

SEND TO PRINTER | CLOSE WINDOW

# Freedom After 50

Live long enough, you get old. That's life. How to live free, fit and fabulous—that's the challenge. We share tips, trends and first-person stories.

WANDA HENNIG



PHOTO BY MITCH TOBIAS

Five years ago, baby boomer Jennifer King had what she calls “that old-school notion of seniors.” Poised to begin a new job—as director of the West Oakland Senior Center—“I expected to be spending the rest of my working life calling out bingo numbers.” The first time she looked in on a line-dancing class at the center and saw 60 to 70 men and women expertly whizzing around the floor and realized many were not much older than her, she awakened to a new reality. “I went in thinking I’d find folk like my grandmother,” she says. “In fact, I encountered quite the opposite.”

King realized that in planning new programs, it was more appropriate to think—not in terms of her grandmother—but herself.

Now 52 and the director of the capacious Downtown Oakland Senior Center, located in the historic Veteran’s Building near Lake Merritt, King is three years from 55—the official sign-up age at the city’s four senior centers. She is two years into the AARP classification of senior, namely 50. She is 13 years short of the conventional U.S. retirement age of 65 and slap-bang in the middle of the boomer generation: the 76 million Americans born between 1945 and 1964. In this context, she is riding the so-called silver tsunami that will see the number of California residents age 65 and older nearly double from 3.5 million in 2005 to 6.4 million in 2040.

Well-known people transitioning into AARP’s “seniorhood” include Sharon Stone, Madonna, Michelle Pfeiffer, Ellen DeGeneres, Prince and Viggo Mortensen. Mick Jagger, as we all

know, is 64; Paul McCartney, at 65, has passed his famous “When I’m 64” benchmark. The word “seniors” sounds stodgy but, as King discovered first-hand, there is no such thing these days as “be your age” or “act your age.” With wrinkles come wisdom, confidence and newfound freedom. It’s all about choice.

## Fit for Fun

“If I’d known I was going to live this long, I’d have taken better care of myself.” Ever heard anyone trapped in an out-of-shape body utter pianist Eubie Blake’s familiar lament? Keeping fit, mentally and physically, is a quality-of-life choice.

“There are 80-year-olds climbing Mount Tam and 60-year-olds who can’t make it as far as



the corner store,” says Mary Louise Zernike, senior nutritionist and health advisor with the Alameda County Department of Adult and Aging Services in Oakland. So—which do you want to be?

For anyone aged 50 and older, Zernike recommends:

- Energetic aerobic exercise three times a week. Walking, swimming—anything that boosts the heart rate. Start at 20 to 30 minutes and build to an hour.

- Strength training twice a week, 20 to 30 minutes. “Without it, we lose muscle mass.” Join a gym or do weights or resistance work at home. Call (800) 510-2020, says Zernike, and the Alameda County Area Agency on Aging will send you, free, one Dynamed resistance band.

- Maintain flexibility by doing something that gets you stretching—Qigong, tai chi or dancing three times a week will work.

When it comes to weight, beware of abdominal obesity, warns Zernike. “Where you’re carrying the weight can be a health-risk indicator, and carrying weight on the belly is a concern,” she says. Obesity, as most of us know, is associated with diabetes, heart disease and some cancers, and—important whether we want to grow old gracefully or disgracefully—being overweight puts strain on joints, such as the knees, which can seriously interfere with mobility.

## Mind Over Monotony

What’s good for the body is good for the mind—but the mind is more demanding. “There seem to be many causes of brain deterioration,” says Zernike.

Research suggests that diet-wise, adequate hydration and Omega-3 fatty acids are key. “As we get older, we lose the thirst reflex,” she says. Omega-3 has been shown to reduce inflammation. “Most chronic diseases seem linked to inflammation, from heart disease and certain cancers to a spectrum of brain diseases [dementias].” Among other things, Omega-3 comes in walnuts, dark leafy green vegetables, avocado and fish.

“Ours is a culture of stressed-out people, and stress and depression are strong risk factors for Alzheimer’s and dementia,” says Teri Barr. A teacher with Oakland’s Pleasant Valley Adult School 50-plus program, Barr set about researching memory and aging when she heard complaints of memory loss. She found a growing body of research that suggests our brains are plastic, meaning malleable, and, given the right circumstances, can grow new synapses and neurons. But while a regular fitness routine works for the body, with the brain, you have to constantly up the ante.

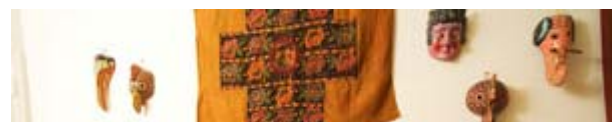
“When you first do something complicated, you use a lot of your brain. When it becomes familiar to you, you go into ‘user-brain.’ ” Not good enough! Crossword puzzles and things like sudoku are fine—but to keep the brain stimulated, learn a language; go back to school; join a book group; keep it challenged. In response to Barr’s research, the Oakland Unified School District has purchased a popular brain gym program and is investigating a second. Sign up for the 40-session nine-week Brain Fitness Program (by Posit Science, as seen on PBS). Ask about the distance-learning MindFit computer-based training designed to improve cognitive function. (See <http://pvas.ousd.k12.ca.us> for schedules and venues.)

## Sexual Liberation

The archenemy of freedom is frustration, which happens when we hang onto old attitudes and expectations—especially about sex.

“Sexuality is a lifelong work in progress. It changes form,” says Oakland clinical psychologist and practicing sex therapist Carol Rinkleib Ellison, Ph.D., 69. “As we grow older, our bodies change, our hormones change, or we may be taking medications, most of which affect sexual desire and responsiveness.”

The key to sexual enjoyment, especially as we age, she says, is for people to remember: “It’s not about how hard I am, or how wet I am, or am I going to come? It’s about: Am I enjoying this?”



Ellison says that sometimes, in her practice, she sees older people who haven't had sex for a long time. They may have been divorced or widowed. Or they're married but, with children and careers, their sex lives have gone into hibernation.

"There is some truth in 'use it or lose it.' It can take time, after a break, to find what works." The key, she says, is "Does it feel good? The more open one is to variation, the more likely there will be enjoyment."

Ellison has this advice for anyone single and dating: "Talk about sex, including your fears and concerns."

A man, she points out, might have erectile difficulties. "If he's focused on performance and his penis, and not his partner, there can be frustration for both parties. Sharing his concerns—perhaps discussing Viagra—can be a huge relief."

A woman, says Ellison, might have had a breast removed. "Or sometimes vaginal sex doesn't feel good anymore."

Talk about your fantasies, she says. "And remember, sex doesn't have to be genital-focused. Think of sex as play and creating mutual erotic pleasure involving all the senses. Include music, for example, and scented oils; think of mood and sensual foods; touch, and communicating around touch. What you do is less important than the mutuality and the enjoyment." Don't think you have to go to bed on the third date, she says. "And talk about safe sex. We're not so worried about fertility in this age group. But there's still HIV and sexually transmitted diseases."



## Adventures in Altruism

Did you dream, in the '60s, of joining the Peace Corps—then life got in the way? "There is no upper age limit, and, yes, we are actively recruiting people over 50," says Oakland-based Peace Corps public affairs specialist Nathan Sargent. "We have 8,000 Peace Corps volunteers in 74 countries. About 5 percent are older than 50," most likely flexible, resourceful and eager to make a positive impact on the world.

Oakland-based Peace Corps veteran and recruiter Nick Bosustow, 67, and his wife, Julie, were both 59 when they sold their home of 28 years and left Los Angeles to "shake up our lives, contribute to the world and have an adventure." He had won an Academy Award in 1971 for an educational film and been nominated a second time in 1973. She was an elementary school teacher. The couple was inspired to volunteer and sign up by their daughter who was serving in Lesotho, Southern Africa.

In the first 72 hours of two years spent in Guatemala, where Nick Bosustow worked as a small business advisor and Julie Bosustow taught health and nutrition, "I met real people doing real work for a real reason," comments Nick. "I had never experienced that in 32 years in the entertainment industry." He and Julie subsequently served on the Peace Corps staff for two years in Surinam before settling in Oakland.

Nick Bosustow will host a Peace Corps information meeting 6 p.m.–7:30 p.m. March 17 at the Rockridge Library.

## To Work or Not to Work?

To retire or to start a new career? These days, there are no hard and fast rules—just what works.

### **Marsha Wehrenberg**

When she was 4 years old, Marsha Wehrenberg, now 64, saw an opera, "and I knew wanted to sing opera." She had long given up on this dream when, while in her late 50s, she summoned up the courage to audition for the Oakland East Bay Symphony. She subsequently sang with the symphony chorus for five years, which inspired her "to reclaim my dream" and study opera—something she is doing now. While with the Oakland East Bay Symphony, she also began training as a life coach. At the time she was still employed full time as a senior vice president in a corporate job.

Now, freedom in what feels like retirement is "not doing anything unless I really want to." She divides her time

between coaching, working part time as an assistant to a naturopath, singing (solo recitals), a daily meditation practice, getting enough rest and exercise, a husband, a home, grandchildren—and a mother who, at 84, is a role model. “Her positiveness and aliveness constantly inspire me. Her mission is to bring joy to the world,” says Wehrenberg.

Having chosen retirement as her coaching niche ([www.whatnowcoaching.com](http://www.whatnowcoaching.com)), many of Wehrenberg’s clients are in transition. “The issue is often, ‘What am I going to do now?’ A lot of people have been too busy with children, careers and mortgages to ask—What’s next?”

Many need to maintain an income stream. “But they may want to do something different,” Wehrenberg says. With age, she has found, comes the freedom to make choices “no matter what anyone else thinks.”

### **Vicki Gutgesell**

Life effectively began at 50—the year she retired—for Oaklander Vicki Gutgesell, now 60. Giving up her career as an ophthalmologist was not difficult, she says. “Either I was going to retire, or I was going to shoot myself, so I decided to retire.” On a scale of zero to 10, she reckons her quality of life while working was a zero. On retirement, it jumped to a 10.

Highlights for Gutgesell this year will be her four overseas trips: to Costa Rica for snorkeling, sea kayaking and side trips to national parks; the Palawan Islands (Philippines) for snorkeling and hiking; Alaska, “primarily to see wildlife”; and Indonesia for snorkeling, sea kayaking and some hiking “looking for birds and animals.”

In 2007 Gutgesell gave herself a 60th birthday gift of two weeks camping, snorkeling, scuba diving and hiking at Palau (Micronesia); and a month in Africa, where she visited game reserves in Zimbabwe and Namibia and attended a three-day international symposium of conservationists in Botswana, which included game drives and bird watching.

Her annual animal travels date back to 1999 when she did an Oakland Zoo–organized trip to Kenya and Tanzania. She had, by then, been volunteering at the zoo for two years. That trip hooked her. She decided to see all the animals she could, in their natural habitat, before they became extinct. She also developed a second passion: photographing animals and birds in their natural habitat. Between trips, she continues to volunteer at the zoo, does puppy petting for Guide Dogs for the Blind, and goes to community college art classes that interest her.

Gutgesell sees freedom in aging. “You can live your life the way you want. I volunteer. I can go away. Nobody is going to fire me when I go away.”

A key to her freedom is financial security. She attributes this in no small part to working with a financial planner for three years before she retired. “I was driving myself crazy, fretting, not knowing what to invest in—mutual funds, stocks, bonds—there are thousands of things. And I’ve never been interested in that sort of stuff.” Getting specialist help, she says, liberated her and gave her the means and confidence to do what she loves.

### **Meg Kiuchi**

Meg Kiuchi, 63, has long known she should have been born French, in France, instead of Japanese-American, in an internment camp in the United States. It’s not that she denies her Japanese roots. But as a committed Francophile who felt homesick for Paris when she returned to Oakland after a recent trip, she feels French. The former child protective services social worker—who took early retirement (at age 56) and reinvented herself as a painter (of French scenes)—has never regretted forfeiting a larger pension. “Don’t let fear block you,” she advises anyone who asks. “This is the only time you’ve got.”



And she should know. Four years ago Kiuchi was diagnosed with ovarian cancer (she is in remission after chemo and surgery); a year ago with breast cancer (also in remission, after surgery); and early last year she watched her husband, at age 59, lose his battle with cancer. In the wake of his death, she came close to canceling a barge trip through France the pair had planned.



“I thought it would be too painful,” she says. But finally, encouraged by friends, she took her sister in his place. Ironically, she found that without her French-speaking spouse, she could communicate well herself. And getting around

independently made her feel she could do more.

“I’d love to live in Paris for a while,” she said on her return. Within a month, she had joined a Web site that facilitates home exchanges and was planning her return, this time “to settle in.” As soon as they heard she was going, two friends, both retired, said, “Count us in!”

Same as Gutgesell, Kiuchi found liberation in working with a financial planner. “I had been feeling overwhelmed with paperwork—burdened and depressed. I wasn’t sure what I could afford or where to invest. I had to convince myself it was OK to spend the money and not do it myself.” But, she says, starting to work with Cathy Curtis (see below), “was like getting a blast of pure oxygen. Suddenly I felt I could breathe and spend my time doing what I want.”

## Money Power

For Oakland boomer Cathy Curtis, becoming an independent financial planner was freedom: from the corporate world; from having a limit on income; from being dependent on a salary and raises; and it gave her the freedom to initiate multiple streams of income through personal investments.

“Often when clients come to me, they either have enough and are afraid to spend it—or they don’t have enough and don’t see it. Some people live in a fantasy world. They think something is going to happen to save them.”

Working with the senior set often involves starting with questions such as: “What is your most important goal? To have your kitchen remodeled, or to retire at 60? Are you willing to work another two years for the home remodel?”

Financial freedom is easy, says Curtis ([www.curtisfinancialplanning.com](http://www.curtisfinancialplanning.com)), if one follows some basic rules:

- Understand compound interest. For example, \$30,000 well invested will grow; spend it on the nonessential kitchen remodel and it’s gone.
  - Know your cash flow and expenses and live within your means. “There’s no way round it, you need to save and invest.”
  - To make your money grow, you have to earn more than the inflation rate. “Leave your \$200,000 nest egg in the bank, and inflation will eat away at it,” she says, stressing that the bank is not the way to go.
  - She recommends building “a diversified, high-return, low-volatility portfolio using a mix of actively managed no-load mutual funds, index funds and exchange-traded funds.”
  - People who start saving and investing early, because of that compounding thing, are headed for financial freedom.
- What about the 50-something who hasn’t invested well? “He or she is going to have to work longer than the typical retirement age of 65—so it’s important to find work you like and that will produce income into older years.” And, she says, consider options like community living and sharing expenses.



## My Generation

Think back to when you were 10 years old. Didn’t 20 seem Methuselah-like? And at age 30, 50 seemed way over the hill. Get to 55, however, and 75 can start looking pretty young. Jennifer King has seen first-hand how the face of aging and retirement has changed—and continues to change. Take the boomers, for example. “This is the generation that questioned authority,” King says. “They’re likely to be globetrotters. They’re conscious about looking good. But outside of that, it’s impossible to stereotype.”

She, meanwhile, has come across 90-year-olds who inspire her—a 100-year-old in a tai chi class—“and seeing how health and fitness keep them young has made me more serious about what I eat, and exercise.” She’s had many

reminders not to see 50, 60, even 70 and older, as an end. “It’s the beginning—of many positive things.” Seeing freedom in aging is a choice.