, you don't have to tell them everything, but somebody should have that information, and that somebody is your advocate

Criteria for a Good Advocate

Here are the important questions to ask: Is this person able to listen to your issues with an open mind and not start giving you answers before she hears the whole story? Is she willing to talk openly with you, and if there are children involved, to listen to their perspective? The advocate can look at the big picture and see all sides of the story, and sometimes, things become very clear when you have the whole picture. Is this person flexible because you don't know when you're going to the hospital or when you need somebody to help you for longer than the scheduled time? Is this a person who doesn't say no to a client? Does she take a holistic approach to you and your issues? This gives you control. Is this person organized, especially when it comes to handling client estates? Does this person have empathy? Can she empathize with you? She can't approach this job like a business; she has to be like a family member.



Interview with Janell Nunn

Creating Her Own Support Network

Janell Nunn is the mother of two daughters, the grandmother of four grandchildren, a tennis player, an all-around athlete, and someone who can't stand to be stuck indoors. After her divorce, she realized her social circle was made up of her husband's friends and coworkers, so she set out to create a new one. Tennis became not only her avocation but the source of close friends and an enduring support system. Though she insists she doesn't "hold on to people," her early post-divorce friendships have lasted for years.



Before my divorce, which was something I didn't want, our friends were kind of his friends. We belonged to a country club. He was a golfer; I wasn't a golfer. And he had his work friends. I told myself I didn't need friends. I had him. But I remember

HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

thinking, you know, I really don't have anyone where I could say I am coming over with a glass of wine, but I didn't do that anyway. I had kids. I was the perfect mother. Yet, I think I felt like something was missing because a lot of people in St. Louis get together with their friends who have been together since grammar school. Well, I didn't have that because I didn't grow up here.

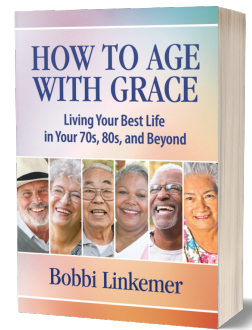
I'm not introverted; I just don't invest myself in people. I don't let them know me or what I'm feeling. I would never let people know anything I thought would disappoint them. I guess I'm not a deep-feeling person.

After the divorce, I knew I wasn't going to keep any of those people as my friends. I could call the women to do things with, and they did include me the first year or two in some aspects of their social life. I think some of them liked me more than they liked my husband. As it turns out, that was true, but I didn't know that then.

I was a dental hygienist and worked three days a week. I saw my chance to make friends would be through tennis, which I did play. Then, I started playing more and playing USTA (United States Tennis Association). To this day, 80 percent of my friends are from tennis. Many of them are easily ten years younger than I am. Some of the people I played with years ago don't play anymore. They have injuries, or they age out. I'm aging out right now at seventy-one. I don't play as well as I did twenty years ago. But I'm still a good player, and I still enjoy it,

I made it a cause to make friends after my divorce. Another tennis player was also getting divorced, and she introduced me to another tennis player, who was doing it, too. So, we were going to divorce-recovery groups. Even though we were in separate groups at separate times, we would get our groups together for outings. Then, I had another friend whose kids had gone to school with my kids since kindergarten, and she was also going through a divorce. So, we were all hurting, and we would get together and we would talk ... a lot. That's the first time I ever had true friends, and we are still friends to this day. I would say that was my saving grace. We traveled; we went to other countries. One friend had a boat that we kept using even though it was her soon-to-be-ex-husband's boat.

It's not that I will talk to anyone, but sometimes, I will think that looks like a fun group. I'm going to try to meet them and maybe become friends. You have to make an effort, and I do. I have a group that goes to plays. We go to the Rep, the Fox, the Stray Dog Theater. So, we have that common interest, and we are all tennis players. I'll look to see what's going on in St. Louis, and often I'll think, I'd like to do that, or I want to try a restaurant. Who would I call to go with me? Sometimes, I think maybe I should have a man in my life, so we could go to that expensive restaurant or a



HOW TO AGE WITH GRACE

Living Your Best Life in Your 70s, 80s, and Beyond

brewery hop or something like that. Occasionally, it would be easier to have a husband to do things with.

Actually, I've had a rather well-rounded life, and my bucket list is pretty empty right now. I only regret that the family didn't stay together, but I don't regret not being with my ex-husband. I've been divorced twenty-one years. I did date, and one stuck for a while. I was pretty picky, and I wasn't desperate for a man. I have friends who are, and they're probably going to find one. When I meet some of the people they have found, I think, oh, I couldn't spend five minutes with that person.

I am really active, and not doing things now (during this pandemic) is driving me crazy. So, I walk sometimes twice a day. I don't sit still well. The other day, it rained, and I was ready to go outside and scream. I do communicate with my friends on the phone and Zoom but not as much as we did before. Now, it's all texting.

I think, in order to make a life that is fulfilling, friends are very important. I just saw something on *CBS This Morning* about loneliness in the elderly. It's a huge thing, and this doctor said, being consistently lonely—experiencing that deep, deep loneliness—when you don't have friends and you don't know how to find them, in terms of your health is like smoking fifteen cigarettes a day.

I am an organizer. So, I'll say who wants to go to such and such? And, all of a sudden, I'll have seven people going. If you wait to let someone else take the initiative, you may wait a long time. I have one friend, who I swore to myself I was going to wait until she called me to do something, and I'm still waiting. And I've even said to her, if there is something you want to do, all you have to do is call me, and I'll probably be interested. Yet, in twenty-some years, she has never called me with the plan. She does call, but she wants to know what I'm doing so she can hop in. She's the one who is desperate for a man.

I was popular in high school, but I didn't have those deep friendships some people did. I don't stay connected. I don't hold on to people. When I've moved around, I haven't stayed in touch with friends. Some have reached out to me and said, give me a call sometime, but I haven't. I don't know why.

I look at organizations, like Oasis, and I see lots of things I'd like to attend. They have lectures and tours and activities, which all sound interesting. But I wonder, who would go with me? I think it would be difficult at this age to go out and start making new friends again.

