



November 2021

<https://boomerbestu.com>

Issue No. 32

50+Living our best lives now and in the future!

A Social Gerontologist Telling the “Real Story about Aging”

Jeanette Leardi witnessed first-hand how some providers treated her aging parents with a “one size fits all” approach rather than treating them as “the individuals they were, with histories, values, and preferences to be honored.”



After both her parents passed away, Leardi went to graduate school to study gerontology. “It then became my calling to change people’s minds about aging and about recognizing the worth and dignity of older people.” As a social gerontologist, a community educator, writer, and public speaker, she is a woman on a mission.

Drawing on her earlier career in journalism, part of Leardi’s work includes teaching memoir writing, spiritual writing, and journaling. She also teaches and speaks in both virtual and in-person venues, including retirement centers and conferences—“wherever people want to hear the real story about aging.”

“I consider us older adults (I’m 69) to be on the front lines of battling ageism. If we refuse to be neglected, belittled, marginalized or discriminated against, we put others on notice that what they are doing to us is actually doing it to their future selves.”

Addressing Language that Reinforces Negative Stereotypes about Aging

Because of her background (including a graduate degree in English), Leardi has the communication and research skills to help educate audiences about the relationship between language and ageism.

Language “influences how we see, think and act in the world. If negative words are used against us, we can begin to see ourselves in negative ways. Studies have shown that ageism can be planted in the human mind as early as age 3. Kids listen to our words and watch how we react to those words. If we don’t disrupt or abolish ageism now, our kids, grandkids, and great-grandkids will experience it in the future.”

Leardi challenges her audiences to stop using terms like “the elderly” that lump all older people together. Instead, she encourages them to



start “reclaiming and advancing positive terms such as ‘sage’ (a wise man) and ‘crone’ (a wise woman), ‘elder,’ or even ‘senior,’ which implies the cumulative passage of time and achievement.” In one of her [articles](#), she suggests that more neutral terms such as “older adults” or “older people” are often preferred as well.

Changing the Narrative about Aging

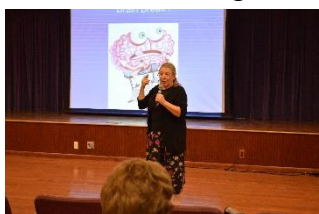
Another way Leardi suggests each of us can confront ageism is to change the narrative on aging. “To change the narrative on aging, we need to start by changing the story we’re telling ourselves about it in our heads. How do we really feel about getting older? Do we anticipate it with excitement or, rather, with dread? If we dread it, is it because of the way society is making us feel? If so, let’s challenge ageism whenever we come across it, namely by educating others about those assets of aging, especially regarding our developing older-brain skills.”

“Science has shown that people who have a positive attitude about aging actually live about 7.5 years longer than those who perceive aging negatively. Also, let’s continue to be role models of positive aging, advocating for ourselves and others and defying negative stereotypes by showing up where older people aren’t expecting to be.”

Assets of Aging

Leardi believes there are six assets of aging that we can celebrate. While many of us are “aware of some of the downsides of growing old, most of us are totally unaware of the good things about it.”

One of the assets of aging involves the potential for some enhanced cognitive abilities. “As we age, most



of us find that our reflexes are slower and that we have greater difficulties with short-term memory and multitasking. However, if

we keep our brains healthy and engaged, we keep growing new brain cells and trillions more connections between them. That makes us better able to 1) problem-solve from many perspectives, 2) tell the difference between relevant and irrelevant information when doing a task, 3) stay on task much longer than we could when we were younger, 4) store more information and have greater access to it, and 5) better regulate our emotions to handle negative situations because we’ve already had greater experience coping with them.”

Leardi shared more about aging assets when she was a guest on a recent [video interview](#). (Click the link to view this discussion.)

Advice for Others

“Stay active, healthy, and engaged in the world, and think ‘and,’ not ‘or.’ By this, I mean don’t view aging as a dichotomous zero-sum game of being either this or that, young or old, healthy or sick. We are all continuously aging on a spectrum, and as our bodies and circumstances change in ways to which we must adapt, let’s also keep in mind that we bring to the aging experience our skills, talents, experiences, and wisdom.”

Finding Time to Relax

“I love singing, dancing, playing the guitar and piano, reading, drawing, oil painting, gathering with friends, and meeting new people. I especially love traveling



(which has unfortunately been curtailed in this pandemic) and taking lifelong-learning classes in whatever suits my imagination.” (The image is of Leardi with anti-ageism activist, Ashton Applewhite at a Portland, Oregon bookstore.)

To reach Jeanette, find classes and workshops she offers, and read her Ageful Living blog posts, visit her website: www.jeanetteleardi.com. (To go directly to her blog posts on a “host of different aging-related issues,” check out <https://www.jeanetteleardi.com/ageful-living>.)

When we truly listen to others in a supportive way are also offering more than an opportunity for others to feel heard. According to a JAMA [study](#) published in 2021, when others are on the receiving end of supportive listening, it can also help with their cognitive resilience.

Aging and The Power of a Positive Attitude

How we view aging can influence how we experience the next several decades. A 2020 Oregon State University [study](#) found that people who *believed* they had the ability to stay active, engaged, and healthy as they aged were more likely to experience that outcome. We are also more likely to develop healthy habits if we believe the future of our health and well-being could be positive. Findings from this study also revealed that the negative stereotypes people internalized about aging had a major influence on how they visualized their older selves. “People need to realize that some of the negative health consequences in later life might not be biologically driven. The mind and body are all interwoven.”

Having a positive attitude toward aging could also give us the confidence to keep mentally engaged and to keep challenging ourselves. A Harvard Health Publishing [article](#) suggested that the willingness to embrace mental challenges and deal with the frustration and discomfort of mastering a new skill “may be the key to preserving both brain tissue and brain function.” Super-agers are people who keep challenging themselves to learn new things and to move “out of their comfort zones.”

While a [poll](#) involving Americans over fifty found that 80% who participated experienced ageism in their day-to-day lives, those who maintained a positive view of aging felt that life after fifty was better than they thought it would be. Those who didn’t have a positive attitude towards aging were more likely to have poor mental and physical health.

Free Webinar on Social Security Coming Soon

[Ben James](#), CFA, CFP, is the founder of **Elevate Wealth Advisors** and the author of *[The Playbook: 7 Fundamentals of Financial Planning](#)*. Ben and Elevate Wealth Advisors offer free quarterly webinars on various topics related to the Playbook



process. Watch for information in our December newsletter about Ben’s January webinar on Social Security; you won’t want to miss it!

Cultivating An Optimistic Disposition

Optimism has generally been defined as the belief that good things will happen or a positive outcome will occur. Optimism is not the same thing as wishful thinking or believing that something will happen without evidence or effort.

Optimists have been found to live longer lives than those who do not have this mindset. Optimism has also been associated with a [lower risk](#) of heart disease and strokes. [Research](#) suggests that optimism may be associated with an average increased lifespan by 11-15%. Also, other people perceive optimistic people as more [socially attractive](#) than those with less positive attitudes.

The good news is that we can intentionally develop a more optimistic outlook. We can start by becoming aware of our own negative thoughts and then challenging them—especially those thoughts that limit us.

Is a Home Equity Conversion Mortgage Right for You?

By
Cherie Stanley



If you are 62+ and are carrying a mortgage, you may want to consider how your home equity impacts your retirement and if a home equity conversion mortgage (HECM) loan is right for you.

- The HECM loan is never frozen and payments are optional. However, you must still pay homeowners insurance, property taxes, and maintain the home. The home must also be your primary residence.
- With a HECM mortgage, the homeowner retains the title and ownership of their home and can choose to sell it at any time (just like with any other mortgage loan).
- It's a non-recourse loan and FHA ensures the Homeowner/Heirs will not owe more than the value of the home at the time of sale.
- Many homeowners want to eliminate their mortgage payment, improve the quality of their retirement and use it as a financial tool. You should consult with a tax and/or financial advisor regarding your specific situation.

Cherie Stanley (NMS#09807) is a loan officer and reverse mortgage planner in Tigard, Oregon. To contact Cherie, call (503)-267-5517 or email cherie.stanley@fairwaymc.com

Disclaimer:

<https://www.fairwayindependentmc.com/~media/files/pdf/legal-disclosure-2021.pdf?la=en>

Boomer Best U Newsletter

Boomer Best U does not provide medical, dietary, legal, or financial advice. As appropriate, consult your doctor, a legal professional, or a financial expert when considering health-related, legal, or financial changes.

Subscribe/Unsubscribe: Paula@boomerbestU.com