

Tips for Successful Aging

Our national focus on healthy lifestyles has influenced how we think about aging. Many in the over-50 generation strive to stay youthful and maintain a good quality of life. We want to enter our senior years in the best health possible, with a sense of joy, satisfaction, and completion of a life well-lived.

However, most people will encounter losses and impairments as they age. Many health conditions are rooted in biological and genetic factors, which creates challenges to wellness. While some factors are not within our control, we *can* control how we respond to and manage these issues.

Geriatricians increasingly see “lucky agers,” meaning those who maintain good physical and mental health, and engage in social activities. To be among those who cope well with inevitable age-related life changes, an older person must marshal both internal resources (optimism, finding meaning in life, coping with challenges) and external resources (available social supports, valued activities, financial health).

How can you age successfully? Take a mindful approach to health, legal, financial, and legacy planning.

Medical and Health Planning

Geriatric physician Dr. Beata Chuahan offers these suggestions on aging successfully:

- See a physician or healthcare professional when you feel ill.
- Take advantage of preventive care.
- Exercise as much as possible, no matter your ability or intensity level.
- Maintain good nutrition.
- Treat chronic pain, which can contribute to functional decline when left untreated.
- Obtain adequate sleep.
- Think positively about yourself and maintain a good outlook on life.
- Build and maintain your social network.

Legal and Financial Planning

Alongside implementing positive health behaviors, it is equally important to address legal and financial plans, as well as end-of-life wishes, as we age. Advance planning is key; here are tips on how to accomplish this planning:

- Anticipate common aging-related life challenges and be realistic about potential needs for care.
- Plan ahead in order to minimize stress, financial problems, and family strife. Involve family members and others likely to be involved in these conversations.
- Outline your plans, preferences, and values in necessary legal documents. This includes advance directives and powers of attorney to designate trusted persons to make decisions regarding finances and/or healthcare in the event that your decision-making ability declines.
- Complete living will documents to designate your end-of-life wishes and preferences for treatment. The durable power of attorney for healthcare,

designating a surrogate decision-maker, is often included as part of advance directive documents.

Catholic Legacy Planning

Just as important as determining how to pass down your valuables is how to ensure your value of generosity continues. Establishing a legacy to ensure your loved ones and your favorite charitable organizations will be supported through your estate is important. Again, if these decisions are not made in advance, they will be made by someone else, like a family member, professional advisor, or even the government.

Bequests are the most common way to provide for individuals and organizations, but other opportunities exist to accomplish this goal, such as designating a beneficiary on a retirement plan or insurance policy.

In all cases, it is best to work with qualified professionals, who can be an invaluable resource for navigating often complex healthcare, legal, financial, and Catholic legacy planning. If your advisor has questions in regards to your legacy plans, the Catholic Community Foundation (CCF) serves as a resource to connect individuals and advisors to their favorite parish, school, or ministry to explore how to foster generosity in this lifetime and beyond. Please contact CCF at 504.596.3031 for more information.



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