



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

## Insights for Living Our Best Lives Now and In the Future

As the manager of Coming of Age, a national organization that helps people aged 50+ “live lives of passion and purpose,” Jeff Nesler uses his communications background to support this mission. He creates monthly [newsletters](#), uses his copywriting expertise to maintain their website, manages digital marketing, and produces in-person and online events—events that include presentations about arts and culture, health and wellness, positive aging, retirement strategies, technology, and more. He also provides editorial consulting for other nonprofits and organizations. As a result of his work, Nesler has gained valuable insights about positive aging and developing a consulting business after age 50.



### Preparation by Design

“In my youth, I wanted to be a writer or actor, but my parents overruled me. However, they agreed with the pursuit of journalism. As a journalist, I could do some good in the world, and journalism would allow me both to write and be ‘seen.’ At 17,

I began studying at a leading communications college.” (Hint: This university is in Syracuse, NY. Vanessa Williams, Aaron Sorkin, and the late Dick Clark studied at the same institution.)

### Insights from Serving a 50+ Population

Nesler has gained valuable knowledge about different aspects of positive aging from his own research and from “meeting interesting people from many disciplines who are eager to present their topics on the subjects Coming of Age covers.”

Health: “We are not good at preventative measures to protect our health, and often, medical complications result as we age. It is important for all of us to put our health first.”

Retirement Planning: Nesler describes retirement planning as a three-legged stool. “The first leg is getting your legal affairs in order... The second leg is financial;” it is essential to ensure that you won’t outlast your money. “The third leg involves “the activities you would like to engage in, be it volunteer or part-time work, learning, social activities, travel, family life, spiritual, health, and fitness.”

Age-Proofing Homes: “Start early to learn what you can do to ‘live in place’ by making your home safe and age-proof—and free from items such as loose

rugs that can make you trip or fall. Reorganize so that items you use the most are most easily in reach without climbing or bending over.”

**Stay Engaged:** “Keep your brain active by learning new things, be it cooking, a new language, writing, learning about history, playing a musical instrument, dancing, or a new sport such as pickleball. You may remember that passion or dream you set aside a long time ago, gave up on, or forgot. Now you have time to pursue it. And as one active 103-year-old woman who trains at the gym said, always have something to look forward to!”

**Be Informed:** “Learn more about positive aging and the people making the most out of this chapter in life. There is a [bibliography](#) at Coming of Age to help you get started. The opposite of a purposeful life is inactivity and isolation, which are detrimental to your health and longevity.”



### A Skillset in Demand

Nesler’s communication knowledge and skills have opened a wide range of consulting opportunities for him. He provides research, copywriting, editing, social media expertise, and ghostwriting services for his clients.

“One vision I have is to edit an author’s fiction or nonfiction book and to offer editing services to academics who desire to publish in business, marketing, or in art journals.” Nesler has a passion for editing. “Many of the nitpicky grammar and punctuation questions that make others scream, I enjoy.”

### Suggestions for Starting a Consulting Business

“Simply telling your friends and colleagues what you would like to do at this stage in life can open doors for you.” Nesler suggests starting with a business and marketing plan and “focus first on one area of strength or expertise you are passionate about offering. Once you build a base of clients, you

can begin to branch out to other interests.” He suggests “reserving your name or a variation thereof, as a web domain.” He also advises taking advantage of local resources that provide small business courses and business counseling or advice.

### For Relaxation

“I have a daily meditation practice upon awakening that helps set the tone for the day. If my mind is racing or distracted, I either go with it or try a different form of meditation. Going for walks, taking a nap, and reading an article also are ways I relax. I would like to take up journaling more consistently. It is a great way to process thoughts and stop loops from constantly playing in your head, and in the past, it has sharpened my writing style.”

Among other activities, Nesler enjoys “stretching, weight training, museums, theater, movies, and travel.” At his own pace, he is also teaching himself video editing and Spanish.”

### Relaxing in New York City

Jeff and two friends found time to relax in New York’s 843-acre Central Park, a popular recreation area established in 1858.



### Advice for Living Our Best Lives

Nesler suggests that we give ourselves time to plan how we “want to live going forward, two years down the road, and years further ahead.” He suggests some of the following resources to plan for our best lives in the future: (1) Learn about the [Explore Your Future Workshop](#); (2) review the Coming of Age [newsletter archives and subscribe](#) to this free newsletter; and (3) check out the Coming of Age [resource listings](#).

## Meditation to Reduce High Blood Pressure

As reported in [Healthline](#), “a meta-analysis of 12 studies” suggested that meditation can help reduce blood pressure. “Blood pressure decreases not only during meditation but also over time in individuals who meditate regularly. This can reduce strain on the heart and arteries, helping prevent heart disease.”



## Nonfinancial Aspects of Retirement: Free Guide and Self-Assessments

After retiring from my teaching career, I became a certified professional retirement coach. I chose to speak and write about what I learned rather than coach. If you are within five years of retirement, please accept my free [15-page Post-Career Planning Guide for The Nonfinancial Aspects of The Life You Really Want](#). This evidence-based resource



includes several self-assessments to help you identify what you want your post-career years to ‘look like’ and what you will need to do to make your vision a reality. *Paula Marie*

## Nearing Retirement? Don’t Sit This One Out

Planning for retirement in a couple of years? Don’t forget the importance of focusing on your health. If you lose your health, you could jeopardize your future hopes and dreams.

According to a Kaiser Permanente research [report](#), older adults spend more than 8.5 hours per day sitting. Evidence suggests that a sedentary lifestyle is associated with [health risks](#)



such as poorer mental health, chronic illnesses like diabetes and heart disease, and heart attacks. Researchers report that individuals who sit most of each day “have a 54% greater risk of dying of a heart attack.” A sedentary lifestyle can also lead to balance issues. A Medical News Today [article](#) explains that sitting too many hours can lead to a loss of muscle mass, contributing to balance problems.

As numerous studies and reports have suggested, taking time throughout the day to keep moving—stretching, walking, climbing a flight of stairs, bicycling, or other activities—is imperative for our health and our future well-being.



## Resources for Getting Your Financial House in Order

Have you established clear financial goals for your future? Do you have a clear picture of your financial health?

Can you locate important financial and estate documents within seconds of needing them? When you pass (and that’s a certainty), will a loved one have all the information at their fingertips to handle your affairs after you are gone?

Two resources that I found invaluable when managing my late husband’s affairs and for moving forward as a solo ager are [The Playbook: 7 Fundamentals of Financial Planning](#) by Ben James, CFA, CFP and Elevate Wealth Advisors’ [Playbook Process](#) videos and the free downloadable documents for building your own Playbook binder. Using these resources, I even learned how to develop a net worth statement; it helped me plan for my future and was not complicated to create. I actually felt more empowered after completing this simple exercise.



The Playbook is a structured system for organizing essential financial (and related) documents within a single binder. It is a system that allows users to get a quick overview of their financial objectives and health and a guide for those who will end up handling our estate after we are gone.

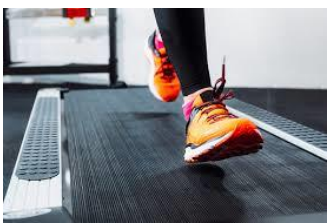
### **An Easy Way to Stay Active and Help Improve Health**

An article posted in the McMaster University Optional Aging Portal touted the benefits of natural form of exercise. “Walking is one of the easiest ways to stay active and has many positive benefits for our health. It can help to improve heart health, aid in stroke recovery, reduce pain and improve physical function.”

### **LIFESPAN VS. HEALTHSPAN**

Siblings John and Ruth both had a longer-than-average lifespan. John lived until he was 90, and Ruth lived until she was 94. However, John had a much longer healthspan.

After John retired from his position as a marketing manager, he started sharing his expertise as a volunteer for a local nonprofit. He also spent more



time doing things he loved—working in his garden and working out at the local gym. Sometimes, John confessed, he still enjoyed flirting with the young women at the gym

and liked to show off on the treadmill when he knew they could see him. John enjoyed his life to the fullest. Then, one day, shortly after his ninetieth birthday, he had a fatal heart attack.

When Ruth retired from her position as an office manager, she believed it was her time to relax and enjoy herself. She liked to watch afternoon sitcoms on television, play online games, and putter in her

garden. When she was about 70, Ruth started losing her balance frequently and was also diagnosed with Type 2 Diabetes. When she was 75, she fell and broke her shoulder. After spending time in rehab, Ruth became depressed and spent more time sitting and munching on comfort food. By the time she was 79, Ruth needed to wear adult diapers 24/7. When she turned 80, Ruth required more care than her family could provide. She spent the next 14 years in an assisted care facility. When she ran out of money to pay for her care, she was eligible for Medicaid but spent her remaining years in a shared, tiny room at the facility.

Healthspan has been described in different ways, including the years we live free from “chronic and debilitating disease.” It has also been described as maintaining quality of life and function to the degree possible until the end of life. Ruth’s quality of life started to diminish when she was about 70. Yet she lived another 24 years—fourteen of which were in an assisted care facility.

**The average American has about a nine-year gap between their healthspan and their lifespan.** If we want to enjoy our lives to the fullest now and in the future, it is imperative that we focus on enhancing our lifespan rather than simply living a long life.

Research suggests lifestyle is critical in extending our healthspan. Regular exercise, limiting the amount of time sitting, controlling stress, getting sufficient sleep, eating a healthy diet (e.g., the Mediterranean Diet), eliminating or limiting alcohol, avoiding smoking, having a positive attitude, maintaining social connections, and having a sense of purpose can help increase our healthspan.

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