

Health and Happiness in Retirement



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Introduction

It is inconceivable that anyone would willingly seek an unhealthy retirement, yet many of us suffer from poor health as we age, often declining much more rapidly than we need to or indeed than nature intended us to.

Unfortunately, it is often the case that the direction of our health is dictated by how we lived in the past and how we are living today. Unless you have access to a time machine you must accept that what has gone before is what it was. Crucial to health and happiness in retirement is what you do about how you live today.

The good news about our health is it is never too late to make interventions that can have a positive impact on your life. The first action to take with regards to health and happiness in retirement is to adopt the right mindset. By this I don't mean just trying to think yourself healthy, I appreciate there are many examples of people using their mind to cure ill health, but this can fail just as often as succeed, I can think of several situations where this has been the case, not least the death through cancer of my late wife.

What adopting the right mindset is really about is your attitude, or how you see the world. The concept of a growth mindset was developed by Stanford University Professor Carol Dweck which can be summarised as a belief that you can develop the skills and abilities to progress, whereas a

fixed mindset is a belief that your abilities are fixed and cannot be changed or improved.

Unfortunately, far too many people have a fatalistic attitude to ageing and the decline that comes with getting older, so much so they almost think themselves into poor health. Worse still is that many folks seem to celebrate the notion of ageing and almost want to compete over their aches and pains. How often have you heard someone say, “*its my age*”, in reference to a troublesome knee or maybe struggling to remember something? Terms such as these and “*senior moment*” need to be banished from our lexicon if we are to take advantage of the very many benefits and opportunities that come with ageing.

The words benefit and opportunity may seem at odds with the idea of getting older, especially as we are often too aware of the things we can no longer do or can no longer perform as well as we did when younger. In my case it is the sports I once took part in; however I have found wonderful replacements and exercise now more freely and with as much enjoyment as I did thirty or more years ago.

Opportunities do abound and are likely to become more abundant as humanity advances and technology progresses. In his excellent book *Bolder* author Carl Honore describes a conversation with Nick Bostrom the director of The Future of Humanity Institute based at the University of Oxford. Bostrom believes that chronological ageing has had its day

and said, *“The important thing is not how many years have passed since you were born, but where you are in your life, how you think about yourself and what you are willing and able to do.”*

I don't think his sentiments could have been any better stated. I am drawn to the words “how you think about yourself” as I am firm in my belief that our mindset is the foundation upon which all else is built. This does not mean denial of ageing, or attempting to live life though you were still in your twenties, that is nonsense, what we need to do is recognise that life beyond retirement age is just as much about how you show up and what you put into it as any age. It will be that you cannot do as much as you once did, you won't be able to move as fast for as long, but that does not prevent you from gaining just as much if not more enjoyment from your life as you did when much younger.

For many people one of the barriers to successful retirement is the mistaken belief that we cannot reinvent ourselves, I have often found this comes about as much from our understanding of the word retirement as with anything else. One of the reasons I wrote *The R Word Time to Retire Retirement* was born of this very issue. Sadly, over decades society has come to accept the idea of ceasing work at a certain age and then doing, well, not much beyond accepting that our time is done. The language we use when we speak to ourselves can be very destructive. Reaching retirement

age comes with all kinds of work related minor celebrations, a party the leaving gift and a fair amount of mickey taking from younger colleagues. The retiree will have mixed emotions, from not wanting to leave to a desire to get away from a job they have begun to despise, but there will also be fear and trepidation about what's next. These emotions are often where the trouble starts.

The successful career builder, perhaps wrapped up in the status of their role is reluctant to depart and sometimes can linger too long in a role, to their own and their employer's detriment. Those that have grown to dislike their job can't wait to leave and assume that not having to come back next week, or ever again is somehow the greatest thing in their lives. Unless they have something else, beyond a holiday and pass times, to move on to, people in either camp will sooner or later arrive at the same destination, emotionally at least, which is one of low mood and too many nostalgic conversations, either alone or with someone who finds themselves in similar circumstances, often over too many glasses of something enjoyable but destructive if over consumed.

What seems to happen is the very desire to hang on or the desperation to get away leads to a kind of mental paralysis when thinking about the future. That paralysis can, in turn lead to poor lifestyle choices and behaviours, which often creates precisely the wrong personal environment to take advantage of what the future can hold. Through this short book I aim to give you a basic recipe for taking care of the

things in your life that will provide the attitude and energy to seek out the future you want and to reinvent yourself again and again over time.

2.

Physical Health

It is perhaps obvious to say that the extent to which we can enjoy life, at any age, is directly correlated with how healthy we are and how we feel. Yet retirement or how we think of it, is mostly seen through the lens of money, I cannot recall where I first heard this saying “*a person with no money has a thousand dreams, a billionaire in poor health has only one*”, the extent to which we remain healthy directly impacts our ability to get maximum value out of our short time on earth.

Life has a way of throwing curve balls, particularly as we begin our tentative steps into the world of work. Curve balls always manage to turn up when are considering settling down with a partner, buy a first home or start a family, all whilst making a determined effort to make a success out of our chosen occupation. In my own case by my mid-thirties, I thought I had every left field event possible thrown at me. The financial crisis of 1987, the recession in the early 90's, record mortgage rates (*they would make today's rates seem positively low*) and a failing marriage. Throw in a few business struggles and well it seemed life could not possibly get any harder. How wrong can one be!

I won't go on with my personal history, but what I learned and observed of others, is that just as our lives start to get a little more difficult than we thought (*these things happen to everyone, only timing and frequency vary*) possible that we begin to adopt a few unhealthy habits. Drinking too much,

eating junk because we don't have time to shop or cook, going to bed too late, getting up too early, missing sleep and a host of other things. Life can be hard.

What is also true is that during our 20's, 30's and 40's we have more physical capacity to ride through the storm, sure some mornings feel a bit too difficult, and we vow never to drink that much again, but mostly we get away with it. Or so we thought.

Unfortunately, what happens is your body becomes engaged in the war you started for it that things start to go a little wrong, but often they go unnoticed. On top of this your hectic lifestyle most likely results in you not doing the things that help both mind and body combat the aggressor, after all how do you fit physical exercise into a day that already needs thirty hours instead of the allotted twenty- four?

Depending on the genes you inherit and the level of exercise you undertook as a younger person the little things that are going wrong begin to reveal themselves anywhere between your early forties to your early fifties. Suddenly going up two flights of stairs is an effort as breathlessness gets in the way, running for the train you were late for fails, or results in a hefty bathing of sweat even on the coldest of days. Tiredness strikes earlier and earlier and desire to go to bed by 9pm becomes irresistible (*more on sleep later but going to bed early is a good thing*), especially when your alarm clock is set to go off at 6am or earlier. Getting up is harder, perhaps the day or night before was a bit too intense, so an extra dose of caffeine is the order of the day, quickly turning into a new habit,

maybe even a little more sugar to give you a lift. All too soon you find you have new habits that are hard to break.

In my own case whilst I noticed that physically things were not as I would like by my late forties, I was still doing okay compared to others my age. But okay must not be translated as doing well. I am convinced one of the problems we all suffer from is that of comparison, we see someone of similar age who appears to be in the peak of physical health and become anxious, only to see someone else struggling more than we are and think that maybe our condition isn't so bad after all. The result is we take no action.

The reality of my own predicament started to kick in during my mid-fifties, I was overweight and certainly couldn't do many of the things I had once carried out with ease only a few years earlier.

Life was challenging in a lot of ways as I alluded to earlier, my wife was diagnosed with cancer and when that happens attention is devoted to your loved one and not yourself. Stress began to take its toll, resulting in persistently high blood pressure readings and a cholesterol level in the region of unsafe on top of which I was regularly falling into a state of low mood. Doctors recommended a heap of drugs, the only one I tried was an anti-depressant, but I hated the side effects so gave it up.

For three years I soldiered on, after all like you I had developed the habit many years earlier. Then one day, I think it was my third visit to the Doctors in just a few

weeks, I saw a different doctor for the first time. I shall be forever grateful for the path she set me on, unlike most doctors she was quite prepared to tell me as it was and not sugar coat things. More importantly though, recognising my reluctance to medicate (*I suspect her natural inclination was not to rush to the drugs cabinet*), she suggested I gave mother nature a go.

In the following couple of months, I made a concerted effort to improve my diet, cut down on the amount of wine I was drinking (*I lost pounds in weight from this alone*) and getting to bed earlier.

We agreed a simple exercise protocol and booked a follow up appointment for three weeks hence.

At my follow up appointment my blood pressure was trending in the right direction and my weight had reduced a little furthermore the exercise was helping my mental and emotional state. I found the exercise regime a serious challenge to begin with, indeed six months later I was wondering if I could or would ever make much progress, but steadily things improved. Today I am in better shape than I was twenty-five years ago, but more importantly my physical fitness has given me both the desire and inclination to seek to make the rest of my life as enjoyable and purposeful as I can.

Before providing some guidance and tips on improving your fitness it is worth providing more on why physical fitness and continuing to exercise in later life is so vital to slowing our rate of decline as you age.

Countless studies have shown the value in older people building strength, from helping prevent us from falling (*one of the leading causes of rapid health decline and death in later life*), strength and fitness will shorten your recovery time if you are unfortunate enough to have an accident or fall requiring surgery.

Our muscles or rather strength and strength training, do so much more it is beyond the scope of this book to try to outline what all of these additional benefits are, but is worth noting that among other things strength, in particular grip strength can do much more than the obvious, as noted in his book *Outlive* Dr. Peter Attia points to a 2022 *British* study of half a million patients that found people whose grip strength was greatest of those in the study also had the lowest incidence of dementia. Attis goes on to say that grip strength is an excellent proxy for overall strength.

How to build physical fitness

There is no one size fits all approach to physical fitness anymore than there is in almost any aspect of life, so I will limit myself to outlining the things that to some degree or another are beneficial to us all.

As well as improving our overall strength we need to ensure to develop cardiorespiratory fitness. It is important to note that these two requirements are in balance and that we do not carry out one to the exclusion of the other. As we age strength training in the form of resistance exercises should increase in proportion to cardio exercise. Being a good runner is not a given to give you all the health benefits you need

to slow your rate of decline in ageing, nor for that matter is turning yourself into that of a bodybuilder.

If you have not exercised for years, then without doubt the best form of cardio-respiratory exercise you can undertake is walking. Ideally at least thirty minutes and if you can swing your arms as you walk so much the better for added impact try to walk over undulating terrain. You may find that thirty minutes is too much to begin with, in which case limit your walk, accordingly, try twenty minutes or even less if necessary. If you can only manage ten minutes try doing this twice in a day, make sure to give yourself time to rest, maybe only do two days in a row to begin with. What is crucial to understand is that regaining physical health is not a race, the risk of injury is high so making sure to include plenty of stretching before and after exercise is crucial.

You may also benefit from seeking medical advice before you start anything, the aim of the game is to develop your fitness not to cause yourself harm.

If you are already a walker then you might want to consider running or cycling, the former can be detrimental to your joints. When I first set out to run again, I was using a treadmill in the gym on every visit, usually four days a week. When the Covid lockdowns came in I took to running outside and found this hard, I was only capable of running for ten minutes before needing to walk for two minutes and then go again. It was not long before ten minutes became twenty then thirty and the need to walk was gone. I followed the

help of the Couch to 5K app promoted by the BBC and the UK health authorities. It was a good way to get started.

Today I have reduced the amount of running to two days per week and have increased the resistance training I do. I have also added a couple of cardio sessions during my daily workout. I generally rest one day per week, sometimes two. The cardio exercise is a mix of a static bike, which is a used machine my wife found in a charity shop and a vibrating plate, or High Intensity Training machine, this too was relatively inexpensive. Since the lockdowns I have ceased my gym membership and the equipment we have at home has cost less than one years' membership.

There are two important aspects of our cardio health to bear in mind, the first to use the term coined by Dr. Norman Lazarus is to introduce you to his friend Max. This is shorthand for Vo2Max, which is the measure of how much oxygen you can take in at your maximum physical effort. There are scientific methods for testing and measuring your Vo2Max, however I am not suggesting that you have to go and get tested, although it is possible to do so, rather that you should be aware of the point where you have to stop whatever you are doing because you can no longer draw in enough oxygen to feed your muscles. This point will be reached at a different point for each of us and if you have not exercised for years this could happen by going up a few flights of stairs, on the other hand if you have maintained a supremely active athletic life then it will take much longer.

Knowing where you are on this relatively simple scale is helpful. Your aim should be to extend the time at which you can sustain maximum output, if you are already very fit then perhaps maintenance should be your goal.

I have noticed that whilst I enjoy running and prefer it to a bike, my joints do not like pounding the road quite so much so I limit the volume of running I do, but I do endeavour on each of my runs to insert at least two periods of maximum output, one of which is easy in the sense that I have a short by very steep slope to run up, at maximum effort I can barely move by the top. Increasingly I use a static bike as this reduces the risk of injury to my joints.

Using a bike is also an excellent way to manage the second aspect of cardio fitness, which is referred to as Zone 2 exercise. Zone 2 can be described as the point in your activity, whether, walking running or riding a bike, during you could manage to speak but would prefer not to. Studies have show that Zone 2 exercise is the best way to improve and strengthen your cardio fitness. This can start with walking, which if you use the Couch to 5k app can very quickly lead to jogging and then running.

The biggest challenge with working out at home, and some gyms, as we age is that the bulk of apps or advice, whether online or at a gym, is targeted a younger people and as we age, we need to do things a little differently. That said finding the right personal trainer or online help is possible, it just takes a bit of research.

For resistance training I use a bar and a set of bands for upper body workouts on top of simple things such as press ups (push ups) and sit ups. I now use a resistance band for the former.

You can add a lot to your overall exercise regime through daily life, for example, always use the stairs where possible instead of lifts or escalators. Try parking your car furthest away from the supermarket entrance if you can and carry your shopping instead of using a trolley to get to your car.

Better still if you can walk to the shops and walk home again with your shopping. Go for a walk to make at least one telephone call a day. If you are still working, try standing desks, or at least getting up from your chair regularly.

One other important point about exercise and physical wellbeing is balance. I was shocked a few years ago when I discovered how poor my balance had become. Increased strength has helped but there is more to it than that. Both balance and stability are crucial to our welfare, the latter is also helpful in the gym as stability and form are the best ways for you to avoid injury, which you must be just as careful of as anything else.

I did a tiny amount of research into the issue of balance and started standing on one leg and swapping legs to help, but I was moved to change what I did when listening to Dr Kelly Starrett on a podcast. Dr Starrett has a website called *The Ready State* (www.thereadystate.com) in which he is a proponent of mobility, too much muscle can inhibit mobility as I am sure you know. Mobility and flexibility

are very important to your overall health in addition to reducing the risk of falls.

During the podcast interview I heard him relate being in a Japanese hostel, where he witnessed Japanese people some thirty years or more older than him, lowering themselves to sit cross legged and standing again without using anything to either balance or help them stand up. I tried to do it and fell over. Ever since lowering myself to the floor and getting up again as regularly as I can. I am not able to get down on the floor unaided and sit without causing myself instant hip discomfort, the length of time I can sit is extending bit by bit. I cannot get up without using a knee to lever myself, but I do not need to use a hand. In Peter Attia's concept of the Centenarian Decathlon it is one of his aims to be able to get off the floor by using only one point of contact. In the rush to build strength remember the importance of balance, flexibility, and stability.

How is your health today?

As I said earlier unfortunately failing health can keep itself hidden before announcing a condition that is hard to deal with or worse impossible to shake, it seems grossly unfair, but then life itself is often not fair.

Our medical system is still heavily biased towards treating the sick, a system that has been described as the disease management service. Slowly but surely prevention as the first

step in healthcare is emerging from the science of treating the sick, but it can still be hit and miss.

Availability and the cost of health checks varies a lot depending upon the country you live in, but blood tests and other screening is coming down in price throughout the developed world and I would encourage you to seek these out. In the UK we have come to assume, wrongly in my view, that the *National Health Service* (NHS) will ride to the rescue regardless of what is wrong with you.

However even if the system was not sinking under the weight of treating the sick it should really our own responsibility to manage our health. The NHS offers a variety of cost-free screening services, however private providers can offer good basic screening from as little as £150.

It is worth taking the time and meeting the cost of finding out how healthy you are now, for example discovering something that could be managed with a simple change in diet could save you a lot of misery in the future, or even your life. I know a lot of people take an “*I don’t want to know*” approach, however this won’t help you as you will certainly get to find out in time if you do have something wrong.

Many gyms provide a basic fitness assessment which can be invaluable in determining the course you take with regards to exercise and can sometimes flag up other issues that require further investigation. If we all took these steps regardless of the country, we live in the scope for reducing the strain on our health services is immense.

Looking after yourself could also be contributing to the welfare of others. We have been here before when we understood the impact of passive smoking, how many parents quit?

Diet and Nutrition

Today it is quite easy to start a major disagreement when talking about diet. With nearly as many diets as letters in the alphabet confusion is a major problem, deciphering what is what and which diet is most likely to be good for you is hard.

Each diet has its ardent supporters and in some cases zealots. A lot of nutrition and diet advice comes without scientific evidence to support it, a lot of advice is relying on little more than anecdote or personal experience.

There is a growing amount of data on the subject of nutrition and the benefits of some foods and the negative effects of others, in time we may get to the point where disagreement can be consigned to the wastebin. I hope so, as current debates are not all that helpful and could even be harmful to some people trying to work out what's best for them. And perhaps what's best for you is the best place to start, much like exercise there probably is not a one size fits all diet. We are all very different, our bodies need different levels of the various nutrients at different times of our lives in order to work best for us.

I am not qualified to get into the debate as to whether your diet should be low carb, high protein, or the

reverse. What I can say is we need a wide range of micronutrients and vitamins to help maintain our health.

We can also be confident in saying that high and ultra processed foods are not good and should be removed totally or radically reduced in your diet. The other significant problem volume, in the western world at least we tend to overeat. Eating too much leads to a host of health issues with the rising levels of type two diabetes seemingly out of control in some places. In addition to these steps reducing our intake of refined sugar and overly processed cooking oils will go a long way to help us improve and maintain health. Where you can try to use olive oil or an oil that has been produced with the minimum level of processing, for example oils from avocados, coconut and rapeseed are among alternatives.

Although it took a long time to sink in for me, I do recall my maternal grandfathers' words, "*I eat to live, not live to eat*", I fear as a society we have got this the wrong way around. Eating sensibly plays such a significant part in our health and at the risk of being repetitive, your enjoyment of life and especially life as we age will be directly correlated too how healthy you are.

Having a largely plant based diet is beneficial for our health and longevity, this is one area where there is a lot of evidence to support such an approach. Countless studies have found that the diets of the people who live in what are known as

the Blue Zones is plant based, although there is more to the longevity enjoyed in these societies, how and what they eat is a significant contributor to their enjoyment of life and healthspan.

The most famous of the Blue Zones (the areas of the world where long life is common) is the Japanese island of Okinawa where they practice a different way of living to that which we live in the west. The island is also home to the largest number of centenarians per head of population in the world. As there is much more to this than diet, I will provide more detail later in the book.

Some commentators and food writers advocate a Mediterranean style diet, you could add the type of leafy greens found in less sunny climates to this general guide. Another way of looking at this is to eat the rainbow, a phrase that has become widely used as the colour of food neatly coincides with the colour of the rainbow and these brightly coloured foods are very good for us. If you are struggling to visualise it, then a quick online search of a market in say Provence France or Sardinia Italy and you will find images of brightly coloured fruit and vegetables that you should strive to make part of your diet.

Another key goal must be to ensure as much as you can, that the food you eat is fresh or as fresh as possible and does not have processed items added to it, such as sauces and dressings from a jar.

Making your own dressings is not nearly as hard as it seems and can be done cost effectively with the right ingredients. There are a host of websites that can help in this regard, almost too many to mention, but among them are BBC Good Food, Bon Appetite, Eating Well and Jamie Oliver.

Other steps we can take as gospel is to cut out snacking between meals, most snacks fall into the processed food camp in any case. I tend to struggle with this, but I am infinitely more disciplined than I was ten years ago. The other crucial aspect of eating habits is when we eat. Ideally your last meal of the day should be three hours before bed and try to get a minimum gap of eight hours between your last and first meal of the day.

Breakfast is named as such for a reason, fasting is also something that is beneficial for us. In this regard I am not referring to extreme fasts (something else about which views vary even among experts) but to ensuring you try to stretch the time between the last and first meal of the day. If you can get to twelve hours or more so much the better. This approach is often referred to as time restricted eating. Try to reduce the sugary snacks you may enjoy, similarly sugary drinks, none of which is beneficial to your health.

Over recent years the role of protein in the diet as we age has become more widely understood. We need protein to help build muscle, yet studies such as a 2020 study by The University of Sheffield's Healthy Lifespan Institute in the

UK found that only fifty percent of those in the study consumed sufficient protein. This was based on the UK recommendation for protein intake, which is lower than many other nations authorities recommend. The UK guidance is for 0.75 grams of protein per kilogram of body weight, whilst many international organisations suggest 1.2 grams per kilogram of body weight. The study was based on people in the age range 65-90.

Based on what I have been able to discern we need to reduce our food intake, eat fresh food, and avoid processed foods. Restrict the time window in the day in which we eat and ensure to take in more protein as we age, beyond that, personal taste, likes and dislikes will dictate what we each eat.

Annual blood tests can help you determine whether you are deficient in any particular nutrients and what foods you might need to add or remove from your diet as a result of the tests. There are a growing number of services providing quarterly tests at affordable rates that can help you further.

If like me you struggle to get out of the habit of eating things you should not, or in quantities that are inadvisable, in my case sweet things, then you could try what I did, which was to make sure I either bought smaller cakes, not so easy these days, or replaced something sweet with fruit. I have also taken to eating dark chocolate, which thankfully happens to be good for us, although as with any food not if you eat too

much of it. I play a game with myself and see how long I can keep a single small piece of chocolate in my mouth. It is surprising how effective this has been. None of my suggestions were an overnight success but perseverance has helped me not only reduce sweet items but also to cut sugar out of my diet overall. I did the same with salt. I would love to have been able to flick a switch and achieve the outcomes I have but I found this too difficult and whilst maybe not perfect the strategy I adopted has worked.

Changes to your diet are much like anything else in life in so far as it requires you to adopt new habits. Books such as Atomic Habits by James Clear and Tiny Habits by BJ Fogg helped me a great deal in understanding what I needed to do to develop new habits that stick. In his book Tiny Habits

Stanford University professor BJ Fogg sets out the three conditions that need to exist for us to develop new behaviours, which he calls the Fogg Behaviour Model. In short what this model sets out to show is that we need to have the right balance of Motivation, Ability and Prompt, to create a new behaviour, he produced this equation to help, $B=MAP$, with B representing behaviour.

Where motivation is high, but ability low, it is necessary to start very small, hence the title of the book. Creating the right prompt for you to act will help to get you going. The reality is that if we do something and it works, we are more likely to stick with it and progress further as new behaviours or habits

form.

Another way to think about this is if you decide to run a marathon for the first time having not run for years going from nothing to 42 kilometres or 26 miles for the marathon in one hit won't work, aside from the risk of killing yourself the task will simply be too tough and you will no doubt give up.

Common sense dictates that you start out with small goals and give yourself enough time to gather confidence and the ability to run further. The same is true with changing your dietary habits. The processes are simple although not necessarily easy which is why I recommend you take baby steps to begin with.

With regards to both your physical health and diet if you have any concerns before making changes then it may well be sensible to consult a medical professional and a nutritionist.

3.

Mental Health

Being physically healthy but mentally unhealthy increases the risk that your retirement will not be as happy or healthy as you might wish. In the introduction I mentioned mindset, which is your attitude to or how you approach an issue, this should not be confused with your emotional and mental health.

For a long time, the subject of mental health was something of a taboo subject, but in recent years things have begun to change as people become more open to talking about their problems and society as a whole more understanding of the issues that can arise. Genuine health and happiness in retirement will be very difficult without good emotional wellbeing. For a lot of people emotional health will be a work in progress, and much like your physical wellbeing is not something that can be achieved with the wave of a magic wand, it requires work or effort and continuing input for maintenance.

Serious problems due to trauma may well need professional intervention much like physical ailments. As with physical health issues drugs may be needed to help you back on the road to health.

As I mentioned earlier, I was prescribed anti depressants which I found hard to take, although I was fortunate my levels of low mood and depression were capable of being managed with a regime of journalling, exercise, and counselling. However, this only worked so far and may not be sufficient for you.

I found talking therapy soon seemed nothing more than a way for me to hand over cash each week with little long-term return. Having tried three different therapists I feel fortunate that whilst seeing number four I suffered one of the worst panic attacks I had had in years. Fortunate might seem an odd thing to say, however this led to the therapist recognising the limits of her practice and she referral me to a doctor specialising in trauma. Although it took a while to dig into my past for the doctor to fully understand what had happened, we arrived at a diagnosis and treatment called EMDR, or *Eye Movement Desensitisation and Reprocessing*, whilst a work in progress this seems to be working.

You may or may not have similar issues to me, many years ago I heard a psychologist say that we all have mental health, or emotional issues to one degree or another, much like physical problems.

Fortunately for most people most of the time those issues are minor. However much like anything in life, mental health problems can appear almost out of nowhere.

Almost with each passing day more information is becoming available on mental health issues and how to manage them. Among these is a greater understanding of the need to exercise our brain just as we would our body. Maintaining mental agility and cognitive abilities is crucial to your long-term welfare. There are several ways to go about this and swiping your smart phone is not one of them.

Learning new things is of enormous benefit and cannot be overstated, as is reading and spending time in nature (*which is also great for your emotional wellbeing*) walking and thinking.

The fitter you are or can make yourself mentally the easier it will be to navigate the inevitable challenges that will arise. Transitions in life or change can be hard to cope with, humans are not uniformly great at managing change and changes will come. One of the many challenges I have had working with my financial planning clients is that of considering how to spend their retirement lives.

Often people have become so used to a particular pattern of life that they can, to use a much over used phrase, become “stuck in their ways”, this can be hard to break free from. It is especially true when a career or profession has required you to learn more and more about less and less in order to become successful.

Highly focussed attention to deep learning is well and good for your profession, but one common problem that arises is an inability to look beyond this narrow focus when thinking about what’s next.

This might seem a strange remark, but many of the people I witnessed struggle most with adapting to life after work had highly successful careers and retirement income was not a concern. It is hard to pinpoint exactly what the problems are, whilst loss of status is an issue for some, mourning the inability to perform the job they enjoyed for many years is a problem for others. One thing all seemed to struggle

with is the capacity to use their imagination to consider what they might do next.

Neuroscientists suggest one problem where people struggle to use their imagination in later life is that through our lives we have tended to cease to practice creativity and play. By discovering what works while developing a career we generally stick to the things that have proven successful. The result is that your creative mental muscles lack use, much like your physical muscles it is essential to get them back into shape.

Other challenges in later life that can cause anxiety and depression is loneliness. As social connections, often associated with work become severed many people find it hard to reconnect with others. It is important therefore to have a plan for the retention of friends extending beyond our families. Having your children and grandchildren visit can obviously help with loneliness but we need the stimulation of others to be able to maintain a companionship and mental stimulation.

Practices such as meditation, yoga and other, mostly eastern, practices are great ways to help with our emotional and mental equilibrium. Yoga and practices such as the ancient Chinese art of Tai Chi have the added benefit of being performed in groups which provides an additional means of developing and maintaining social connections.

The maintenance of connection is one reason often

cited by people who choose to carry out charitable work in later life whether acting as information or tourist guides at local sites or working in charity shops. The importance of these seemingly simple and not overly exacting activities should not be underestimated.

One challenging problem you may face as you age is the loss of a loved one. The stages of grief that we pass through are not always easy to comprehend, again using me as an example I barely felt any sadness for weeks following the death of my wife, and then one day seemingly out of nowhere whilst out walking I broke down and wailed in a way I didn't know was possible. Grief has five key stages, although many experts in this area these days suggest seven stages, which expands on the work originally done by Elizabeth Kubler-Ross.

The five stages are:

- Denial
- Anger
- Bargaining
- Depression
- Acceptance

The following is reproduced from the website of Cruse Bereavement Support a UK charity created to help those who have suffered a bereavement.

Denial

Feeling numb is common in the early days after a bereavement. Some people at first carry on as if nothing has happened. Even if we know with our heads that someone has died it can be hard to believe that someone important is not coming back. It's also very common to feel the presence of someone who has died, hear their voice, or even see them.

Anger

Anger is a completely natural emotion, and very natural after someone dies. Death can seem cruel and unfair, especially when you feel someone has died before their time or you had plans for the future together. It's also common to feel angry towards the person who has died, or angry at ourselves for things we did or didn't do before their death.

Bargaining

When we are in pain, it's sometimes hard to accept that there's nothing we can do to change things. Bargaining is when we start to make deals with ourselves, or perhaps with God if we're religious. We want to believe that if we act in particular ways, we will feel better. It's also common to find ourselves going over and over things that happened in the past and asking a lot of 'what if' questions, wishing we could go back and change things in the hope things could have turned out differently.

Depression

Sadness and longing are what we think of most often when we think about grief. This pain can be very intense and come in waves over many months or years. Life can feel like it no longer holds any meaning which can be very scary.

Acceptance

Grief comes in waves, and it can feel like nothing will ever be right again. But gradually most people find that the pain eases, and it is possible to accept what has happened. We may never ‘get over’ the death of someone precious, but we can learn to live again, while keeping the memories of those we have lost close to us.

These five stages can impact people in other situations, for example anyone mourning the end of their career as they move into retirement, but we could also add a marriage or relationship breakdown, essentially anything in which we feel a sense of loss. I am not trying to put the end of a working career into the same category as the death of a loved one, however whilst the emotions may not be quite as intense as bereavement the loss of something meaningful to our life can have a similar effect.

4.

Working out your capital need

For years sleep was not considered the least bit important to our lives, indeed not sleeping and working all hours was seen as the mark of a truly productive and impactful person. When Margaret

Thatcher was British Prime Minister it was said she only needed four hours sleep a night. Scientists now know this to be a recipe for disease and poor health in later life.

Some people struggle with sleep over and above deliberate deprivation which can be difficult to resolve. One remedy has been to medicate, whilst sleeping pills can effectively “knock” someone out research has found they have a negative impact on the quality of sleep.

Although not a simple solution for those who find sleeping a problem there are some basic steps that can help. Make sure your room is dark, I use eye shades to make sure, during the British summer they are particularly helpful. Light is the signal to our brain that it is time to be awake.

Light can be a problem in other ways, once again studies have found that dimming the lighting in your house during the evening is beneficial to helping your brain to understand it is or getting close to the time when you need to sleep. To this can be added ceasing the use of screens, whether televisions, computers, or smart phones at least thirty

minutes before bed is beneficial. Try not to take your phone to bed, if you use it as an alarm then place your phone across the room so you have to get up to switch it off. Try not to look at your phone in the night, even the merest glimmer of light can cause your brain to wake. If you need to use the bathroom at night, try to make sure you only use low level lighting and have this as dim as possible. When travelling I have taken to using my Kindle eReader as a kind of torch, with the brightness setting on what is called “warm” and with this turned down, I turn the device on and point it to the floor to guide me. I have found this works very well.

Another common problem for sleep is noise. Living in a town or city can make this very difficult to manage. There are a variety of earbud products available these days which can help, personally I find simple foam ear plugs work well.

Whilst light and noise are maybe the obvious things to tackle, other problems in the environment can be an issue. Temperature being one significant challenge. Try to make sure your bedroom is as cool as possible, also, and this might sound bizarre, according to Neuroscientist Andrew Huberman (Huberman Lab podcast August 2022) make sure your feet are exposed. Your feet are good ways to express bodily heat, he also noted in a podcast that the tendency to have tight bedsheets restricts movement and can cause physical problems with your ankles in time.

Apparently it can also be beneficial to raise your feet, by placing a small cushion beneath your ankles.

Other things to be careful about are when you eat and caffeine. Try to have your last meal of the day at least three hours before you go to bed, obviously sometimes this isn't possible, but if you can do it for most of the time the benefits are noticeable. Limit your caffeine intake and try not to drink any caffeine later than four o'clock in the afternoon. Alcohol is also a problem for sleeping, or at least the quality of your sleep, whilst alcohol can have a sedative effect, much like sleep medication alcohol can severely impact the quality of your sleep.

If you struggle to get off to sleep a hot bath before getting in to bed can be very helpful as can drinking camomile tea bed which is a good relaxant. I am not qualified to comment on supplements for sleep, but many health food stores carry natural remedies that are said to assist with sleep.

Like many people I had no idea that thinking about sleep as part of a structured daily routine could be beneficial. The habit I had around sleep was much the same as everyone's, you should go to sleep at night, a habit developed in childhood and of course demanded by mother nature. It came as a surprise therefore to learn that how we wake up, eat, exercise and work during the day can have positive and negative impacts on sleep.

If we start at the beginning, our need for sleep is driven by the circadian rhythm, you can influence or almost set your rhythm by the amount of natural light your eyes absorb early in the morning.

Huberman recommends getting thirty minutes of direct sunlight within the first hour of waking. He says not to wear sunglasses and of course not to look directly at the sun. Clearly that is not always feasible if like me you live in part of the world where daylight hours through much of the year are short, in these instances he recommends using something such as a ring light, something many of us acquired thanks to the Covid lockdowns. It is also important to note that you should not look directly at the sun and the natural light that is provided even through cloud is good enough for the job. By combining this habit with lowering the amount of light as evening wears on you can help prepare your mind and body for sleep.

It was only after hearing that exercise late in the day can be detrimental to sleep that I thought back to playing sport in the evenings in my twenties and thirties. Throughout my life I have been an early riser and therefore I would need to go to bed earlier than a lot of my contemporaries, however whenever I had played sport after seven in the evening, I found getting to sleep difficult. At the time I did not appreciate that exercise wakes us up. Therefore, if you can, either exercise first thing in the day or before your last meal, that does not mean you cannot go for a walk in the evening summer sun after eating, doing so has not caused me sleep

problems. As with everything we are all different so you may need to experiment a little to find what works best for you.

Stress can cause immense problems with sleep, sometimes preventing you from getting off to sleep or making getting back to sleep difficult if you wake in the night, or both. The latter is often a challenge for me. Worrying about things in your life that might happen is mostly futile, but knowing this does not of itself prevent us from doing it so we can best influence our stresses in other ways.

Among the techniques you could try if this is an issue for you, are once again things that could be beneficial to other aspects of your life and fit neatly into a daily routine. Mainly these are the suggestions mentioned earlier concerning mental and emotional health. Journalling, simply writing about the things that are troubling you is often a great way to dispose of them or at least set them in the correct context. Finding time to meditate, personally I struggle with this, but I have got a little better and I believe the sources that recommend meditation as a good mental tool and so I will continue to persevere, why not try it? Yoga is also a good stress reducer, and some people also report that yoga prior to bed can help get them off to sleep. Being awake in the night when you are also tired with your mind racing through a thousand thoughts is of itself depressing, since most worries we have seem to magnify at night things can quickly turn into a downward spiral.

Some people find writing these thoughts in a bedside journal beneficial, I have found two things that work for me, the first is to read a few pages of a simple fictional book, don't read a business or other thought provoking book, the second is I imagine a relaxing and comforting scene in which I would naturally doze off. These two simple techniques work for me most of the time, sadly as with everything there is no perfect solution and they do not all work all of the time.

Our bodies need to rest, your muscles repair from exercise and become stronger during rest as does your mind. Good quality rest and sleep are hugely beneficial to the rest of your day and vice versa.

5.

Conclusion

An enjoyable later life is far more likely if we are in the best health possible. Ageing brings with it the inevitability of decline, simply choosing to decide you are not ageing and attempting to live as though you were still in your thirties won't work, or at least not for long and could have a detrimental impact on your welfare. We cannot stop ourselves from ageing, but we can slow the rate of decline by adopting the simple habits set out in this short book.

Accepting change is hard, that is one reason why retirement increases the risk of depression by a whopping forty percent. However much like gravity whether we like it or not change happens and how we manage the transitions of change is key to making the most of life.

Having a plan for your life is beneficial, when I first began to promote this message with clients I had the sense that many thought I was attempting to suggest retirement and later life should be treated in the same way as you might after attending a motivational business or self-help seminar. I am not.

There are of course some common themes, not least your mindset. To the extent that you can view the future as providing opportunity and that you are prepared to find ways to learn and grow you will find many other things you need to do to remain as healthy as possible easier. Indeed, the more excited you are about your life the more likely you are

to adopt the habits that will render your capacity to take advantage of those opportunities.

Some topics covered in this book are simple, but not easy, not everyone enjoys exercise and if you have not exercised for a long time getting going can be hard, tomorrow always seems like a good idea. But tomorrow never comes.

The mental effort needed to get yourself going can be huge, whilst I enjoy exercise, there are times when I don't want to do my workout and I have to force myself to get up and get going. Ironically, I then usually find the session that follows hugely rewarding, maybe it's the contrast, I don't know, but finding a way to force yourself to do something when desire is at its least will be beneficial.

Maybe you are one of those people who needs an accountability partner, working out with others can be socially rewarding and of course having someone to encourage you or to show up for is of enormous benefit. As to can be your part in encouraging them when they do not feel up to it.

Developing new habits can be hard and as with exercise, changing diets, improving nutrition, and reducing alcohol consumption is not always easy. Few people can adopt a new approach to their lives with the flick of a switch, I know I couldn't and much like the development of my exercise

regime changing my eating habits took effort and time.

It is fair to say that whilst I became conscious of the need to avoid junk and processed food decades ago, I was still prone to eat too much meat and not enough fruit and vegetables and only began to take those issues more seriously in my early fifties. When I struggle, I take time to consider what the consequences of poor choices might be and frankly I find the alternative outcomes very unappealing. This usually does the trick.

When you begin to make changes do so in small easy to manage steps, making sure each increment is something you know you can do again tomorrow. Developing new eating and drinking habits is much like exercise, for example if you go to the gym and overdo it, you will be in so much pain the day after you are not only disincentivised to go back but physically you can't. It is better to move forward incrementally than to go all in and then stop. Whilst it might be desirable to have a whole set of new habits instantly, especially if you have been prone to poor habits there is no point starting something and then instantly quitting, as I said at the beginning unless you have access to a time machine the past is just that, past and you cannot change it, all you can do is to make positive changes for today and the future.

Science and academic studies have found time and again the interdependence that exercise, diet, sleep, and mindset have

on one another, improving each makes the next easier. If you can begin to think differently about the future and adopt healthy eating and exercise habits your future self will thank you.

