

Be Aware of and Beware of...

The Chronologically Superior!TM

Health and Wellness for Seniors

*presented for your intellectually driven consideration, emotionally driven engagement and—
most important—your viscerally driven action*

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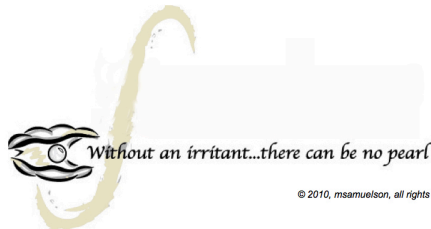
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TM

Health and Wellness for Seniors

"Will you still need me, will you still feed me / When I'm sixty-four?"

- Paul McCartney

Position Statement:

Wisdom is the reflective and reflexive understandings that settle deep in one's soul after a long journey — a life adventure peppered with laughter, tears, fear, foolishness, joy, doubt, amazement and wonder. Pay attention to those who have traveled before you. Ask questions and listen with your whole being. Like echoes in a canyon, the lessons will continue whispering their meaning.

Chronologically Superior



Katmandu market, 2001, mhsamuelson

chron-o-log-i-cal-ly [kron-l-**oj**-i-kuhl-ly]

adverb

1. arranged in the order of time

su-pe-ri-or [suh-**peer**-ee-er]

adjective

4. greater in quantity or amount

chron.o.logical.ly su.pe.ri.or [kron-l-**oj**-i-kuhl-ly suh-**peer**-ee-er]

noun

1. a positive life-perspective that strengthens even as the physical body weakens

NOTE

What follows is a five-part essay on health and wellness for seniors.



Introduction: Let Me Tell You a Story About “The Chronologically Superior”

Once Upon a Time...

If you have followed my writings, you know that I enjoy extreme mountain adventures. High altitude treks in remote settings. If this were the 1950s my Samsonite would flash decals from the mountain and volcanic regions of Nepal, Tanganyika, Alaska and Peru.

Because I’ve lived at or near sea level my whole life, training for mountains takes a lot of time and a lot of discipline. I’m talking about legs. Lots and lots of stairs, leg-lifts, leg-curls, bike time and long walks in the woods with a weighted backpack.

In addition to flat terrain, I also live where it snows, a lot. This means that I am often forced indoors during the winter months. And, this is where my story begins.

Ann Arbor, Michigan, Bally Fitness Center, December, 2001

I’m pedaling furiously on a Lifecycle when a young instructor approaches.

“Excuse me, sir,” she says, “We have a new piece of equipment that I think you’d really enjoy.”

Looking up, I say, “Oh, hi. Thanks. What is it?”

“A recumbent bike.” she tells me.

I think I know where she’s going with this.

“I really like the Lifecycle, but thanks, anyway.”

She hesitates for a moment and then—nicely and respectfully—says, “Sir, we have found that [uncomfortable pause] for, for, for people like you, this is a better piece of equipment.”

Well, now I do know where she is going with this but she just isn’t sure how to tell this old man to cool it with all the time he’s spending on this bicycle. I smile back, appreciating the consideration and concern, and tell her, “Yes, well, thanks again, but I really do like the Lifecycle.”

She is younger than our daughter and intensely dedicated to her profession. I can see that she isn’t going to give up. She steps back for a moment, pauses to find the

right words, nods her head obviously pleased with herself and approaches, once again.

"Sir?"

"Yes?"

"Sir, we have found that...for the chronologically superior...the recumbent bicycle really is a better choice."

I smile, pleasantly shake my head, and look up one more time, "You mean I'm old, and my prostate could use a break?"

"Yes, sir!" she beams. "That's it, exactly."

That is also the precise moment I forever became Chronologically Superior. I liked the way it sounded. I still do. And, by the way, I now own a recumbent bicycle.

Part I: A Conversation with My Father

"You hold in your hand the most precious gift of all—the gift of life. You can nurture and grow it, or you can crumble it and throw it away. Either way, it's yours."

- O.E. Samuelson, 1909-1977, Age, 68

April 1962

I'm sitting in the school nurse's office at Tappan Junior High school in Ann Arbor, Michigan. Why? Because I'm too worried to remain in class. I need to talk with someone. The nurse is kind; she makes me feel safe. "It will be okay, Michael," she says.

My father, Orville Samuelson, is at the University of Michigan Hospital having a cancerous lung removed. A heavy smoker all of his life, my dad, at 53, is only beginning to suffer the consequences of poor lifestyle choices. I'm 15 and just beginning to follow his example.

As a result of zillions of puffs on Winston cigarettes and a lifetime of alcohol abuse, my dad's next 15 years were filled with pain, frustration, a prescription drug induced haze, and a zillion more puffs on Winston cigarettes. Oh, he has bursts of creativity (he is the original Mr. fix it) and fleeting moments of pleasure, but after that spring day, the fire fades from his spirit as the energy drains from his body.

Over the years, additional surgeries pull us back to the University of Michigan Hospital, including a series of horrific amputations for peripheral vascular disease. The years of smoking have broken down the vessels needed to bring blood to his toes and feet. It eventually results in gangrene, leading to the removal of a toe, a foot, one leg, and finally the other leg. He stops drinking but keep smoking. He has one more burst of energy and creativity: he rigs his old Buick Electra 225 to operate with hand controls. This illusion of freedom is a dream that briefly puts the sparkle back in his eyes. Unfortunately, he has time for only a couple of test runs before he dies at the University of Michigan Hospital at the age of 68. Invasive melanoma has been diagnosed in his stumps, and his heart can no longer take the assaults.

I remember him as a decent man who loved his family, worked hard, and did his best. He certainly drank and smoked to excess but over that same 15 years so did I.

My father was not a philosophical man, nor, true to his Swedish heritage, did he show much affection or emotion. But shortly before he died, he beckoned me close to his bedside and spoke words I'll never forget. He took my hand, looked at me with hollow, steel gray eyes, and said, with both sadness and parental urgency:

"In your hand you hold the most precious gift of all—the gift of life. You can nurture and grow it, or you can crumble it and throw it away. Either way, it's yours."

This was both advice and confession. I was 30 years old, and throughout my entire life, that was the only direct guidance I ever got from my dad. But, it was powerful, and—for the most part—it's held over the past 33+ years.

So many questions never asked...most not even considered. Thirty-three years. That's a lot of time. If I (we) had a "Do-Over" what would I ask him? What would I want to know? What did I need to know? What would he tell me? ...

- *"I'm thinking about starting a business on my own. What do you think?"*
- *"Another baby on the way. Whoa. What do I do now?"*
- *"Any tips for not going crazy being away from home, living out a suitcase?"*
- *"How do I fix this broken window pane?"*
- *"What was my grandfather like?" "Were you and him close?" "How about your mom?"*
- *"In this picture, who is the funny-looking guy with the handlebar mustache?"*
- *"What was it like to live through the Great Depression?"*
- *"Did you know about the concentration camps?"*
- *"What did you do in Montana with the DPW CCC?"*
- *"What went through your head when you were told you had lung cancer?"*
- *"How did you get booze during Prohibition?"*
- *"Yours was a time of segregation and open racism. How did you feel about that?"*
- *"What can you tell me about our heritage?"*
- *"What was your biggest regret?" "Your greatest joy?" "Your darkest fears?"*
- *"Did you believe in God?" "Why?"*
- *"What did you do when you were afraid that you couldn't make the house payment?"*

- *"Another baby. Two boys and a girl. Wow. How did you do it?"*
- *"Dad, if you had a life Do-Over what would you do over?"*
- *"We think Hillary is starting menopause. Any advice!?!"*
- *"How did you keep it together when my sister, your daughter, died?"*

Of course, the above just scratches the surface. There are hundreds of things I wish we had talked about. Some profound, most very basic. *The Walton's* kind of stuff. The point is that I never had (took) the opportunity to ask those questions. I never sat on a bench with my dad and started a sentence with, "What do you think about...," "Can I ask you a personal question...," "Please, help me figure out...," "I'm quite upset and concerned about...," "You're going to think this is nuts, but, I have an idea...what do you think?"

Major Cliché Warning: Life is too short. And, too unpredictable. Sometime this week find mom or dad or Bill down the street or Mary in the next cubicle or that nice old (CS) neighbor and ask a couple questions. They don't have to be "Meaning of Life" questions, just questions about the road they've traveled...and the one that stretches out in front of you.

"And the cat's in the cradle and the silver spoon
 Little boy blue and the man on the moon
 When you comin' home dad?
 I don't know when, but we'll get together then son
 You know we'll have a good time then..."

- Harry Chapin, "Cat's in the Cradle"

Part II: I'm Not Old, I'm Chronologically Superior!

"I enjoy talking with the Chronologically Superior, for they have gone before us, as it were, on a road that we too may have to tread, and it seems to me that we should find out from them what it is like and whether it is rough and difficult or broad and easy."

- Socrates, in Plato, "The Republic"

Okay, you got me. Plato's *Republic* quotes Socrates as saying, "really old men" and not, "the Chronologically Superior," but I'm trying to make a point here, so please bare with me...

Here are a few of the age-related factoids that show up on the internet:

- George Bernard Shaw completed "Heartbreak House" at the age of 60.
- J. R. R. Tolkien was 62 when he published the 1st volume of "Lord of the Rings."
- Benjamin Franklin, at the age of 70, helped draft the Declaration of Independence.
- Cornelius Vanderbilt began buying railroads after he turned 70.
- Jessica Tandy and George Burns were both 80 years old when they won Oscars.
- Coco Chanel was the CEO of a design firm at the age of 85.
- Picasso was still producing drawings and engravings at 90.



Chronologically Superior
people



Elderly
people

If all goes well, we will age and pass on, but we needn't grow old...

Of course advanced age brings physical and intellectual challenges—as does each of Shakespeare’s seven ages—but there are also “Members Only” joys and opportunities reserved for those with a CS attitude.

*"Swept by the current of the four powerful rivers,
Tied by strong bonds of karma, so hard to undo.
Caught in the iron net of self-grasping,
Completely enveloped by the darkness of ignorance."*

- Lama Tsongkhapa

What’s it all about Alfie?

It’s all about “The Dash,” that’s what. Death is Not a Curable Disease.

Okay, one more time, here's the deal: you're going to die. We all are. As I've said before, sorry, if that comes as a shock; and more sorry if you know this but prefer to consider it at a later time. That notion...that we can deny, ignore or defer the reality of death is dangerous, futile, wasted opportunity and the height of hubris. Once conceived, all of us reading these pages will ride the four raging rivers of birth, aging, illness and death. Awareness, acceptance, compassion for our fellow travelers and the ability to let go of attachments—to let it be, to go with the flow—will determine our level of suffering.

Here’s the really sad part. Many people, when they are healthy and vibrant and not in the personal throes of giving care to a loved one, accept the concept of death—a finite existence—only as an intellectual construct. Yes, sure, someday, someday, sure, but not now. Someday.

Fact: Most of us will not die in our sleep after a wonderful fun-filled day of (fill in the blank). For most of us there will be a period of illness before we die and, if you are fortunate enough to watch today’s children and their children grow, there will be the accompanying infirmities that come with time. To quote the Bard *from As You Like It*,

"...The sixth age shifts into the lean and slipper'd pantaloon, with spectacles on nose and pouch on side; his youthful hose, well sav'd, a world too wide for his shrunk shank; and his big manly voice, turning again toward childish treble, pipes and whistles in his sound. Last scene of all, that ends this strange eventful history, is second childishness and mere oblivion; sans teeth, sans eyes, sans taste, sans everything."

— Jacques (Act II, Scene VII, lines 139-166)

So much for being delicate. Oh, and to be more intrusive, I'm going to shake you out of your slumber so that you can be fully awake before you die. Yes, that's right, most of us are sleeping or shuffling along in that overcrowd village of Someday. Oh, please, you know the place, SOMEDAY. The place where, somehow, our once-upon-a-time-soaring-spirits, filled with determination, passion, and world-changing guts have landed, tail-tucked and whimpering for fear of ... what? Oh, yeah, fear of not meeting someone else's expectations of where we should be or what we should be doing.

Yes, for most of us, Shakespeare's sixth and seventh ages will be a time of physical decline but it can/should also be a time of great joy and satisfaction. A time of repose and peaceful reflection on a life well lived. A time where Walter Mitty rests not from the angst that comes from a passive life of projection, fantasy and deferred joy but from the serene fatigue that comes from inhaling a life of active living.

Now that we've got that out of the way, we can focus on the real issue, morbidity. Or, perhaps a better way of looking at it, the quality of the dash (-) that separates the date of your birth from the date of your death. The date of your birth is fixed and beyond your control. You are here, so open your eyes to all of it, the good, the bad and the truly ugly. The other date, your death, is inevitable and is simply a matter for the stonemason.

As they did about so many things, Joseph Campbell and Viktor Frankel spoke eloquently and passionately about the art of living --- the dash. When asked, "What is the meaning of life?" Campbell would say, "There is no meaning *of* life. We bring the meaning *to* life." He agreed with Frankel's philosophy that sustained well-being (success, happiness) ensues from the honorable and enjoyable pursuit of meaningful goals.

Beyond the physical, the anxiety of aging often spews from a gunnysack of wouldas, couldas and shouldas—a life of regrets. To those who have danced until their feet throb with joy, the quiet of old age is paradise. As Carl Jung once said, "An old man who cannot bear farewell to life appears as feeble and sickly as a young man who is unable to embrace it."

"Eternity is that dimension of here and now that all thinking in temporal terms cuts off. And if you don't get it here, you won't get it anywhere."

- Joseph Campbell

Part III: CS “Members Only” - Qualifications

The beauty of this club, The Chronologically Superior Club, is that membership is open to all and it's never too late to qualify.

Are you—or is someone close to you—CS qualified? Review the following criteria:

1. Always takes time to look for the good in others
2. Does not judge
3. Perpetually intellectually curious
4. Has learned to let go of both guilt and blame
5. Accepts that the “Golden Years” are sprinkled with some lead shavings
6. Actively advances personal health
7. Comfortably says, “I don't know”
8. Would rather laugh & giggle with children than whine & complain with adults
9. Gives with grace and accepts with humility
10. Knows that “Respect Your Elders” does not give anyone a license to be rude
11. Nurtures joyful memories and looks forward to new adventures
12. Committed to lifelong learning
13. Knows that pleasure is more than the absence of pain
14. Sees more with fading sight...hears more with fading hearing
15. Embraces healthy aging but fights growing old

CHECK BACK...THIS LIST WILL GROW...IF YOU HAVE SUGGESTED CRITERIA, PLEASE LET ME KNOW

My Mother, Mary: A Personal CS story...

After giving a speech to local civic leaders at Brooklyn College, I was approached by a woman from the audience, a distinguished looking woman from the Caribbean. She sensed, she said, that I was a very spiritual person. She wondered: what was the physical source of my spiritual nature? With an intuitive tilt of her head and the questioning furrow in her brow, she leaned forward and asked, “was it you mother?”

The quick answer was, and is, “Yes.”

In the face of many challenges, my mother always saw beyond them the promise and beauty of life. Uprooted at age 50 from a town where she had lived all her life, she endured my father's alcoholism, his decade of disability, his cancer, his death;

the sad life and early death of her daughter; her own lingering battle with emphysema.

Some people would see her life as difficult, filled with disappointment and worry. Others would feel sorry for her and wonder how she got through the days. Some would pray for her as they counted their own blessings. They would view the cards she was dealt, shake their heads, and thank God they did not have to suffer those years.

Fortunately, the life they saw was not the life she lived.

Yes, of course she felt pain and heartache; but for every dark moment, she lived a thousand love-filled hours. For every misfortune, she saw a hundred reasons to rejoice in the treasures of life. For every physical pain, she found countless moments of bliss. For every fear she experienced today, she knew the promise of tomorrow.

Toward the end of her life, she needed the full-time attention of a nursing home. I remember visiting her one cold, rainy day in March 1995, a few months after she had settled in. I came into her room and saw her: lying on her side, shriveled from osteoporosis; still, a lovely, eighty-three-year-old lady. Recently awakened from her nap, but not having yet retrieved her teeth from the bedstand, she smiled at me and said, "My cup runneth over. I am the luckiest person alive. I have good people to take care of me, a nice place to live, and friends and family who love me." And she meant every word. Broken and bleeding paper-thin skin, multiple fractures from too many years of medication, emphysema, living in a nursing home—and she believed she was the luckiest person on earth! This was the way she lived.

My brothers and I called her every day, usually in the evening, to see how she was feeling. One day I called about midmorning. She wanted to know why I was calling. I reminded her that I spoke with her just about every day. She said, yes, but why now? I explained that I would be away during the early evening hours and wanted to make sure I spoke with her today. She seemed curiously concerned that I had called when I did. She said she was tired and wanted to rest; would I please call her tomorrow? As always, we said, "I love you," then goodbye.

That was our last goodbye.

That evening, my mother's cousin called me to say that my mother had died peacefully around 7 PM—about the time I usually called. My heart was broken. I told my wife and our three children, and we held each other and cried. Later that night, I took off all of my clothes, sat in a hot tub of water, and howled at the moon till I could only whimper like a lost pup.

Three young women, attendants from the nursing home, came to the funeral—something they usually did not do. They wanted to tell you what happened after I

last spoke with my mother. They said she took a nap, and when she awoke and saw all three of them in the room, she told them she was going to die later that day. They had never heard her speak like this; my mother was a very “up” kind of person. They all said, “Mary, you’re fine, you’re not going to die.” She said she was but it was okay. Earlier that day, she told him, she had seen my father, 19 years deceased; my sister, 21 years past; and her mother, 28 years gone. They came to her, held up their hands, and said it was time to go.

The young woman said my mother was at peace as she told them this.

We should all live such a life, and die such a death.

Part IV: Caution – Your Workforce and Consumer Base Are Ageing

As I begin writing this section, the US population is 312,805,052. Of these residents, 13% are 65 or older. By 2020, that percentage will jump to 16.1%, a gain of 3%, while those under 20 will drop by .05% and those in the 20 - 64 cohort will drop by 1.2%. And, according to the US Census Bureau, by the year 2030 (closer than you think), seniors will comprise close to 20% of the total US population.

In just 18 years, one in every five US residents will be over the age of 65.

Furthermore:

"...As The baby boomers moved into the older age groups, beginning in 2011, the proportion aged 65–74 increased. The majority of the country's older population is projected to be relatively young, aged 65–74, until around 2034, when all of the baby boomers will be over 70. As the baby boomers move into the oldest–old age category, the age composition of the older population shifts upward. In 2010, slightly more than 14% of the older population was 85 and older. By 2050, that proportion is expected to increase to more than 21%. The aging of the older population is noteworthy, as those in the oldest ages often require additional care and support." (US Census Bureau)

Projections and Distribution of the Total Population by Age for the United States: 2010 to 2050

(Numbers in thousands)

Age	2010	2020	2030	2040	2050
NUMBER					
Total	310,233	341,387	373,504	405,655	439,010
Under 20 years	84,150	90,703	97,682	104,616	112,940
20 to 64 years	185,854	195,880	203,729	219,801	237,523
65 years and over	40,229	54,804	72,092	81,238	88,547
65 to 69 years	12,261	17,861	20,381	18,989	21,543
70 to 74 years	9,202	14,452	18,404	17,906	18,570
75 to 79 years	7,282	9,656	14,390	16,771	15,964
80 to 84 years	5,733	6,239	10,173	13,375	13,429
85 to 89 years	3,650	3,817	5,383	8,450	10,303
90 years and over	2,101	2,780	3,362	5,748	8,738
PERCENT					
Total	100.0	100.0	100.0	100.0	100.0
Under 20 years	27.1	26.6	26.2	25.8	25.7
20 to 64 years	59.9	57.4	54.5	54.2	54.1
65 years and over	13.0	16.1	19.3	20.0	20.2
65 to 69 years	4.0	5.2	5.5	4.7	4.9
70 to 74 years	3.0	4.2	4.9	4.4	4.2
75 to 79 years	2.3	2.8	3.9	4.1	3.6
80 to 84 years	1.8	1.8	2.7	3.3	3.1
85 to 89 years	1.2	1.1	1.4	2.1	2.3
90 years and over	0.7	0.8	0.9	1.4	2.0

Are you ready? Ready as an employer? Ready as vendor? Ready as a taxpayer?

Employers

If you are an employer keep in mind the fact that as the baby boomers grow older, so does the US workforce. Three decades ago the median age of the labor force was 35 years, in 2008 the median age was estimated to be 41 years. By 2030, 23% of the US labor force is projected to be ages 55 and older, compared with 13% ages 55 and older in 2000. Much of this is due to the elimination of mandatory retirement age, improved medical care (living longer), elimination or reduction in pension payouts, extended age eligibility for social security benefits, and—in the case of higher income workers—erosion of 401k plans. Take a look at your workforce and ask yourself:

Am I ready for an increasing older workforce?

Vendors

Great news for you. Everyone—other than those writing the checks—will benefit from an aging population. Retirement villages, long-term care facilities, healthcare providers, wellness professionals, and the recreation industry all stand to gain from an aging population. Vendors, take a look at your product line and ask yourself:

Am I ready for an increasing elderly consumer base?

Taxpayers

Of course, that means most of us. I needn't waste digits by re-hashing the red ink associated with funding Social Security (employee-contribution savings) and Medicare (legislated entitlement). Pick up a newspaper or turn on the television. Legions are forming at the checkout line. Each day, over 10,000 baby boomers become eligible for Medicare and Social Security. And consider this: In 1950, as Social Security ramped up, there were 16 workers per recipient. Today there are 2.9 workers per recipient, and by 2041, the Social Security Association says there will be just 2.1 workers per recipient. Taxpayer, take a look at our obligations and promises to these older Americans and ask yourself:

Are we ready...?

I can answer the third readiness question. The answer is "No" with further comments to come in a later white paper. As for you employers and vendors, here's my advice:

Be Aware of & Beware of ...

THE CHRONOLOGICALLY SUPERIOR

Part V: Summary (So What?)

We've all done it. Certainly, I have. You know what I mean: spoken a little louder, perhaps a little slower, maybe, with the same affect used when talking to small children. We somehow—for some reason—assume that as the hair lightens/thins/disappears, and the shoulders stoop, cognitive thinking is slowly washed out by the inevitable bright light that holds vigil at the end of the tunnel. Oh, it's done with the best of intentions. We want to show respect, show deference, reduce the load and clear a path to green pastures. "Take it easy," "Can I get you anything?" "Oh, sweetie, I'll get that," "Have a seat, honey...you've earned it."

"I said, HAVE A SEAT...YOU'VE EARNED IT."

Nice. Polite. Moms all over are proud. Right? I mean that's how we were taught to treat our elders. Remove responsibilities, assume control, open the door and help them in and out of the backseat. Nice. Polite. Moms all over are proud. Right?

Not so fast. I like the intent, truly I do, but we need to rethink our assumptions regarding "old age."

Old Age Isn't What it Used to Be

In 1935, when President F.D. Roosevelt sent his "Economic Security Bill" to Capital Hill, a white male child born in that year could expect to celebrate his 63rd birthday, and a male person of color had a life-expectancy of around 52 years. A white woman was expected to live until 67, and a non-white female, about 55 years. Renamed, "The Social Security Act," the title was amended so as to read: "An act to provide for the general welfare by establishing a system of Federal **old-age** benefits, and..."

Given that—in 1935—life expectancy was somewhere between 52 and 67, "old" seems like an appropriate descriptor for someone in this age range. However, a child born today, in general, can expect to live somewhere between 71 – 81 years. On the high side, this is a 14 year, or a >20%, gain in longevity.

Priming

One of the dangers of advancing outdated notions of what it means to be 65 and older is that these lowered expectations are quickly assimilated. Older people are the same as everyone else; if you set the bar lower than their ability, they will pick up on your cues and tend to underachieve. Conversely, set a stretch-goal and

people—of all ages—tend to reach or exceed the mark. Psychologists refer to this as, “Priming Behavior.” We prime behavior in a variety of ways including signals we send with our physical posture, gestures, vocabulary, facial expressions, and the tenor, tone and volume of our speech. When it comes to the senior population, if we are not careful, we will transform many otherwise sharp, productive, energetic, and engaged senior population into shuffle-board-playing, slow-moving, disengaged, crabby, self-absorbed, sickly, afternoon-matinee-attending, 5’o’clock Denny’s Dinner Special-eating “old” folks. AND they will stay that way for a long, long, time!

The More Senior You Become...The More Senior We Become

There are a number of factors contributing to expanded life expectancy. Reduced infant mortality, improved disease prevention, and better medical treatment for all age groups are key, well-known, factors. The one factor we’ve neglected to consider and plan for is, aging. The older we get, the older we get.

When my great grandfather Jeremiah Madden was born in 1846, his life expectancy was just over 38 years. When he reached 10 years of age, his life expectancy jumped all the way to 58 (the impact of infant and childhood mortality). When he made it to 20, his predicted age at death was pushed out another two years to 60. At 30, he was looking at 64 and, when he reached 40 years of age, statistics projected my great grandfather out for another four years to 68. When he reached his Jubilee year, he was given three more years to the age of 71. At 60, he could look forward to seeing his 75th birthday and, when he reached 70, the stone mason made the statistical folks look real smart when, chisel in hand, he finished the bookend dates on either side of my great grandfather’s tombstone dash with the year “1926.” Jeremiah Madden died at the age of 80. The older he got...the older he got.

To put it another way, when my great grandfather turned 65 in 1910, his 65+ cohort represented 4.3% of the total population. When my grandfather turned 65 in 1947, he and his buddies were 8.1% of the total. When my dad turned 65 in 1974, his group made up 10% of the population. Should I make it to 65 in 2014, my baby boomer friends and I will consume more than 13% of the population pie. Our children begin turning 65 in 2041 and they and their group will represent 21% of the total population, and our grandchildren in the year 2075, will represent 23%. As you can see by the graph below, starting with my grandchildren's generation---the Echo Boom progeny---it’s projected to start leveling out.

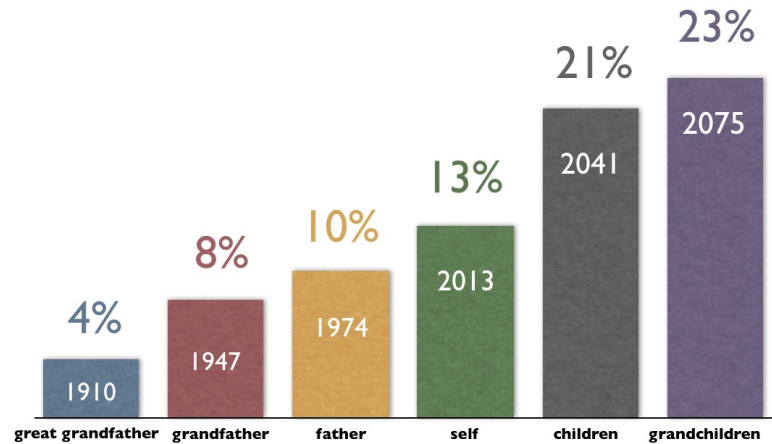
However, in the meantime...

Are you (we) ready for an older population? Who will benefit? Who will suffer? How so?

US Resident Population 65 Years of Age or Older

Samuelson Generations Turn Sixty-Five

US Census Data (approximate)



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The 5 Ws

Years ago I realized that the only way I could attack an issue—an opportunity—was to break it down using what I call, “The 5 Ws Model.”™

1. What's Happening? - Current Status
2. So What? - Trends & Consequences
3. What Now? - Triage & Emergency Action Plan
4. What Next? - Strategic Plan & Intent
5. What Difference Does it And Will it Make? - Personal/Organizational ROI

Let's apply this model to the question at hand:

Issue:

Our Aging Population

(a.k.a., “What Are We Going to Do About Grandma and Grandpa?”)

What's Happening (Current Status)

- In 2010 the top three Federal spending categories were:
 1. Social Security
 2. Defense
 3. Medicare

- Since the turn of the 20th century, the percentage of the US resident population, 65 years of age and older, has grown three-fold, from 4% to 13%.
- The current unfunded debt obligation for Medicare is \$24.8 trillion. Let me write that out for you:

\$24,800,000,000,000

So What? (Trends & Consequences)

- In 1962, 13% of the Federal Budget was spent on Social Security and Medicare. According to the OMB, by 2020 these two programs will account for 36% of the total spend.
- From 2000 – 2010, Medicare spending jumped 81% (OMB data).
- The high cost of Medicare pulls dollars away from other needed programs. As seniors age, we must find a way—healthwise— to keep them younger as they grow older.
- Overall, the top-heavy spend on unnecessary medical treatment, error and redundancy has drained much-needed primary prevention dollars. Dollars that could advance and ensure full access to the social determinants of health. These include health literacy, general education, basic nutrition, neonatal care, early childhood development, healthy infrastructure, screenings and early intervention.
- According to the 2010 Trustees Report, the year that Social Security will begin to spend more in benefits than it receives in payroll taxes is 2015—one year sooner than predicted in last year’s report. In the year 2037 “trust funds” will be exhausted.

What Now? (Triage and Emergency Action Plan)

- Pull your head out of the sand. Begin facing the hopes and fears, obstacles and opportunities that come with aging. It is the quintessential approach/avoidance dilemma.
- As a relief-reaction to the horrible and historical mismanagement of our tax dollars, go to a window, open it, stick your head out and echo the cry of Howard Beal: “I’m mad as hell and I’m not going to take it anymore!”

- Look in the mirror and ask yourself, “Down the road, who’s going to have to pay for my lifestyle-related health issues? My children? My grandchildren?” Take steps, today, to reduce future economic and emotional debt for your (and our) loved ones.
- Intellectually, emotionally, spiritually and economically embrace the concept and value of compressed morbidity.

What Next? (Strategic Plan and Intent)

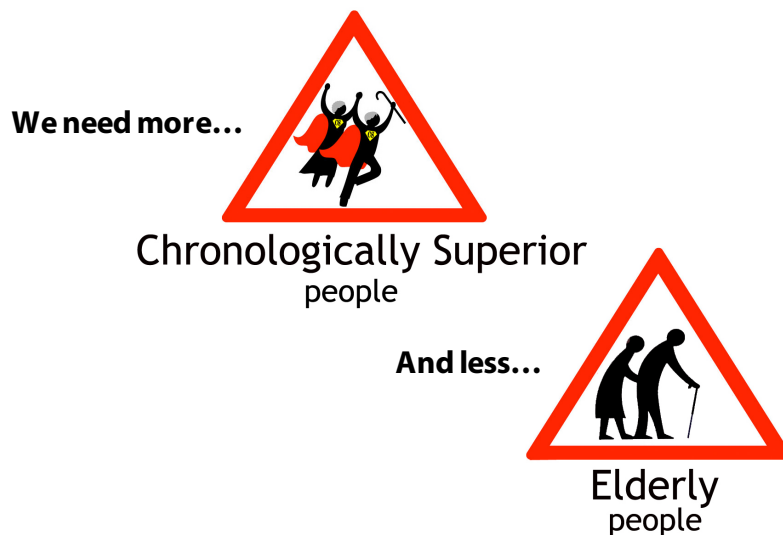
- Write your representatives in DC and demand administrative reform at CMS and SSA. It doesn’t matter if you don’t have a plan...it does matter that, they (House and Senate), know that you hold them accountable and that you VOTE. Do the same when it comes to state and local issues that impact senior populations.
- As Steve Jobs would say, “Think Different” when it comes to seniors. Treat them with respect, not deference. Our seniors want/need to feel relevant and engaged. Encourage activities, include them in your discussions, ask for their advice and pay attention to the life lessons they have to share. Sense of purpose is a beautiful thing.
- If you are an employer, consider phased retirement for key people. Thirty years that ends with a cardboard box and a pat on the back hurts everyone. Consider such things as mentoring positions, advisory boards, focus groups, open-ended consulting relationships, and confidential no-oblique-speak lunch and learns with senior workers and senior staff. Mine the treasure wrapped in gray. You don’t even have to dig...it’s sitting right in front of you begging to be noticed!
- If you are a vendor of products and services, don’t miss the senior market opportunity. They are a large group with significant discretionary dollars to spend and they expect to be around for decades to come.
- When you turn 60 and—assuming you’re in good health—the odds are very strong that you will be around for your 75th birthday. If good health finds you turning 75, 85 looks good to go. And, if you’re doing okay at 85, welcome to your 90s! Can Willard Scott be far behind?! Is this good news or bad? Will the years ahead bring gold or rust?
- When it comes to aging, PLAN FOR THRIVAL NOT SURVIVAL!
- Plan on spending less time at Denny’s.

What Difference Does It and Will It Make? (Personal/Organizational ROI)

- It's not enough to simply—or, not so simply—increase awareness, education and action. Without measuring effectiveness and personal meaning (passion), we are doomed to repeat history. We need to monitor both the objective as well as subjective impact of our interest and energy.
- Stay informed by reading and studying both sides of an issue and listening to the interpretations and evaluations of both vested and disinterested parties. Depending upon who is in the White House and who is controlling Congress, Republicans and Democrats will tell you that things are getting better or that Chicken Little was right. Libertarians will simply tell you—and everyone else—to just leave this, and virtually every other issue, alone.
- Get involved and stay involved.

In Conclusion

I'm just starting this CS journey, but as it progresses—and God willing it will be a long and healthy journey—you can call me "Honey," "Dear," and "Sweetie." You can open every door, offer to carry every heavy package and even speak a little louder and slower if it makes you feel better to do so. These are nice things to do, well-intended, and I'm sure your mother would be proud. I appreciate it, I really do. But, please—and, I speak for all those with light/thinning/transparent hair and stooping shoulders—please respect my dignity and intelligence, support my independence, ask for my advice, benefit from my experience...including my mistakes, let me drive my car for as long as it's safe to do so, share your time (the most precious gift you can give me) and don't, I beg of you, feel a need to tell me about the early-bird dinner specials at Denny's. ;-)



Are you Ready, Willing, and Able to Make that Happen?

Michael H. Samuelson

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"Michael... You are among a very select group of distinguished leaders, scientists, activists and public figures..."

—George H.W. Bush, Former President of The United States



Over the past 35 years --- from Boston to Brussels, London to Little Rock, Peoria to Paris and Harrisburg to Havana, Cuba --- Michael Samuelson has lectured on leadership, health promotion, patient experience, health policy, disease prevention and the dynamics of behavior change. An author of five books and numerous articles on leadership and behavior change, his work has been featured on the ABC News program, 20/20, The CBS Morning Show, CNN and MSNBC as well as numerous national print publications including *The New York Times*, *Boston Globe*, *The Lancet*, *Employee Benefit News*, *Business Week* and *USA Today*.

Michael completed his graduate studies at the University of Michigan, is a Vietnam Era veteran of the US Air Force (1967-1971) and a recipient of the Commander's Coin of Excellence from the US Army Center for Health Promotion and Preventive Medicine.

His distinguished professional resume includes successful entrepreneur, senior vice president in the health insurance industry, CEO, university professor and US health policy advisor. His writings, audio work and behavior change programs have been distributed to millions throughout the world and have been publicly endorsed by scientists, politicians, advocacy organizations, business leaders and media personalities including: George H.W. Bush, Betty Ford, C. Everett Koop, Ken Blanchard, The Lance Armstrong Foundation and Larry King.

Practicing what he preaches, Michael is an avid world trekker with high altitude mountain adventures logged in Asia, Europe, Africa, South America, Alaska and the US lower 48. He is currently training for a trekking adventure in Antarctica.



"Michael, thank you for helping our stakeholders turn on their radar."

—Willie G. Davidson, Harley-Davidson Motor Company

