



Michael Senoff's

HardToFind Seminars.com

Expert Interviews On Mind Body & Spirit

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INTERVIEW SERIES

**Are You Prepared To
Grow Old?**

**Making A 6-Point Blueprint Is Easier
(And More Important) Than You Think**



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HardToFind Seminars.com

Expert Interviews On Mind Body & Spirit

Dear Student,

I'm Michael Senoff, founder and CEO of HardToFindSeminars.com.

For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest free resource for online, downloadable audio business and health related interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently.

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers.

And to really make my site different from every other audio content site on the web, I have decided to give you access to this information in a downloadable format.

Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtofindseminars.com

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Are You Prepared To Grow Old?

Making A 6-Point Blueprint Is Easier (And More Important) Than You Think

We've all seen them – senior citizens who just don't seem happy. They sit around their apartments in front of the TV, only shuffling out the door for doctor appointments or grocery shopping.

It's hard to think about growing old when you're rushing around in the fast-paced bubble of the working years, but there will be a time when it ends. And if you don't make plans for yourself, your assets, and your life, you could end up "drifting" through your retirement (and that could be about 20 years of drifting) until your kids... or the government eventually decides what should happen to you and yours.

In this audio with aging and geriatrics expert and author of *A New Wrinkle*, Dr. Eric Shapira, you'll hear the six areas you need to focus on to make sure you (or someone you love) are ready to grow old the best way possible – and it's never too late to do it.

You'll Also Hear...

- Exactly what to do if siblings say they're going to help take care of Mom or Dad – and then don't
- If you go into an assisted living facility while on Medicare, the government may pay for your care – but they will also take your assets unless you protect them – here's how to make sure you're protected
- The power of "neurobics" on the mind – fun exercises that go beyond word puzzles to keep your mind sharp well into old age
- How to help a parent or loved one make plans for their old-age needs
- A quick-start guide to planning for the obstacles that may come up like losing a house, working part time, dealing with feelings of identity loss, dating, money issues – and how to keep your self-esteem up through it all
- The all-important documents you need to focus on – for where to go if you can't stay in your house, how to deal with family members, asset protection, etc.

Retirement can be a wonderful time of reinventing yourself, becoming an entrepreneur, finally finding time to become a mentor or anything else you might want. The trick is in sitting down and deciding for yourself what those things are -- and then developing a flexible plan that works for you. And in this audio, you'll hear how to do it for yourself or someone you love.

Hi Chris Costello and I teamed up with Michael Senoff, to bring can bring you the world best health-related interviews. So if you know anyone struggling with their weight with cancer, diabetes, ADHD, autism, heart disease or other health issues send them over to Michael Senoff's [HardToFindSeminars.com](http://www.HardToFindSeminars.com).

Chris Today we are talking with Dr. Eric Shapira author of A New Wrinkle. Dr. Shapira thanks so much for being with us today.

Dr. Shapira Thank you Chris for having me. I'm really excited about being on your show.

Chris. You wrote this great book A New Wrinkle, if our listeners want to find out more they can go to newwrinklebook.com, and it's all about aging. One part that I loved was your chart on aging in this country and the different ages.

Dr. Shapira Did you like that paradigm?

Chris I loved that paradigm. I'm looking at the big 5-0 and there you go.

Dr. Shapira Well you're still a kid.

Chris Yea. 45-55 adult. I'm finally getting to being an adult. What's going on in this culture with aging? I mean, it is such a youth loving culture.

Dr. Shapira It's quite an interesting phenomenon because if you lived around the year 1900 most people died at an average of 47 years old and the fastest growing cohort of our culture today is over 85. That's almost twice the age group. It's amazing to think that we're living that long today due to many different factors and I'm going to give you some staggering numbers right now. A person turns 50 every 7 seconds, if you can believe that, and 1000 people an hour turn 65 and according to recent statistics that I read yesterday; the demographic of people over 55 will increase 26% to about 86 million people in 2014. Alright, now we got about 25% of the population 65 and above which is a quarter of the people in this country. That's staggering and right now at least 42% of today's 50 year olds plan to

move when they retire and another 72% of the younger baby boomer group plan to continue working after retirement and 14% of those people fear that they'll never be able to retire due to the fact that we're in such a stressful economic time and it is stressful for everyone.

Chris

That's one thing I'd like to talk to you a little bit about is the retirement issue now. I've rarely seen anybody that is happy retiring. I've seen a few people now that they retire and I'm always glad when they go back to work or they do something because I've always seen them just vegetate for a few months. You know, how does retirement work for people? What have you seen?

Dr. Shapira

I don't see a lot of people retiring either. I can tell you that about 30% of the workforce over 65 is mandatorially, is that a word "mandatorially, mandatory retirement in the workplace. People are getting laid-off; it's not their choice to retire at 65. About 25% of those people are actually doing what I did; reinventing themselves and becoming entrepreneurs. To some extent businesses are actually taking some of the older people that were in their workforce and rehiring them at a similar or lower salary but less benefits so they don't have the overhead, that's kinda staggering to think about that; and then, I've got a 6 point blueprint for the boomers in terms of aging. The first thing I would recommend is that people be prepared, that's why I like the boy scout motto. The only thing that's constant in live is change and we're seeing it every moment, you know, you and I are changing right now because we're talking to each other and we're sharing information we may not be aware of because you're asking me questions I may not have thought of and I'm giving you answers you may not have heard. So we're changing in that respect. I encourage everyone to learn to be flexible with change. If you try to fight what's happening you're going to end up on the short end of the stick. I think we need to come to some form of acceptance around the fact that change is constant and our lives are going to change one way or the other; whether it's planned or unplanned. The second thing on my 5 point thing is to plan to work and work to plan. So you need a strategic plan about your life. Where you're gonna go, how you're gonna

get there. As our great American philosopher Yogi Berra once said "you don't know where you're going, any road will take you there" he also said when you get to the "Y" in the road, take it, (interviewer laughs), that's the real humor, when you get to the fork in the road take it. So, who knows which way to go. Okay, it's the choice that we make, so as soon as we make a plan and get a hold of what I would call our core values; we need to know what we like to do and how we're going to like doing it and where we wanna move. All these boomers are planning on moving to the south states; like South Carolina, North Carolina, the new Florida for the boomers. One it's less expensive, two there's more for them to do. They're not interested in golf, they're interested in stimulating their mind and having culture and that's a real interesting change from the elder group that's retired now. I think that if you do get to a position that you're financially set to retire or work part-time and retire the rest of the time, it's important to get out of yourself; one you got to know yourself, I think it's important to know who you are and what you're capable of doing and what you think and what you like to do with respect to the change. But I think that none of us really know what our gifts are until we give our gifts away. I really recommend getting out of yourself and volunteering, in some aspect of volunteering, whether it be reading to elderly people who can't read because their sight impaired or someone in the hospital who's in a position where they can't read or do for themselves or mentor a child or become a foster grandfather or grandparent or a parent. I think by getting out of yourself not only do you make a difference to somebody else but, without realizing, you increase your self-esteem and your respect in the community and in your station in life. I think that's a really important thing. In the book, I don't know if you remember, there's a graft called the language of feelings and if you've got any kind of anxiety about retirement or what you're doing or you don't know what to do or you've tied yourself in like I did and you get laid off and you only think of yourself as a theme fitter and you can't see yourself doing anything else and there's no job available, your self-esteem is gonna go down because it's tied around your job and your identity of self. So, those people that have come to me and are depressed or feeling

down about being unemployed or not having a function in life because I think the work ethic is really important for our self-esteem, we need to feel useful in our society, they need to get out of themselves. So I always recommend, again, know yourself and then challenge yourself; that's on every plane, that's physically and mentally. And then I think forgiveness is a big part of that plan, you know, we grow up with a lot of expectations from our parents that we imbibed from our parents. You know, my mother expected me to be, you know, a brain surgeon, alright, my mother wanted me to be a horse shoe-er. How's that? You know, I didn't quite make it because I was afraid I was gonna get kicked, so, I didn't do that and yet I feel guilty about not having met her expectations of me. Well 1) we have to learn to forgive ourselves for not meeting other people's expectations and we also need to forgive them for putting their expectations on us and I think we need to go back to knowing thyself and functioning in our own right and being our own person and expressing our gifts if you will; in every plane. So those are some of the things I would recommend boomers think about and what I help a lot of people with is what I call an elder plan or a strategic elder plan and getting their act together for the future; where I'm gonna go and how I'm gonna get there, what documents do I need, what do I need to put away, how do I deal with my family, where do I go when I can't live in my house anymore. I'm dealing with my mother right now, she lived in her house for 63 years and she has to move now, she has to pare down, she's beside herself.

Chris

That must be interesting, Dr. Shapira, being a clinical gerontologist and now you're actually experiencing what I'm sure you've been counseling a lot of people over the years, with your own mother. How is that, going through that?

Dr. Shapira

It's difficult, to say the least, people say "well you're too young to be an aging specialist and how can you give people advice who are older than you are?" well, I went into gerontology to learn what I had to look forward to. I'm learning and I've learned and continue to learn. It's difficult when you realize that when someone's in a home for 60 years they've got a plethora of memories there that

are very significant. You may be losing some of your short-term memory, but you basically hold onto your long term memory with most forms of dementia and your memories are tied in to more than just thinking about something; the smells, the feelings, the taste. Everything your senses can feel are caught up in that memory bank in your brain, whether we think about it or not. So, if somebody gave you a rose crisp you might think "gee, what a beautiful rose" and you take a smell of it and you might trigger your memory bank for the first time you went to a prom and somebody gave you a flower or something to that affect, or the first dozen roses you got from your first love. You know, those things are packed in there in that memory bank; the hypothalamus region of your brain. I'm dealing with a lot of history with my mother and the fact that she was complacent for 60 years, not really understanding the financial aspects and ramifications of what she was doing even with the reverse mortgage that we got her years ago. She's spending money like she still had it and she doesn't understand that she doesn't have it and there's not too much left in the reverse mortgage to the point that she will lose her house and she will have to start paying rent, which she can't afford to do.

Chris Right, and as children, how do you deal with that issue? I've heard that recently, of, even dealing with parents that have Alzheimer's, they can't handle a check book. What are the plans? How do you deal with these things?

Dr. Shapira Well that's part of the plan. You need to have certain documents in place; you need a power of attorney, you need a durable power of healthcare- which allows someone to make decisions on your behalf which you've decided about way before you're in a position where you can't do anything, where you can't think about what do for yourself- you need someone to manifest your wishes, you need to have a legacy- which most people don't think about, I think that's a really good thing to have, where you might want to write a letter or do a video or a recording about your life and how you appreciated the people in your life because it's the people you leave behind that are suffering and there's no closure once you die. You know, my dad never came around when he was dying and said "I

love you” that was a real problem for all of us because we had no closure with my dad; he couldn’t say it, he didn’t want to say it, he was angry and he was stuck in that mode and never got out of the anger/denial stage and died a very painful, unhappy man, if you will, without the realization that we all loved him very much too and I don’t think he was anywhere near there. So, we need to write these things down and leave those for our children, our friends who are behind us. We also need to have a trust so we can protect our assets because there are certain laws in place now that preclude us moving into an assisted living, god-forbid if we had to go into assisted living, the government will- if you’re on medi-cal, medic-aid or medicare- it may pay for your being in those facilities or those type of residences, but if you have any kind of assets they may take those assets unless you protect them. You’re allowed to have a house and \$2000 but you need to do protection at least 5 years before you’re going to go into a facility like that; and most people don’t know that and that’s where their gerontologist would come to help them with these things.

Chris For more interviews on health, mind, body and spirit, go to Michael Senoff’s [HardToFindSeminars.com](http://www.HardToFindSeminars.com). What age, Dr. Shapira, should people start looking at these sorts of things?

Dr. Shapira Oh, 25 (laughter)

Chris I'm behind schedule.

Dr. Shapira oh, you’re still a young adult at 50.

Chris Right.

Dr. Shapira And it’s time to start thinking about where you’re going ‘cause you’re up over the hump. If you were born in the 1970’s you have a good 10-20% chance of living to be 100 these days.

Chris Right, I would think that you can’t start to soon because you really don’t know what you’re going to face, even at 30 sometimes, you know, as far as decision making.

Dr. Shapira Yes. Unless you're chronically ill, then you have to put it in gear. I think it's good to plan around 50 years of age or before if you're going to be working with your parents. That's a good time to thinking about yourself. Most people 50 have parents who are in their 70's and it's really time to think about where they're going and to plan- to make it easier not just for them, but for you and taking care of things that they may not be able to do at the time of their demise.

Chris In your practice, how many people do you actually see that do this?

Dr. Shapira Very few. What I see are people in crisis. I see people coming to me with problems that they don't know how to solve. I've got a lady now, a new client, that her mother's got chronic obstructive pulmonary disease, who's in the hospital, she can't fend for herself right now, she's depressed, she's not happy about her physical condition, she doesn't know what to do about it, but, she continues to smoke which only exacerbates her problem and she has to come to the conclusion herself that her health is important. So, I have to counsel her, I have to find out what her values are, what her fears are, what her hopes are, what her traumas were and then take those things and let her see how she thinks because we don't stop to think about how we think, we just react most of the time. So it's important to see how we think on paper, whether it be with words or pictures, and then determine what we should do about our situation-our challenges if you will-our unmet needs. I don't like to say problems, I think our unmet needs are a lot better said so that we can function in a healthier way in the long run and make some definite plans on how we want to live the rest of our life. I said "do you have a plan for the rest of your life?" she's 81, she said "no." she's just veging out in front of the t.v. and that's gonna end real quick.

Chris So, with your clients, what are some of the really common themes you see with people with aging?

Dr. Shapira Some people are lonely. I've had some people that are married 65 years and they're lonely because they've lost

the spark, if you will, between the two of them or they take each other for granted. People who are a little younger than in their 90's; I'm thinking of two 90 year old clients that I had that were married for 65 years. But there are a lot of people who want to date again, they don't know how, they're widows or widowers, or divorced later in life, so I have to teach them. There are a lot of people using the internet for dating over 65, I end up counseling- I have a whole section in the book on internet dating and how to choose a partner. There are caregivers of compromised spouses and they've denied themselves intimacy because they don't want to harm the compromised spouse and because they do that, they're not being whole if you will. So I did 5 years of research and there's nothing out there. I developed 10 pages of intimacy between a caregiver and a compromised spouse and how they both can find intimacy in that situation whether it be a physical or a mental compromise on the spouse's behalf; but, I see those types of issues, I see money issues, I see family issues when brothers and sisters even in their 60s and 70s that don't agree what should happen to mom and dad. And recently I had a 71 year young woman come in and say "my sister is the power of attorney, she wants to sell my parents house and put them in assisted living and I said I don't think they're ready. They're independent, they love life, (yadda, yadda) what do I do?" so I said "well I could come and facilitate a meeting." Well, didn't happen, because the other sister didn't want me there, so, I went over all the role-playing of what the scenarios could be and this woman was totally prepared and eventually got what she wanted by showing these other brothers and sisters what she learned from me. But, I see seniors who are isolated who have siblings who say they're going to take care of them but don't. I'm thinking about one family I read about in the book that had 14 brothers and sisters, I remember I had to go in and set up a mock corporation which is something that I developed through my Master's in Health Administration. I made each brother and sister a stake holder in the corporation and the corporation was Mom and I had them each write out a written contract and state verbally what they wrote down they were willing to commit to in respect to Mom; and that way everybody had a role in the corporation. Pretty ingenious way of dealing

with it and they went out and did that and Mom was a much happier camper and so were the brothers and sisters because the left hand knew what the right hand was doing as it was, nobody knew what the other person was doing and they always thought that the one sister was doing everything and the other sister wasn't doing anything. So all these types of miscommunication between people is what I see. Another is lack of memory happening what do we do about that and coupled with depression, so I have to come in and do memory training with people or tell them how to increase their memory. If you used a computer for 20 minutes a day; surfing the net, reading the newspaper, whatever, you increase your brain power by 20%. If you do puzzles and games and those types of things that's really helpful, but now we have a field of neuro-aerobics where you're dealing with all those stacked memories I talked about and the brain is a little child and I teach people how to stimulate that little kid. Are you right handed Chris?

Chris

I sure am.

Dr. Shapira

Okay, so do you ever brush your teeth with your left hand?

Chris

Oh, never.

Dr. Shapira

Okay well try it because you're stimulating a different part of your brain. That brain wants to be stimulated; the brain, it's a curious nymph. The other thing that I tell people about is to get that zest of life. To go back and recapture your inner child; it's really important to capture that little curious nymph that brought us nascent curiosity and spontaneity. It's the thing that gets caught up inside of us when we're stuck in the rigors of living life and dealing with the stressors of society. We forget about that, we forget about having fun and enjoying the moment because that's all we have.

Chris

You talked about all these things that could happen, but it sounds like a lot of this could really be avoided with a plan beforehand.

Dr. Shapira Yes. Yes it can and that's why it's so important to think about; what are your core values, where do I wanna go, what do I wanna do, and how can I effectively be flexible around the changes that are going to occur in my life. And, you know, okay, write a plan. A lady last night that I counsel was talking about a plan, she said "plans never work, things change and they never work" I said "well, you know, we have the ability to make choices in our life, we can make changes around those choices. At least if we have a plan we have something set in motion that we can work towards, that's better than sitting there and wondering what's going to happen to us." 10% of what happens to me is uncontrollable, but 90% of how I react to it is what I'm in control of. I'm in control of how I react to things and my attitude is extremely important. A positive mental attitude around, you know, we can't change our past and we can't change the way people act in a certain way; but we can change how we respond to things. That's really important.

Chris So, Dr. Shapira, it really appears to me here as you mentioned a lot of people do not deal with aging and why do you think that is? You've seen a lot of this, what's your theory on why are we so blind to this in preparing for aging and ultimately, death?

Dr. Shapira Well, like my mother you know, I think she's got some things in place, maybe I don't know about. I know she has a burial plot next to my dad, I think you know, "it's not gonna happen to me" kinda syndrome; what kids go through, you know, "I can drive real fast, nothing's ever gonna happen to me" or "I can smoke cigarettes, I'm not going to get lung cancer, that's gonna happen to somebody else." So, it's not gonna happen to me; it's a form of denial and the boomers are right there in denial because we're living a fast paced life, we're in a fast world-fast food society. We want gratification now and we don't think about some time down the road. So why think about death when I'm enjoying my life right now; I'm playing golf 3 times a week, I'm going bowling once a week, I'm dating 3 or 4 different women, I'm partying all the time, I've got a great job, I make a good living, nothing can

happen to me kind of thing. That's not me, but I'm just using that example.

Chris Right (laughter)

Dr. Shapira But I think it was that kind of scenario and the things that we're doing rotary every day where; we've got our friends, circle of life that we're dealing with in our own microchasm. We don't think about the bigger whole and death and dying as being part of life. We need to prepare for that. I just called a buddy of mine that is a mortician and I said I want to come in and talk about my own burial plan. You know, life's like a roll of toilet paper; the closer you get to the end the faster it goes and so you need to think about death as part of life and it should be a celebration. It's unfortunate that, you know, I was in China when the earthquake happened and I was the first American in this little city of 3 million people and they called me in, I was supposed to be there teaching on a volunteer basis, teaching hospice and hospitality care, because they don't have any hospice there and they don't know what it is and they have a burgeoning of senior population. What do we do? Well they just don't know. It's not a question of denial, they just don't know.

Chris Okay

Dr. Shapira They don't have the knowledge they have a low I.Q. when it comes to this kind of thing and most people do. They don't know about certain things in life and so here I am. They call me in and say "since you're the first American here we want you to know that you're the emissary from America to China now and we want you to help us do certain things, but first of all I want you to talk to all the people here and here's a thousand people in the auditorium and they want me to talk as a representative of the USA about the earthquake and how America is going to help China. And, I taught death and dying every year for 4/5 years at San Francisco State University, I taught course on that on a guest lecture basis and I'm familiar with death and dying in that sense that there's no closure when you have a disaster like that. People die; there's no chance to say goodbye, there's no chance to grieve, it just

happens and you're dealing with post-traumatic stress. And, so, Chinese don't like to talk about their feeling too much, they keep their cards close to their chest and one of my jobs was to get their feelings out and I did that through writing a legacy and I had them write legacies, explain what it was, like pulling teeth from a chicken I had them one at a time get up who were willing to read what they wrote and there were a lot tears in the room and I heard about it from the government and the government official said "I heard you made my people cry" and I'm like oh god I'm going to be incarcerated forever or they're going to hang me, but they were very grateful because people need to get in touch with their feelings about certain things; about this kind of thing. So, it's a matter of being educated, getting in touch with your feelings about it no matter how scared you may be 'cause fear is just a block of unknown feelings about the unknown. Fear of the unknown is what we're afraid of most of the time; so we need to get in touch with our feelings around those things and then maybe we can learn from that.

Chris Dr. Shapira thank you so much for joining us.

Dr. Shapira Thank you, Chris. Live for the moment.

Chris That's the end of our interview and I hope you've enjoyed it. For more great health related interviews go to Michael Senoff's [HardToFindSeminars.com](http://www.HardToFindSeminars.com).