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*Third Ager and Loving It!*

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## CHAIRMAN'S MESSAGE

“Ageing is a process that is to be celebrated; you and I can certainly age well.”

The message of “learning to grow into a better me” as we age is a timeless one. In this regard, I’m delighted that the book *The Better Me* has been published as part of the Council for Third Age’s 10th Anniversary celebrations in 2017.

I am grateful to the team working tirelessly behind the scene to make this book available. This includes the very passionate and talented Board and Management, whom I am privileged to work with. At C3A, we strive to explore and galvanise all the ideas and resources within our reach to proliferate the active ageing message, and cultivate the active ageing landscape. Ultimately, the aim is to inspire Singaporeans and residents to age positively.

*The Better Me* is a book that benefits everyone, as quite simply, every one of us ages! Readers who are third agers, and those entering the third age will find it particularly relevant and useful. The third age is a stage of mature adulthood of self-discovery, making choices and taking actions that leads to purposeful contributions towards self and others.



# PREFACE

At this point, I would like to share heart-to-heart with seniors who may be storing negative emotions and anxiety. Please look at ageing with a new perspective – that ageing can be a process to be celebrated, and not scorned or be concerned about. You and I can certainly age well. It is the path where we grow to be the best we can be, and one that can “surprise” us as we seek purpose and fulfilment. Be thrilled and be thankful for what has happened in your life – regardless of the ups and downs you have experienced – and take on an expectant spirit in what is to come.

Read *The Better Me*. It gives you good information and insights, guiding you to age positively via the seven dimensions of wellness – intellectual, social, physical, emotional, vocational, financial and spiritual – expert advice, real-life stories of seniors who age well, essential questions to reflect on your life, and the tools you need to live “the better me” in years to come.

American writer Mark Twain once said, “Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.” Indeed, when we learn to view age as simply a number – a state of our mind – it gives us the confidence to dream, imagine and live our years ahead.

Finally, I earnestly hope that every Singaporean and resident here aspires to discover more about himself or herself, and become a “better me”. See your life as a story that unfolds to a new tune every day. You’ll realise that your best years are yet to come!

Please join me in this beautiful journey ahead.

**MADAM CHUA FOO YONG**

Chairman, Council for Third Age

Ageing is depressing. Ageing is a slow but inexorable process of decline engineered by nature. Youth means growth and promise. Ageing is the opposite. Little wonder that there has been a perennial quest for youth and immortality since time immemorial. We all desire to stall the process of decline, decay and demise.

Not a particularly positive way to introduce this book, which is about positive ageing.

The most pragmatic way to deal with the inevitable is to embrace it with humility, honesty and hope.

Look for positive role models and glean insights from their successful journeys. Learn from and about them.

The pristine purpose of this book is to shed light on how Singaporeans can age positively and gracefully, nay, to blossom differently and enjoy a second bloom.

Is it possible to age and bloom gracefully in a city like Singapore where citizens are too stressed and stretched to marry or procreate? Where to find time?

However, falling fertility means that more of us will have to cope with ageing as we face dwindling family support. This makes it even more urgent for us to bloom gracefully to enhance dignity, independence and contribution as we age.

Warren Buffet in a recent interview confessed that money, unlike time, had no more utility to him. How true; the more a person ages,

the more imminent is his expiry. The only certainty is mortality. What sagely observation from one of the most admired philanthropists of our era. In my view, ageing is the great equaliser: no matter how rich, famous, powerful and attractive you are, you will have to give them all up. The only truly valuable asset is time. This is a salient truth that emerges and gains clarity gradually only when we mellow with time.

Time has no value unless it is filled with meaning. But what confers meaning to time and by extension, life?

Love perhaps. But during our golden years, romantic love is no longer fashionable. To us, love is a kind of sublime emotion encapsulated in deep personal and social relationships.

To age and bloom positively and gracefully, we need to fall in love with humanity once again.

The contributors of this book exemplify this epiphany through their sterling examples and intimate sharing.

Ageing is perhaps nature's subtle way of forcing us to re-orientate ourselves to view and live our lives differently. We don't retire from life when we age. We change direction and live lives to the fullest the way we deem fit. In other words, wake up, and go forth boldly to do what you have always wanted to do before time runs out!

Before embarking on this insightful book, let us pause and reflect on the six facets of positive ageing which complement the Seven Dimensions of Wellness:

1. Family and friends – social and emotional needs
2. Fitness and food – health and physical needs
3. Finance – economic needs

4. Faith – spiritual needs
5. Fun – recreation needs
6. Freedom – the most multi-dimensional and elusive human need that is hard to define, describe and attain

Confucius, the ancient Chinese sage, attained “freedom” only at the age of 70. He famously opined that only at 70 could he follow his heart's desire without transgressing the boundaries of morality. To me, that is the ultimate goal of positive ageing. To attain the freedom of thought when our diverse needs spanning spiritual, mental, intellectual and social dimensions all reach equilibrium. This is an ideal that is worth striving towards. Ageing may be a process of physical and cognitive decline. But it is also nature's way to force us to focus on what is really important – to seek personal freedom and fulfilment. When we were younger, we did what others, especially family and society, expect us to do. When we age and mature, we know that it is time to seek a second bloom, a bloom that is driven by our own volition, rather than conforming to what others expect from us.

This book on positive ageing encourages us to cherish the opportunity for a second bloom. May we heed the call, re-orientate ourselves and celebrate ageing by scaling a different peak.

**DR JACKSON YIP-OW SIEW WAH**

Board Member, Council for Third Age

# ACKNOWLEDGEMENTS

In 2007, the Council for Third Age (C3A) was inceptioned to promote active ageing among Singaporeans, and at the same time, to inspire a landscape where ageing is celebrated and embraced. This 10-year journey has seen many innovative initiatives rolled out, benefitting scores of seniors who are in their third age, and even fourth age!

As C3A marks its 10th Anniversary, we are pleased to present a first-of-its-kind book *The Better Me* for all Singaporeans, especially third agers. This publication is a testament to the beauty of ageing when one determines to age well – with hope, resilience and support from the community.

C3A could not have accomplished all of this, including the publication of *The Better Me*, without vital support from our key partners: the government ministries, statutory boards, schools and institutions, community-based organisations and other agencies working together with us to champion active ageing and lifelong learning for seniors. We are grateful for their valuable support in these 10 years, and we look forward to many more years of continued partnership.

In regard to the publication of *The Better Me*, we would like to specially thank and acknowledge Ministry of Health, our Board Members, management and staff for their encouragement and support. In addition, the many chapters and articles that appear

in the book would not have been possible without the enthusiastic contribution of Mr Willie Cheng, Dr Helen Ko, Dr Christopher Cheok, Dr Jackson Yip, Professor Kua Ee Heok, as well as the wonderful participation of active agers Mr Goh Seok Hiong, Madam Amta Taiyeb Mama, Mr Abdul Jalil Anwari and Dr Ma Swan Hoo.

Finally, we want to extend our salute and appreciation to all third agers who have shown us what positive ageing can yield to those who pursue it – a healthy, wealthy and meaningful new chapter in the second half of adulthood.

## COUNCIL FOR THIRD AGE





PART I

## INTRODUCTION

Cultivating a “better me” as you age can be very meaningful and rewarding. The key lies in learning and serving. Be thrilled by 75-year-old Goh Seok Hiong’s story, as well as expert advice from leading psychiatrist Prof Kua Ee Heok and inspiring stories of many others.





GOH SEOK HIONG

## JOY OF LEARNING

Mr Goh Seok Hiong, 75, believes in a life of exploration and learning as well as giving back to society. He affirms that, to age well, it is good for one to remain contented and positive, and to have a long-term view on life.

Mr Goh Seok Hiong has already celebrated his 75th birthday, but looks in his 50s. He still has a head full of hair and is trim and spare, with no “love handles” around his middle or flab of any sort.

Seok Hiong’s inquisitive nature gives a clue to his fitness. He has just picked up tennis; prior to that, inline skating and pickle ball. In fact, it is quite difficult keeping track of Seok Hiong’s hobbies, as he is always picking up new ones all the time!

This is not to say that Seok Hiong is a fickle man. Far from it. Seven decades of sensible living, and taking responsibility for a career and his family – his wife, three children and six grandchildren – have taught Seok Hiong the value of perseverance and resilience.

So, just as he manages his time to maintain his family life and volunteering life, Seok Hiong applies the same perseverance and dedication to his hobbies.

“If something looks interesting, I ought at least to explore it,” he explains his approach towards new things. The lively gleam in his eyes shows that he finds almost anything and everything “worth exploring”. Seok Hiong admits it, “I am a very curious person.”

## SPORTS FOR LIFE

His curiosity led him to say “yes” when his son-in-law offered to teach him tennis. “Once I tried it, I was addicted!” Seok Hiong said with an excited laugh. “Of course, at the beginning I was just picking balls. But I did not feel tired or winded after the first game. I felt energised.”

Having a fit body and playing badminton helped him to pick up the game easily. He has been playing tennis for a few months by now.

Tennis *kakis* (friends)? No problem. Getting friends to join him in his activities is the least of his challenges. Seok Hiong doesn’t believe in waiting around until his son-in-law is free to bring him for his next game. That would be a burden on the younger generation, Seok Hiong feels. Instead, he likes to be independent and make his own arrangements. So, he has already gathered a group of five to six tennis *kakis*. It says something about Seok Hiong’s fitness level that he is the oldest in this clique and still maintains his competitive edge. The rest of the players are in their 30s and 40s.

## SOCIALISING AND SERVING

A very sociable man, Seok Hiong has many friendship groups who meet at least once a week. Besides his tennis group, he has friends in church, friends from Potong Pasir Community Club and friends from the Chinese Orchestra Club (Taorong). He also has friends at the National Kidney Foundation, where he volunteers occasionally; and the list goes on.

Most of his acquaintances hail from his volunteer activities. His love for serving others goes as far back as 20 years ago. At that time, he was still active in his career running his own company. But he loved to serve in Joo Seng Community Club. He organised activities and rallied senior residents to be active. Later, he joined Potong Pasir Community Club and continued doing what he loved best – serving



residents. “As long as a person lives, he should contribute to family and to society,” Seok Hiong explains his life philosophy.

“Volunteer work is very fulfilling in many ways. Firstly, organising activities really stimulates the brain and problem solving skills. You find yourself continuously being stretched to think up new activities and new ways of doing things. There is tremendous satisfaction when I carry off a task and know that I did not need to depend on others to make it succeed. I love to see the residents’ reactions when they are having a good time because of my efforts.”

In Potong Pasir CC, volunteers like Seok Hiong serve up to 100 neighbourhood residents from middle to old age. Besides Saturday activities, Seok Hiong also organises outings to MacRitchie Reservoir, and healthy walks, followed by lunch.

Seok Hiong is determined to stay active and creative so that he can be a role model for other seniors. “I hope that the seniors who join our community club activities will be motivated to maintain their physical and mental health.”

## KEEP LEARNING

Seok Hiong knew that the Internet is a rich source for independent learning. On the internet, a person does not have to rely on anybody if he wishes to do research or learn new skills. But there was one snag. Seok Hiong did not grow up with computers. He did not even own a computer. However, knowing next to nothing about computer technology did not deter him.

About two years ago, he got his son-in-law to teach him rudimentary computer skills. They went shopping for a suitable

laptop for Seok Hiong. It opened up a whole new world for him. After that, he was seldom without his laptop by his side. “Even when I accompany my wife to watch her favourite drama on television, my laptop will be open in front of me.”

Initially, he was unfamiliar with the workings of a computer, like how to download apps and paying for apps. “Then I will ask whoever I come across to teach me!” Seok Hiong said. He does not feel that asking for IT advice is anything to feel shy or embarrassed about.

Very soon, he was able to master the basics, and now he uses his laptop to watch dramas, read the news, learn the English language and watch how-to videos. For example, when he started picking up tennis, he searched YouTube for Venus Williams and Serena Williams, famous professional tennis players who are sisters and rivals. He liked to follow their matches.

“As long as a person lives, he should contribute to family and to society.”

“No, no, I am not trying to learn to play like the Williams sisters; they’re too good. I just enjoy watching their matches,” Seok Hiong laughed. He also enjoys watching ping pong, badminton and soccer competitions.

One of the latest things he picked up from the Internet was learning how to bake bread. With modest pride, he declares that he doesn’t have to eat store-bought bread anymore, because he has learned to bake his own.

## LOVE FOR MUSIC

One of the most important functions afforded by his newly learned IT skills was the unlimited database of traditional and contemporary songs available on the Internet. More than a sportsman or a volunteer worker, Seok Hiong is first and foremost a music lover. His love affair with music is lifelong, and over the years, he has taught himself to play a wide variety of instruments ranging from the harmonica to the guitar, piano, *guzheng*, *yangqin*, *erhu* and *zhongruan*.

On some instruments, Seok Hiong humbly described his skills as being basic, but he passionately tries to master some of them, like the *guzheng*.

He practises on the *guzheng* almost every day, sometimes spending one to two hours on the instrument. He also joins a small amateur band of Chinese orchestra players. While brushing up on his personal skills, Seok Hiong is mindful of the bigger picture. “Chinese orchestra music, or *hua yue*, is not popular in Singapore, so I want to draw attention to it,” he explained. He would like to contribute to the appreciation of Chinese orchestra music in Singapore.

“Besides, did you know that music is very healing?” he asked. “Listening to music can reduce stress, help a person to calm down and even soothe mental illness.” Seok Hiong does not believe in keeping good things to himself. So he shares his music willingly, even if it sometimes places him in challenging situations, like being called to perform solo in front of a big audience, or being asked to perform an unfamiliar piece of music.

Every performance is memorable. He recalled, in particular, a church performance in front of more than a thousand people.



“I’m an advocate for lifelong learning. . . I must be brave and prove that seniors can learn new things.”



He had prepared a contemporary song on the *yangqin*, but the audience requested a Christian song. Thus, Seok Hiong boldly executed a Christian song on the spot and received warm applause.

This performance was extra satisfying for him because veteran actor and music lover Zhu Houren was in the audience. Just months ago, Zhu Houren had been one of the judges who had assessed Seok Hiong during a *guzheng* competition.

“It was the third round of the competition; I’d made a slip. Zhu Houren picked it up straightaway, but he did not make me *laokui* (mock me). So, during the church performance, I cracked a joke that, if I played well this time, Zhu Laoshi should come on stage to give me a hug. And you know what? He did it!”

Seok Hiong has also performed in front of other important people, like Mr Sitoh Yih Pin, the current Member of Parliament for Potong Pasir constituency. “When I initially started performing on stage, I was shy, but now I’m used to it.”

## AGEING WELL ALL-ROUND

His face grew serious as he explained his motives. “I’m an advocate for lifelong learning. And since I represent the seniors, I must be brave and prove that seniors can learn new things and we can contribute to society.”

Seok Hiong is well aware of the seven dimensions of wellness, and his advice to people of every age group is that all the seven aspects – physical, spiritual, intellectual, financial, social, emotional, vocational – are equally important. None should be neglected, otherwise, a person’s holistic wellbeing will be jeopardised.

He ticks them off on his fingers. As a younger man, he had been wise enough to put in place vocational wellness and a long-term financial plan. He spent in moderation and thus was able to bring up his three children and pay off his house. Nowadays, he continues to spend in moderation – always ensuring his expenses are less than his income.

“In the past, we did not have to plan as much. Standards of living were simpler then. But young people have to be disciplined now.

Don’t follow trends. You don’t have to buy branded goods just because somebody else has them. Spend according to your earning power and your needs. Then you will have a more secure future.”

“Spend according to your earning power and your needs. Then you will have a more secure future.”

He maintains physical wellness by having some form of activities every day, although he is quick to add that seniors must be mindful of their current state of health and not over-exert.

Spiritual wellness cannot be ignored and Seok Hiong maintains his Sunday church services and serves in ministry faithfully. Family bonding also nurtures the spirit, said Seok Hiong. Thus, he always places the family in high priority. He has been happily married to his wife for 50 years.

“Family is important. I try to participate in my wife’s interests and we do things together, like cooking, baking bread and caring for our grandchildren,” he said. “Spend time with your spouse – it is a good habit for your future.”

Then, there is the aspect of social wellness. He believes that, besides the family, seniors should cultivate friends. He urges seniors to date friends to go for nature walks and enjoy fresh air. “However, social wellness is not about the number of friends you have,” Seok Hiong cautioned wisely.

He imparted a piece of wisdom that comes with his years of experience, “You cannot change people. Sometimes, you may see distressful or anti-social behaviour in acquaintances, but don’t rush in to correct them. You need to exercise intellect and tact when pointing out faults in others. Think first.”

Seok Hiong should know – he has faced many recalcitrant participants in his volunteer activities. He admitted honestly that some people are “troublemakers”. For example, some people like to throw tantrums when they lose in games. Some other people would hog a musical instrument or a piece of equipment and refuse to share.

He shared his insights, “If a person is being selfish or anti-social, we can try to reason with him. But if that does not elicit response, just keep a respectful distance. I would simply go off and play my music. Bye bye!” He waved his hand, as if waving away all the troublemakers in his life.

Growing serious again, he added, “Whatever the case, there is no need to feel resentful or hold grudges.” His mellow attitude works – because it has allowed him to volunteer for many years without feeling burned out or taken advantage of. He feels that anger is a greater enemy than any uncooperative acquaintance. “Anger causes us to feel unwell and accumulate stress in the long term. Sometimes, anger can cause you to destroy a piece of personal property, like if I

were to throw down my spectacles in a fit of anger. Whose fault would that be? My fault, isn’t it? So, over the years, I’ve tried to exercise self-control and it is easier now to maintain an even temper.”

That led Seok Hiong to talk about emotional wellbeing. He feels that a crucial part of feeling well is how one faces problems. “Life will have problems,” he pointed out an inevitable truth. “Don’t avoid them or sweep them under the carpet. I must accept and acknowledge that there is a problem, then I can go on to explore solutions.”

And here is where a positive attitude is vital. “I hold the position that there is always a solution to every problem. There is a Chinese saying that ‘When a boat nears the harbour, its prow will naturally straighten.’ Nothing is unsolvable, but sometimes it requires patience. Just don’t hide from the problem.”

Some situations are beyond a person’s control, like sudden bouts of illness, etc. This is when Seok Hiong preaches contentment and staying positive. It will contribute to emotional wellness as a person ages.

“Life will have problems . . . I must accept and acknowledge that there is a problem, then I can go on to explore solutions.”

## FOCUS ON LIVING FULL

Although Seok Hiong is well into his 70s, he lives life with the long term in mind. For Seok Hiong, the 70s is not a time to conserve energy, to start thinking of dying or lose focus on living. To this

end, he eats healthily, exercises circumspectly and schedules his days neatly with important activities.

“My life principle is to be resilient, don’t hold grudges and don’t entertain stress. Although I enjoy learning new things, I do not neglect the important things – like family and community. My goals are modest now – I hope my health is preserved so that I can continue to contribute to society, and I hope my family members appreciate and uphold the family unity and harmony.”

Your thoughts:

#### GOH SEOK HIONG’S TIPS FOR THIRD AGERS

- If something looks interesting, you ought at least to explore it.
- Don’t wait for somebody to entertain you. Provide your own entertainment.
- As long as you are able, you should contribute to family and society.
- Be contented and stay positive. It will contribute to emotional wellness as a person ages.
- Live life with the long term in mind, even when you’re well into your 60s or 70s.





## THE BETTER ME

“It is not how much we have, but how much we enjoy, that makes happiness.”

Danny stepped out into a bright sunny day. He had just signed up for a Queenstown heritage trail and was really happy that the weather was just right for outdoor activity. After the excursion, Danny planned to blog about it. Danny had learned about blogging only a few years ago. It was very alien for him at first, but he was not deterred. As a young man, he had the attitude that one should “活到老学到老” (*to learn as long as one is alive* in Chinese). And now that he is an octogenarian, his mindset has not changed.

At Queenstown, he met his old friend, Krishna. Krishna is in his 60s. He is a notable curator and collector of all things Singapore. Actually, as Danny looked around the group of participants aged between 50 to 80, they were all experts in one field or another. “This is natural for people who have rich life experiences,” he remarked.

If one were to describe this group as a gathering of old people, they would look at you with marvelling eyes. “I don’t think of myself as old,” Krishna would reply, “I’m just... me!”

That is the essence of this book: *The Better Me*. People who live well have a strong sense of identity that transcends their age and

circumstance. Singapore is seeing more and more of the emergence of people like Danny and Krishna – well-balanced individuals who have a zest for life and learning, and feel they have a lot to contribute to their community, regardless of their age and circumstance.

In a nation that will see one out of four citizens hitting their sixth decade soon, such a positive mindset is vital since these people will become a major demographic group.

The question is, “How many people have yet to embrace a positive mindset about their changing circumstances?” and, more specifically, “Do you embrace your changing circumstance with positivity?”

## THE OLD ME

Do you have a negative impression of ageing? Rather than suppress these negative perceptions and fears, we are now given plenty of opportunities to bring them out into the open and address them. One such opportunity is the book in your hands.

Some negative mindsets that people may hold are:

- Old people are lonely – many are abandoned by their families;
- Old people are sickly – it’s better to die than to live on in pain;
- Old people are aimless – they have retired and have nothing left to aspire to;
- Old people are poor – Singaporean retirees do not have enough savings to last through their old age;
- Old people are embarrassing – society favours the young and fit and sidelines the elderly.

Astonishingly, many of these opinions are held by young people! Truly, it is not age that shapes a person’s view of his future, but his mindset! Yet, when these opinions are examined in the light of day, we can see that they hold as much truth as a sieve holds water. Let’s examine them one by one:

- Old people are lonely – I will not be a lonely senior because I treasure my family and my friendships now;
- Old people are sickly – I lower my risks of being sickly because I set apart a little time each week for exercise and eat a sensible diet;
- Old people are aimless – I will not be bored because I still have many dreams to fulfil;
- Old people are poor – I will not be poor because I have the habit of spending within my means;
- Old people are embarrassing – I embrace lifelong learning and keep up with my times. Therefore, I never fear “going out of fashion”.

From the above, you can see that the way to counter these myths starts with “me”. With preparation that starts now, you can have a bright future. It does not matter when the “now” is – whether you are in your 30s, 40s or 80s. You can make changes now to become a “Better Me”.

## WHERE AM I NOW?

Generally, we divide life simplistically into “young age” and “old age” and peg these to chronological years. However, age can be a state of mind; life can be defined as the First Age, the Second Age, the Third Age and the Fourth Age. We will talk more about these stages in a subsequent chapter, but for the purpose of this chapter, let’s introduce you to the “Third Age”.

Mysteriously, the Third Age can start anytime for a person, whether you are in your 20s, 50s or 80s! Well, if it is not pegged to chronological years, how would you know what age you are at? The Third Age is defined as “A stage in life of **mature adulthood of self-discovery, making choices, and taking actions** that lead to purposeful contributions towards self and others.”<sup>1</sup>

How attractive! A person in his or her Third Age is the one who says “Don’t pigeonhole me by my age, my career or my income. I am just... me!”

To arrive at the *Better Me*, it is good to ponder on the attributes of the Third Age and navigate our way closer to it.

## A BETTER ME

With improved healthcare and better living standards, you can be confident of living well into your 80s and 90s. The focus is not on longevity but on quality of life. It would be good if you could echo the French poet Victor Hugo who said, “Forty is the old age of youth; fifty the youth of old age.” Imagine celebrating your 50th or

60th birthday, curious and excited like a teenager about the future stretching ahead of you.

*The Better Me* looks at the seven dimensions of wellness and helps you become more self-aware of your level of wellness and what you can do to improve it.

It was preacher Charles Spurgeon who said, “It is not how much we have, but how much we enjoy, that makes happiness.” Many people assume Spurgeon is talking about material possessions. However, when you understand that what you have is the same number of years as the next person, and the difference lies in how you use them, it puts the ball squarely in your court. It is up to you how you wish to enjoy these years.

New and enjoyable experiences await the Singaporean third agers, as opportunities for learning and socialising are being put in place for them like never before. *The Better Me* introduces you to some of these resources. You will also be intrigued by the four amazing third agers featured at the beginning of each Part, where they share insights on ageing, and how they continue to live purposefully and vigorously.

So, without further ado, let us pursue “the better me”, and in the process, explore all the delights that the Third Age has in store for us.





## LEARNING TO THRIVE AGAIN

“As long as you’re learning, you’re not old.”

Learning to thrive again as you enter your third age is not as difficult as what you might think.

In this chapter, you will learn the secret of thriving through your 50s, 60s, 70s and beyond! Although it is invisible and seems intangible, it has positive, lifelong impact on an individual’s life.

Actually, it is not all that mysterious a secret. The key to the golden years is “lifelong learning”. Many people bandy this phrase around but few people really understand it, and fewer still are the people who truly practise it.

In recent times, this phrase has been used so loosely to the point that people take it at its surface meaning. They think that lifelong learning is about reading books or classroom learning, and fail to grasp that it actually means a total transformation of the mind and lifestyle.

What is lifelong learning? Let’s hear from the role models of lifelong learning themselves. Inventor Albert Einstein said, “Learning is not a product of schooling but the lifelong attempt to acquire it.” From his statement, we can see that he views learning to extend

beyond the classroom and beyond childhood. To him, learning is lifelong. It accounts for his inquisitive mind, which has led him to ponder on mysteries of the universe like wormholes and create the theory of relativity, among others.

What about American medical physicist and Nobel Prize winner Rosalyn Yalow? She said, “The excitement of learning separates youth from old age. As long as you’re learning, you’re not old.” Singaporean seniors who embrace lifelong learning will agree with her because they experience this in real life.

Closer to home, Mahatma Gandhi, who is known for his great wisdom and greater heart of compassion, said, “Live as if you were to die tomorrow. Learn as if you were to live forever.”

Indeed, there are many benefits to be derived from having a learning attitude. Let’s look at the benefits in different areas.

## LEARNING TO BE PHYSICALLY WELL

At the peak of their working life, adults often say, “I’m too busy to exercise. Organic food is too expensive; it’s more convenient to eat fast food.” However, after retirement, they begin to worry that the years of work stress and poor lifestyle have completely ruined their health.

Sometimes, worry can be crippling. But if you channel that worry into attending health talks and taking exercise classes, you learn more about your body. You understand what are the areas that you need to improve. For example, attending a free talk on Heart Health may alert you to do more aerobic and low-impact exercises, rather than play tennis which may be harmful for your joints. Attending a Diabetes

Management seminar may reassure you that your diet is sensible and you should not worry so much about your sugar intake.

## LEARNING TO DISCOVER A SECOND CAREER

Lifelong learning is nowhere more important than in staying employed. American lawyer and politician Newton Baker said, “The man who graduates today and stops learning tomorrow is uneducated the day after.”

Since mature adults have left school for many years, they need to think of alternative ways of continual learning. Otherwise, they become stagnant and their fears of getting “left behind” by younger peers will become reality.

You don’t have to look very far to find avenues for more job-related training and classes. For example, try SkillsFuture, a national movement to provide Singaporeans with opportunities to develop their fullest potential throughout life, regardless of their starting points. People in mid-career are eligible for SkillsFuture courses and career guidance.

Continuing Education and Training Centres (CET) appointed by the Workforce Development Agency (WDA) also have a wide variety of adult classes. You can learn about IT or hone up on the latest industry practices in the Food & Beverage industry. These classes are held outside normal office hours.

Adults in their 40s and 50s who have not worked for some time but wish to return to the workforce need not despair. CET also offers Workplace Literacy and Numeracy Skills and Employability Skills training to help you get a job.



Skills Programme for Upgrading and Resilience (SPUR) by WDA also helps mature workers. Whether unemployed or currently employed, you can re-skill and up-skill. There are more than 800 SPUR courses covering different industries and different skill levels.

If you are not in the habit of signing up for new courses, taking the first step can seem intimidating. But mature adults who have taken the plunge to learn again will almost always tell you that they never regret making that decision, that they feel more alive now than ever, and that their working life has been enriched by their new learning.

## LEARNING TO LEARN TOGETHER

When you walk into an IT classroom in some organisations, you will find clusters of silver-haired folks doggedly applying themselves to commonly used word processing software such as Microsoft Word, or calling up a file on the screen, or logging onto the Internet. For many of these seniors, this may be the first time they are laying hands on a computer.

The world of Information Technology is new and frightening to many seniors, but many of them sign up for such classes for a common reason – they want to connect with family and friends, and to stay relevant and connected to society.

They have witnessed the power of the computer and the Internet in helping people to stay in touch without having to travel long distances to meet each other. Some of them have children and grandchildren living in other countries. Some of them want to

tap on the Internet to watch dramas or how-to videos on baking and sewing.

If IT is unfamiliar to you, you would certainly benefit from a class like this. Don't worry about looking old-fashioned or backward. This is the best thing about learning among mature adults – everyone is in the same boat.

Instead, think about all the benefits of getting familiarised with the computer, the Internet and smartphones. How much more you can achieve and enjoy! How much more common ground you will have with your children and grandchildren. You can also learn together by forming interest groups with peers to study a common topic of interest. For example, if you wish to learn crochet, you can gather together some people who also have this interest, and crochet a project together!

## LEARNING TO AGE IN PLACE

Do you worry about a day when you would find it challenging to stay independently in your own home? Many old seniors wonder about this day. Some seniors have filial children who ask them to sell their home and move in with the children. These loving grandparents would accede to their children's appeals. But, honestly, wouldn't you miss your neighbours? How about the wanton noodle stall at your market that serves the best noodles in all of Singapore? The wet market that sells the freshest fish?

The solution to this issue is to age-in-place for as long as possible. Minister for Health Mr Gan Kim Yong agrees. He said, "Seniors want to stay independent in the community for as long as possible.

Even when they become frail, they hope that they can be cared for near their homes so that their family and children will still be close to them, to love and care for them.”<sup>2</sup>

As a senior, you can do your part to maintain independence and reassure your family that you are fit to stay on your own by embracing lifelong learning. You can take these steps:

- Don't fear the unfamiliar world of IT, master it so you can stay in touch with your adult children staying on the other side of town, or out of town.
- If your children gift you with a smartphone, explore it and use it daily.
- Sign up for group classes in hobbies that you enjoy. Your family will feel reassured that you are socialising and there are other people looking out for you.
- Reading newspapers daily will help you stay in touch with current happenings in society, so that you do not fall prey to scams.
- Learning delays the onset of mental conditions. When your family sees you learning, they are reassured that you are mentally active and stimulated.

## LEARNING TO AGE ACTIVELY

After reading *The Better Me*, it will be good if you can revise some of your vocabulary. Instead of telling others, “I’m growing old”, it is time to say “I’m actively ageing” or “I’m a third ager”. It is time to tell yourself, “I am growing into a mature adulthood of self-discovery. I am making choices and taking actions that lead to purposeful contributions towards self and others.”

Changing your words has the power to change the way you think. Let us look at this simple two words: “active ageing”. Firstly, everyone ages – from the most powerful dictator to the newborn baby. This goes without saying. So, there is no need to say it!

However, active ageing describes a *way* of ageing. Active ageing is the opposite of “fear of ageing”. Fear of ageing is about being anxious over diseases, mental deterioration, social isolation and depression with the mentality that “I can’t help myself, because I’m old.”

Whereas, an active ager, who is also called a third ager, will say something like, “I forgot I am growing older, because I am having too much fun learning!”

Perhaps you can pause a while after reading the above, and ask yourself, “Which group do I fall into? Do I fear ageing? Or am I an active ager?”

If you feel that you share more of the mindset of the victim, it is not too late. Chinese philosopher Lao Tzu said, “The journey of a thousand miles begins with a single step.” Be assured that you have many, many steps ahead of you, even if you are in your 80s or 90s. So, today, begin by taking the first step towards active ageing.

## HOW DO I START MY LIFELONG LEARNING JOURNEY?

Some seniors know that learning is good for them. Some are genuinely curious about certain topics, for example a retiree may have a passion for baking but never had the opportunity because being a working mum took up all her time before retirement. However, the desire to learn does not translate naturally into learning!

Thus, you come to an interesting question, “Why don’t people want to learn?” It can be boiled down to four reasons:

### a. Habit

Do you notice that children are always game for new things? You can say, “Let’s go cycling now!” and they will hop onto their bikes without a second thought. However, as a person grows older, he falls into habits. A series of habits together forms a routine.

Routines are good. But routines become bad when we insist on sticking to them when our situations change. People undergoing transitions need to be flexible. Common transitions for seniors would be retirement, children moving out to set up their own homes, birth of grandchildren and occasional bouts of illness.

It is inevitable that transitions can cause confusion and anxiety. But flexibility will mean that this distressful period is kept short, and you can move forward to form new habits that are suitable for your new lifestyle.

So, as a senior, you can examine your current habits and take steps to get into learning habits:

- *Do I have a habit of procrastination?*

I would like to sign up for a class, but I keep putting it off. Can I stop procrastinating and sign up for the class today?

- *Does my daily routine allow for learning?*

Is television watching and newspaper reading, etc, crowding my day to the point that I have no time to learn? Although these activities are good, try to design some time to learn into your daily routine. You could weave in an hour of class in National Silver Academy twice a week. Or two blocks of 15 minutes each to learn new songs on the guitar.

- *Do I have the tools and the space to learn?*

It’s hard to learn IT if you don’t have a computer. It’s hard to improve on guitar-playing when you don’t have a guitar. Thus, it pays to invest in certain tools to facilitate your learning. Similarly, it’s hard to stay focused on a book or a task if the house is cluttered and you are constantly trying to find a place to do your learning in. Organise a computer desk for your IT learning, and perhaps a Music Corner in your house where you can display and play your musical instruments.

### b. Educational Level

Many seniors in the Baby Boomer generation did not have the benefit of advanced formal education in their youth. As a result, many activities that require instruction-reading and memorising are difficult for them. However, even if you feel that you only have basic education or have little command of English, that should not be

an obstacle to your learning. Take your first steps by reflecting on these points:

- *What would I like to learn?*

If you have a passion for something, you can surmount the obstacles to get it. So the best way to pursue learning is to identify the things that you are passionate or curious about. Then, go get them!

- *What kind of learning style am I comfortable with?*

Some people prefer to snuggle up with a book. Others like to sit in a lecture hosted by a knowledgeable teacher. Others like to learn in small groups with their peers. In a small group with other seniors, they can learn from the facilitator and from others in the group. They also feel free to ask questions. The good news is that there are many such peer classes on a wide variety of topics!

### c. Affordability

One factor that many seniors see as a huge obstacle to learning is affordability. For retirees, they feel they have to be careful with their savings as they are no longer earning. However, now that you understand the merits of lifelong learning, you can reflect on the following to help you make your learning affordable!

- *Learn What You Like and Like What You Learn*

So you are interested to learn, say, Chinese painting. There are many places that offer Chinese painting classes. Check out their fees before deciding on a class. Did you know that NSA offers classes in a variety of topics for seniors? And People's Association Senior Academy organises one-off elective courses so you can sample and decide what subjects you wish to learn? Did you know that Silver Infocomm provides access to computers and internet services free-of-charge for seniors? Indeed, there are many such avenues for subsidised or free learning opportunities.

- *Volunteer*

Some learning cannot be bought with money. When a person volunteers to facilitate in a class or activity, they do not need to be experts in that area. They can facilitate the teacher and learn the topic. At the same time, they learn about managing people, logistics of arranging events and many other skills that only comes with volunteering.

### d. Opportunity

The above section shows that there are more opportunities for senior learning than we think. A little research, learning about organisations like C3A that promote active ageing, and seeking support/recommendations from peers will create opportunities to pursue and learn.

So, the last question to tackle in this chapter would be:

Your thoughts:

- What single action can I take today to kick off my journey in lifelong learning?

Lastly, let's take a leaf from the life of Henry Ford, founder of the Ford Motor Company:

“ Life is a series of experiences,  
each one of which makes us bigger.  
For the world was built to  
develop character. ”





# LIFE IS LEARNING, LEARNING IS LIFE

“We’re made to learn for life. Indeed, life is learning, and learning is life.”

The aphorism “life is learning, and learning is life” emerges effortlessly as Professor Kua Ee Heok sums up his thought on the joy and discipline of learning as one grows up and enters his/her Third Age. In other words, learning is a lifelong journey.

Prof Kua, Senior Consultant Psychiatrist at the Department of Psychological Medicine (National University Health System), observed, “There was a misconception – some 40 years ago – that once you touch 45, the brain cells stop growing, and our cognitive intelligence begins to decline. This is not true.”

Mature adults often like to joke that the window of learning is over for them “because their mental agility and memory are not as good as before”. However, through new science, we now know that the human brain continues to grow. Brain cells and microglial cells continue to multiply due to a brain process known as neuroplasticity. The brain is able to reorganise itself by forming new neural connections throughout life. These new neural connections link brain cells, creating new synapses (a junction between two nerve cells).

What all this means is that you are “wired” to be able to learn throughout life!

An ongoing research, known as the Jurong Ageing Study, is being conducted on some 1000 volunteer seniors at the Training and Research Academy (TaRA), Jurong Point. In this 10-year study, seniors are taught health subjects such as exercise, management of diabetes, etc. They also enjoy *tai chi* exercise, mindfulness practice, art activities and music reminiscence. In a randomised controlled trial on mindfulness practice in elderly people with mild cognitive impairment, images of their brains were studied at baseline and after the third month. Amazingly, an increase in brain nerve connectivity and improvement of their concentration, awareness and memory have been observed. This phenomenal, evidence-based change in their brains attests to the latest scientific discovery on the human brain.

## CRAFTING YOUR LEARNING JOURNEY

While Prof Kua emphasises the three key attributes that help a person age well – mental resilience, an ethical mind and life satisfaction<sup>3</sup> – he also underscores the equally important role continual learning plays in ageing. Learning stimulates brain activity, memory and agility, and reduces risks of degenerative conditions like dementia and depression.

He challenges seniors to wake up and be excited about what they are going to learn for the day, “Former Minister Lim Boon Heng once said at a seminar on ageing,<sup>4</sup> that ‘if someone wakes up and has nothing to think about or to do, what is there to live for?’”

As a child, you had to study and learn according to a set curriculum. As a senior, you don’t have to. Don’t restrict yourself to knowledge about your profession or “what is ‘economically’ useful”. Instead, explore things that fascinate you and things that you’ve always been curious about, such as growing a bonsai tree or papaya tree, reading about 12th-century carpets or new cooking recipes, etc. Start and embark on learning something. It could be something that may not tangibly benefit you, but contribute to the society at large.

At the same time, try volunteering. This may include doing visits to an old age home, or serving the unwell. As you share life stories with the seniors there, you will be thrilled how much you can learn from them, like life philosophy.

## HOW YOU MAY CONTINUE LEARNING

What can third agers do to learn meaningfully as well as keep their minds sharp? Prof Kua offers some ideas:

**Music:** Music enlivens people whenever and wherever it is played. For seniors, it helps them to “relive their younger days” and somehow evokes feelings of their youthful years. Embark on a journey of music reminiscence. Join a group and share your favourite songs, be it popular favourites of your youth, like Frank Sinatra’s music, or Chinese, Malay or Indian songs.

**Art:** Try learning new art forms such as calligraphy or water colours. While there is a place to enjoy painting at home, join a group and do art activities together, e.g. designing greeting cards or conducting

outings to art exhibitions. Looking at paintings of historical scenes can also stimulate memories of the past and stir up powerful emotions. This is part of learning.

**Narrative (Storytelling):** Gather a group to reminisce the past with the aid of photos and postcards, e.g. Haw Par Villa in the 50s and 60s, cinemas like the old Cathay. Share in the group; there'll be conversation. You also can organise meetings around themes like "entertainment places in my youth" or "movies I've watched". As you hear others share, it'll trigger your own memories. Write your stories down.

## LEARNING TOGETHER

Prof Kua reiterates the essence of seniors coming together to learn, "When you learn together with your friends, you build friendships and increase your social connectedness. This is besides the benefit of boosting your brain connectivity. As you grow older, you'll have lesser friends. And as loneliness can breed low self-esteem, try not to learn alone. Be with friends, keep socially connected, venture out, learn more new things together. This is my key message to seniors."

Concluding, he said, "Learning is a life call, a life journey. It enriches your life as you read more and learn more. It broadens your horizon and perspectives of life. We're made to learn for life. Indeed, life is learning, and learning is life."

## ROSIE KWAN NURSE WITH GOLDEN HANDS



Mdm Rosie Kwan has passed her 60s and works as a nurse in Singapore General Hospital (SGH). This hospital was her very first assignment as a young nurse, and she has been loyal to it ever since. Nursing duty can be rigorous – with punishing shift duties at all hours and caring for patients who are commonly in pain or restless about being cooped up in bed. Moreover, as a senior nurse, Rosie's duty has expanded to manage a team of nurses and to be a role model for younger nurses. She is now a Senior Nurse Manager (Mentor).

Rosie has had a challenging yet a fulfilling career. For her years of unceasing dedication and spirit of excellence in her post, she has



been accorded various honours like the SingHealth Distinguished Mentors' Award in year 2012, National Day Efficiency Award in 2000, and SGH People's Choice Senior Mentor award in 2013.

From her list of awards, it can be seen that Rosie does not simply focus on duties within her job portfolio, but reaches out to younger nursing staff to freely share with them her invaluable experience culled from years on the roll call. In looks, Rosie fits the role. She has a kind face and a gentle smile. But her eyes are resolute and firm – they give the message that younger nurses in her team had better toe the line. Her hands are narrow and feminine but exude strength and capability.

Throughout these years, Rosie has never been in the habit of taking a hiatus from work to slow down. It could be expected that Rosie would wish to hang up her nursing uniform now that she is past the national retiring age. But Rosie is not entertaining such thoughts at all. “Staying employed keeps me active and young, both physically and mentally. Age is only a number to me, and as a nurse, I believe that health is wealth. I can also keep myself updated on newer work processes this way,” emphasised Rosie.

Sure, she wants to relax and recreate, because she believes in maintaining a good work-life balance. But recreation like passive television watching and taking naps does not appeal to her. Amazingly, this spritely lady manages to weave recreational activities into her already-packed schedule. She likes to pursue different activities, so that she is always learning something new. “One has to keep healthy, both mentally and physically. All work and no play makes Jack a dull boy,” said Rosie, with a twinkle in her eye.

To avoid being “dull”, Rosie has taken up dancing. She has built up a network of friends who share this same interest, and together, the lively group takes on new dancing challenges. As a member of Singapore Nurses Association for the past 24 years, she organises trips and activities such as bowling tournaments and short trips to Malaysia and Batam for fellow nurses. Rosie also engages actively in religious activities and her nursing experience comes in very handy when she ministers to the sick and needy.

With so many things keeping her occupied, time seems to fly. She is contented with her lifestyle as she is often left with very little idle time. When asked what wisdom she wishes to impart to younger generations, she said, “It is important to stay spiritually connected and spend quality time with loved ones and friends.” She lives with her husband, daughter, son and four grandsons ranging in age from 11 to 17 years.

“One has to keep healthy,  
both mentally and physically.  
All work and no play makes  
Jack a dull boy.”

STEPHEN LOW

KOPI GOES NATURALLY  
WITH TOAST

Creative and active people need creative and active endeavours after retirement. Stephen Low is as creative as they come. At 74 years old, Stephen is still a livewire.

Describing himself as a “curious cat”, Stephen has tried everything. As a young *kampong* boy, he likes to pluck fruits from trees, catch spiders and *longkang* fish and has waited patiently under durian trees waiting for the delectable fruits to drop. He has climbed Bukit Timah Hill and explored MacRitchie Reservoir and Pulau Ubin. In school, his competitive streak manifested in table tennis and he went on to win sporting medals.

As an adult, curious Stephen’s restless nature prompted him to explore many different industries ranging from manufacturing to shipbuilding and petroleum, finance and insurance, and F&B, in varying capacities.

It was clear that “normal” retirement – if normal meant taking things slow and having an undemanding routine – was clearly out for the Curious Cat. Signing onto a steady mid-life career would be too boring. Stephen needed something that would bring new and varied activities every day. Preferably, it would bring him back to his old haunts like nature parks and *kampong* life. As an extrovert, Stephen also feels the need to surround himself with people.

It was a tall order, but mercifully he found all his criteria fulfilled in Kopi and Toast. This uniquely named programme “Kopi & Toast” was conceived in 2013 by the Council for Third Age (C3A) to promote smooth transition into successful ageing through the development of friendship. A trained “Kopi” voluntarily pairs with newbies called “Toast”, and supports them in the journey to discover for themselves new interests in their third age.

Kopi buddies need to role model what it means to have successfully found their ways to live meaningfully. They have to find creative ways to reach out to Toast and meet them at their different levels of willingness to try new things. So, as Kopi, Stephen has to dream up outdoor activities to introduce to his Toast. This is his best excuse to revisit the places of his childhood! He also has to introduce to them some mind and soul enriching experiences. This means a couple of seniors attending concerts or an IT class together.

Thinking up new and creative outings for his Toast buddies is no problem for Stephen. “But coaching mature adults can be

challenging and I need to be flexible and accommodating. It is a humbling experience for me and I have benefitted by learning to be extremely patient and tolerant.”

If his post-retirement buddy balks at new and strange activities, Stephen has to exercise patience and imagine himself in the shoes of that person. Perhaps his Toast buddy has always been contented behind a desk job and is fearful of the outdoors; perhaps he is used to being a high-powered executive and cannot imagine life as an “aimless” retiree. Stephen engages his buddies in soul-searching conversations over, yes, coffee and toast.

Stephen has already successfully groomed one of his Toast to become a Kopi buddy. Stephen feels that when a person shares knowledge, vision and values, he creates a circle of people who is like-minded and will further share their passion. This circle keeps growing, thereby creating a community of positive thinkers.

Stephen will never exchange his life as Kopi for a comfortable couch in front of the television. Now that he is living his life to the hilt, Stephen exhorts his fellow seniors to forget about their age and focus on their health. “Stay positive and keep yourself engaged in various activities. It’s not important to do things to escape boredom; instead look at these activities to make your life an enriching experience,” he stressed.

Your thoughts:





## THRIVING BY SERVING

“Volunteering gives meaning to life.”

Of all the activities a senior could engage in, volunteerism might well be the most beneficial and impactful.

From the perspective of volunteer host organisations (VHOs),<sup>5</sup> volunteers provide much needed labour and expertise that are otherwise not readily available. But beyond the economics, studies show that volunteerism strengthens the wider community by empowering individuals, VHOs, and networks.

Given their importance, much research has gone into determining the motivations of volunteers, trends, and how to increase volunteerism rates.

The top reason commonly cited for not volunteering is lack of time.<sup>6</sup> With seniors – whom, one would expect, would have more time on their hands – that reason should have less weight. In fact, besides more time, seniors also have more experience and expertise to offer, and are often more emotionally stable than other younger volunteers.

## WHY BE A VOLUNTEER?

Of course, the motivation for a senior to volunteer must be based on more than just having time on hand, or more expertise and stability to offer.

To be sure, the reasons given in the volunteering surveys are many. Unfortunately, these include less than altruistic reasons such as recognition, polishing resumés, networking with other volunteers, acquiring skills, as well as the perks of allowances.

However, it may be no surprise to learn that the top reasons cited for volunteering are “giving back” and “making a difference”.

Translated, volunteering gives meaning to life.

Research shows that “meaning in life” matters to all people, regardless of age, socio-economic status and religious beliefs – though it is important to stress that the focus is on one’s own life and living, rather than the more profound “meaning of life” question of philosophy and religion. That said, the focus may shift over time as we encounter, more regularly, events that expose the fragility of life, such as the death of a family member or friend.

Research also shows that when we voluntarily help others, we derive a sense of personal meaning from having made a positive difference to others and to society. We also become more grateful for our own life conditions, as we understand the situations of those who are less fortunate.

For seniors who are transitioning from one phase of life to another, volunteering provides an opportunity to replace lost roles with new ones. The cases of Jack Sim and Willie Cheng are examples

of retirees moving into intense volunteer work when they retired from their business and careers.

## WHERE TO VOLUNTEER?

Should you decide to volunteer, the question then is, “What cause do you support and what should you be doing?”

Here are some tips.

First, you should consider giving from your strength.

If your goal is to make a positive impact on the lives of others, then your gift is fully maximised when you anchor the experience on the expertise and talents you already have.

So, if you are an IT professional, you can help out with the IT infrastructure of the charity or conduct computer classes for its staff and beneficiaries. Or if you are an accountant, the natural course of action would be to assist with the organisation’s finances.

That is precisely what the three individuals in the following case studies did. Usha Menon leveraged on her experience and expertise in fundraising to help nonprofit organisations increase their funds base. Jack Sim used his understanding of constructing houses, including toilets, to advocate for better sanitation. And Willie Cheng used his management consulting background to further the cause of governance in the nonprofit sector.

Secondly, you should volunteer with humility. This means being willing to do mundane work that you have not done before, or would not typically do, like cleaning the premises and administrative tasks.

For seniors who were professionals or who have been at high ranks, giving of your strength usually means getting involved at a governance level or in the back office of the charities. Over time, you could end up quite detached from the realities of the ground and what the charity is truly all about.

It is therefore important to work at the grassroots level with the mission of the charity. This will remind you of the reason for the charity's existence in the first place.

Thirdly, you should volunteer in a cause or area in which you are interested.

With millions of nonprofit organisations out there, you should not pick one based merely on what a colleague or friend asks of you. Instead, you owe it to yourself to find something that can raise your energy levels and ignite your passion. It could be related to a hobby, a loved one with a certain illness, or your profession. Play to your strengths.

For example, with her interest in nonprofit management, Usha Menon blogs regularly on insights, tools and tips related to this area, so that audiences beyond national boundaries can benefit. Her blogs are regularly translated by nonprofits in China, Germany and Japan.

Finally, you should take volunteering as an adventure.

Volunteering based on your interests need not be confined to existing fields of work. It can also serve as a chance for you to explore other interests and possibilities that you may not have been aware of previously. Volunteering can be both a learning and an experiential adventure.

Willie Cheng will tell you about his exposure to the spectrum of nonprofit segments and issues which he only encountered post-retirement. This ranges from directly working with vulnerable communities such as the blind and migrant workers, to thinking through the implications of trends such as the increasing convergence of the business and social sectors, venture philanthropy, social enterprises and impact investments.

Jack Sim now knows more about toilets and sanitation systems than he ever did when he was doing business, and probably just as much as most experts. And to be effective in poverty alleviation, he went and obtained a Master in Public Administration at the Lee Kuan Yew School of Public Policy in 2013. He is now studying at the Singularity University in the US to learn about exponential technologies. He has travelled far and wide, seeking to implement toilet solutions in India, Africa and other developing countries, to advocate for better sanitation in the hallowed halls of the United Nations.

## HOW TO VOLUNTEER?

Once you have decided what cause and work you would like, find an appropriate organisation to volunteer in.

Opportunities abound and you will be able to identify more than a few from family, friends and publicly available information.

Most organisations will also post available positions and opportunities on their websites.

However, if you want to scan available opportunities before zeroing in on specific ones, several portals identify volunteer opportunities across multiple organisations. They include:

- National Volunteer and Philanthropy Centre (NVPC)<sup>7</sup>
- SG Volunteer<sup>8</sup>
- Expat Giving<sup>9</sup>
- Health Net Cafe<sup>10</sup>

Most of these websites send the same consistent message – each of us can make a significant difference in the lives of others.

Yes, each of us – especially senior volunteers who have the time, experience and maturity to contribute at a meaningful level – can have a positive impact by creating a more equitable, civil and peaceful world.

“Of all the activities a senior could engage in, volunteerism might well be the most beneficial and impactful.”

Your thoughts:



USHA MENON

## LONGTIME AND LONG-TERM VOLUNTEER



Usha Menon, who is now 52 and married for 30 years with three sons, has been a volunteer all her adult life.

She started volunteering in 1987 at the age of 23 at the Community Chest's SHARE campaign. She had such success persuading the most number of companies and employees to donate, Community Chest employed her as a full-time fundraising staff two years later.

Early in her volunteer journey, Menon decided she was interested in the "capability building of nonprofits in developing countries". She would reach out to, and help, many of these charities with a review of their strategies and fundraising approaches.

Her volunteer work was noticed by the International Fundraising Group (later renamed Resource Alliance), a UK-based fundraising capability organisation. It invited her to present at their international conference, and later to join its board in 1998, its youngest and only Asian director. She set up its Asia Pacific Committee, and was elected Chairperson of the international board in 2004. After stepping down from the board in 2007, she continues to serve on its committees and task forces.

Another of her volunteer roles with multi-country impact is Habitat for Humanity, which builds simple decent shelters for the poor. In 2014, she set up the Singapore chapter and served on its board. After rotating off in 2011, she returned to the board in 2016.

Since 2013, she has served on the advisory board of US-based International Council for NonProfit Law where she advises on best practices and policy gaps across nations that help or hinder the performance of nonprofits.

In addition to these international organisations, Usha has helped various local organisations including the National Volunteer and Philanthropy Centre, World Toilet Organisation, Give.Asia and Young Men's Christian Association (YMCA).

Her much sought-after expertise in fundraising and the nonprofit sector has led Usha to set up a consultancy to work exclusively with social-impact organisations across Asia.



JACK SIM

## LET LOO-SE ON THE WORLD



Born in poverty in 1957, Jack Sim has had first-hand experience in the “third world to first world” journey of Singapore. He started business at the age of 24, and founded 16 businesses in diverse industries from building materials trading to manufacturing, franchising and real estate development.

After attaining financial independence at the age of 40, and happily married with four children, he decided to quit the rat-race to devote the rest of his life to social work. “I decided to focus on toilets because it was important, yet neglected. In fact, it was a taboo subject.”

In 1998, Sim founded the Restroom Association (Singapore) to address the state of dirty public toilets in Singapore.

In 2001, he founded the World Toilet Organization (often known as “the other WTO”) as a global network and service platform for toilet associations to promote sound sanitation and public health policies. Today, WTO is a network of 235 organisations in 58 countries. It has organised 11 World Toilet Summits, two World Toilet Expos and Forums straddling countries from South Korea to Russia and the United States.

In 2009, he created the SaniShop micro-franchise model to teach the poor to produce and sell small affordable sanitation systems in their communities.

In 2011, Sim founded the Base of Pyramid (BOP) HUB to bring entrepreneurship to the poverty sector.

Through his unique mix of humour and serious facts, Sim has broken the global taboo of toilet and sanitation by putting it centerstage before a global media. He estimates that the WTO audience has reached 3.3 billion people.

For his derring-do and achievements, Sim was the first Singaporean to be elected an Ashoka Fellow. He won the Swab’s Foundation 2006 Social Entrepreneur of the Year award, was named *Time Magazine’s* “Hero of the Environment” in 2008, and was named “Asian of the Year” by *Reader’s Digest* in 2011.

WILLIE CHENG

## THREE LEVELS OF NONPROFIT ENGAGEMENT



Willie Cheng was a managing partner at Accenture, a global management technology consulting firm, when he retired at 50 in 2003.

Married with two sons, he went with his wife for a retreat in Kota Kinabalu to consider the next stage in their life journeys. As fate would have it, he became chairman of the National Volunteer and Philanthropy Centre (NVPC), an experience, he says, that opened his eyes to a different world – the nonprofit sector – in which he had only been involved in a limited way in his corporate days.

Although he stays connected with the business sector, today, Cheng is more passionate and active as a volunteer with nonprofits. He is involved in the nonprofit sector at three levels.

First, he volunteers at the grassroots level, working in the bowels of the organisation's mission. This includes helping various charities with minding car parks, undertaking overseas humanitarian mission trips, conducting marriage preparation classes with his wife, and organising fundraising events.

At the second level, he is involved in the governance of the organisations by serving on their boards. Over the past dozen years, he has been the chairman of the Lien Centre for Social Innovation, Caritas Singapore and CHARIS Singapore. Currently, he is on the boards of the Catholic Foundation, apVentures, the Courage Fund, Council for Third Age, and the Singapore Institute of Directors.

On another level, he sees himself as an observer of the sector, and writes extensively on his insights on governance, nonprofit and societal issues. He has published three books: *Doing Good Well: What does (and does not) make sense in the nonprofit world*; *Doing Good Great: Thirteen Asian heroes and their causes*; and *The World That Changes The World: How philanthropy, innovation, and entrepreneurship are transforming the social ecosystem*.



PART II

## AGEING WELL

The measure of how well you age depends largely on your mindset, planning and determination. Learn from 81-year-old Amta Taiyeb Mama's quest for learning and the seven dimensions of wellness that can guide and shape you into a "better me".



AMTA TAIYEB MAMA

## CURIOUS ABOUT THINGS

Even at 81, Madam Amta Taiyeb Mama remains curious about things and takes interest in learning those that intrigue her. To her, learning is breathing!



To 81-year-old Madam Amta Taiyeb Mama, learning about things, learning from others, and teaching others are as natural as breathing. In fact, as a strong advocate for learning, she would say that learning is as essential as breathing!

## LEARNING JOURNEY MARKERS

One of Amta's earliest memories was learning the Arabic language. It frustrated the little Amta that she could not understand the meaning of the words. This sowed in her a seed of interest about the language, a seed that was to grow into a lifelong passion and commitment.

Meanwhile, as a schoolgirl, she had a tutor who could speak both Hindi (the national language of India where Amta lived) as well as Urdu. She requested her tutor to teach her both languages. French was a compulsory language in secondary school, so that was another language Amta picked up.

The adult years were packed with family responsibilities. Amta followed her husband overseas for his work and busied herself caring for her two sons. Language learning took a backseat. Instead, Amta discovered a new thing – learning how to impart and teach her children life values.

“I taught them honesty, self-discipline and care for others. For example, if you see something on the floor and you pocket it, that's stealing. This may be a small thing, and the child may be very young; but he must be taught. At gatherings, I taught my sons to sit quietly and think for the people around them. They didn't bring toys or books, but they learned to sit quietly.”

Amta's sons grew up well. Her elder son, Saifuddin, is married with two sons and is now a doctor in USA, while Ebrahim, her younger son, married with two daughters, is a chemical engineer in Singapore.

Not one to be idle, Amta eagerly picked up language learning again. Around 2007, when she stayed with Saifuddin in USA, she picked up Arabic lessons on radio and from books. Then came the age of computers, smartphones and tablets – technology that was alien to Amta! But she was not deterred.

“I found a typing tutor app on computer, so I learned how to type on the computer. Then I took an online university course on Arabic. It was accompanied by a book, which I needed to

order online; my son taught me

how to order the book. I wrote to the author of the book that I was 73 years old and I was taking his course. He was amazed but I replied that age is no barrier, if one puts her mind to learning.”

“Nowadays, I take all my language lessons on the iPad. It is more convenient.”

Coming back to Singapore, where her younger son Ebrahim resides, Amta was fascinated by the melting pot of races and languages here. She befriended Malay women. Listening to their language, she realised that there were similarities between the Malay and the Arabic languages as some Malay words were adopted from the Arabic language.

“I taught them honesty, self-discipline and care for others. This may be a small thing... but he must be taught.”

“In the market, I learned many Malay words from my neighbours. Often, I liked to ask the children, ‘Who wants to be my teacher?’ They would cluster around eagerly to teach me the Malay names of vegetables, flowers and other products.”

In a multiracial country like Singapore, Amta is also inclined to learn Mandarin. This language is a far cry from her native Hindi and English but, buoyed by her previous successes, Amta gave it a try.

“I was particularly inspired by our founding Prime Minister Mr Lee Kuan Yew. I heard how he would listen to Mandarin audio recordings every day to improve his Mandarin. Up to the last, before he passed away, he was still learning the language.”

“I’m just starting to learn Mandarin. It helps that I am surrounded by Chinese. I listen to their conversations. On the online language sites, I hear the pronunciations and note the phonetic sounds in my own language to help me remember. There are many sites on the Internet teaching Mandarin.”

Learning languages is not like taking a vaccination. One cannot learn it once and expect to remember for life. Amta has to regularly revise what she has learned so that she would not forget the languages. As a student of six languages – English, French, Hindi, Arabic, Malay and Mandarin – she is kept pretty busy!

The upside of language-learning in her eighties is that Amta feels her memory is better than most people her age. She is also able to converse lucidly and wittily with people from different walks of life.

## INSPIRED TO TEACH

Amta feels so fortunate and blessed about her opportunities to learn that she desires to share her bounty with others. She teaches children the Arabic language and gives them the English translations of their prayers. When four Malaysian families expressed interest in the Arabic language, she even learned to take public transport into Johor Bahru so that she could impart the language to them.

Besides teaching language, Amta has been challenged to teach some of her other skills, and to a totally different age group – her peers. “Council for Third Age approached me and asked if I would volunteer to teach crochet in the Sandbox classes.” Sandbox classes are initiated by senior volunteers who design their own curriculum. Amta’s childhood was filled with rich moments when her mother taught her crochet, knitting, cross-stitch, macramé, and all kinds of needlework. Again, out of gratitude for what she has been blessed with, Amta said “Yes”.

She taught a class for seniors ranging from 50 to 70 years old. From the beginning, she would hear words like, “I’m old, I can’t remember the steps,” and “I’m too old to learn new tricks.”

“Children and seniors are so different,” Amta said. “Children’s minds are lively, they learn fast. They like competition, so it’s very

“I was particularly inspired by our founding Prime Minister Mr Lee Kuan Yew. I heard how he would listen to Mandarin audio recordings every day to improve his Mandarin.”



easy to challenge them to learn something new. Old people, on the other hand, give up easily. This is because they think that, at their age, they cannot learn. I tell them to drop the “not”. I tell them to say “I can learn; I can do.”

“So, I hold their hands when teaching them crochet. For a start, I teach them ‘easy tasks’, such as a crochet square that can be folded into a tissue packet cover, a simple rectangular bag or a purse. If they forget, I show them again. Above all, I myself must not be impatient. I cannot expect overnight success. I can’t expect everyone to learn at the same pace. If I get angry, my group wouldn’t be able to learn.”

After the month-long course, some of the seniors thirsted for more. Though the facilities were no longer available, two women, together with Amta, were so committed that they camped out on the seats along a common corridor in a community club, and continued their lessons. In the process, friendships and bonds were forged.

Amta also teaches her two granddaughters needlework. As she works on projects alongside her grandchildren, Amta shares stories.

“As the world we live in has changed, so have our children. I don’t force my grandchildren to follow me. However, if I had not told them stories about their parents and their grandparents, they wouldn’t have known where they came from. As I narrate to them stories, I also touch on goodness, manners and values. The learning is mutual. I teach them to knit, they teach me how to operate the computer. We bond over these little interactions,” Amta observed as she proudly showed us the pillowcase she and her granddaughters made together.

This process of sharing the past has another valuable benefit for Amta; it improves her memory and keeps her mind nimble.



## REBIRTH

Like all people who have lived a long life, Amta has had her fair share of crises and setbacks. One of the most distressing times was the period after she lost her husband. “It was 1990. My husband passed away at a relatively young age. Suddenly, I was completely lost. I felt that everything was gone. My two sons were already grown. Saifudeen was married and staying in USA; Ebrahim was an independent working man in Singapore. I thought to myself, ‘I’m not needed anymore!’”

“I felt completely immobilised and didn’t know how to go on living.”

Thankfully, Amta had the encouragement of her sons and close friends.

“My sons ‘forced’ me to do things – like take a train by myself to visit them. I said ‘Why are you doing this to me?’ Slowly, I realised that these were all things I could do before. It led me to the realisation that if I didn’t pick up where I had left off, I would never be able to do it. So, I pushed myself to become independent.”

“My husband once told me, ‘It’s okay if I die before you. You are strong; you can look after the children after I’m gone.’ Remembering his words, I told myself that since my first grandchild was coming, I wanted to be there for him. I cannot give up on life. I want to bond with and teach my grandchildren, just like I did with my children.”

Amta remembered her love for learning. She set herself small learning goals and slowly resumed her life. Now, she exercises with yoga every morning. She takes walks and her language lessons, and she stays closely involved in her four grandchildren’s lives.

## BEING HAPPY

Nowadays, Amta is at peace with herself and with the world. She believes in the importance of emotional wellness, “God has sent us to this world to be happy. He gave us a brain so that we can do the things that He wants us to do. So, we should not sit around and wait for death to come claim us. If you are happy inside you, your family can be happy. Then they make the people around them happy. And the effect goes on. Think of it! One person can make so many people happy. But it only happens if we determine to be happy and contented inside.”

As family and relationships are important to Amta, she feels that emotional wellness and social wellness are very connected. She does not fret about relationships that are not perfect.

“As we mature, if we are offended, we need to manage our emotions and learn to forgive.”

“As we mature, if we are offended, we need to manage our emotions and learn to forgive. And if a situation is beyond our control, we have to learn to let go.”

## BE POSITIVE AND PROACTIVE

Whether it is mental, emotional or any other aspect of the seven wellness dimensions, Amta recommends that people adopt positive thinking. Positive thinking will impact a person’s total wellbeing.

“We can still look forward to fulfilling our dreams even as we age. Yes, we need to look forward to good things. Achieve something that

you've always wanted to do. Your mind will be working on how to go about achieving your goal, and then you wouldn't be focusing on your age. If a person is too ill to leave the house, even then, she can think about something that is useful or can make herself happy."

"I watch documentaries about people. I am constantly amazed by their achievements. For example, I viewed a clip about a 90-year-old person planting pineapples. How inspirational for seniors! I am constantly learning, constantly adapting what I've learned to make it useful for me."

"Never say 'I'm tired, I can't do it,' and especially not 'I'm too old, I can't learn'. Get rid of such negative thinking! Role model for your family and friends that age is no barrier to learning and contributing. Then, their families and friends will also be influenced and, thus, more and more people will adopt such positive thinking."

To the younger folks, Amta implores, "Believe you can age well. Start preparing today. One key aspect is to set time to read and think about things. When you do that, you will cultivate a strong ethical mind – to know what is right and wrong. Then take courage and do what is right based on your conviction. You'll find life meaningful when you live with convictions."

Amta is a living testimony of what positive thinking can do for a person. She is energetic and focused when she interacts with people. Her face is wreathed in smiles and she reaches out to warmly connect with her company with little touches on the arms and shoulders. People conversing with her become infected by her inspirational words and energy. It is hard to remember that Amta is 81 years old, but when her age is recalled, it inspires her friends and acquaintances to say, "If Amta can do it, I can do it too."

"Age is just a number. Your whole being and your potential to do new things should not be dictated by age. When you tell yourself, 'I can do it', somehow you'll find new strength and purpose to live each new day well. Believe you can!" Amta urges.

#### AMTA TAIYEB MAMA'S TIPS FOR THIRD AGERS

- Be curious about things and take interest in learning those that intrigue you.
- Think positively so that you can remain resilient during life transitions.
- Be proactive in what you have set out to do. Don't be afraid, and don't procrastinate.
- Keep fit with gentle exercise; it keeps your mind and body sharp!
- Believe you have the potential and energy to try new things, regardless of your age.



## HEY, I'M A THIRD AGER!

“You are never too young to embark on this wellness journey.”

Are you excited to embark on your journey to holistic wellness? Then, let's start!

People of any age can prepare for and look forward to a golden age. In the past, mature people may make a few preparations for ageing. Perhaps they set aside a retirement fund, or maintain exercise and a sensible diet in order to have a long life. Some people, especially traditional thinkers, invest in their families, hoping their children will care for them in their old age.

However, researchers have found that it is best to maintain wellness in seven areas of life, no matter what age a person is at, and these areas of focus are:

- Physical Wellness
- Intellectual Wellness
- Social Wellness
- Vocational Wellness
- Financial Wellness
- Emotional Wellness
- Spiritual Wellness





The Seven Dimensions of Wellness



## PHYSICAL WELLNESS

Physical wellness takes on increasing importance as a person ages. Seniors are more liable to contract chronic conditions like high blood pressure, high blood cholesterol, diabetes mellitus and obstructive pulmonary disease.<sup>11</sup> They would need to go for regular health screenings and take medication or undergo surgery for diagnosed health conditions.

However, old age should not be equated to ill health. There are ways to avoid getting into a health crisis. For example, quitting smoking and alcohol abuse would certainly add to the quality of life. Seniors are also encouraged to maintain fitness with regular exercise and a sensible diet.

Free exercise is possible in Singapore – simply check out your neighbourhood fitness park. For people who like to explore, park connectors are ideal. You can take long leisurely walks to breathe fresh air, view new scenery and learn more about other neighbourhoods.

Many people do not like to exercise alone. If you are one of those, check out the local community clubs for group exercises like brisk walking, line dancing, *taichi*, *qigong* and many others. These activities are heavily subsidised and sometimes free of charge. Many of them are run by volunteers. You, too, can volunteer to coordinate exercise interest groups under the auspices of your local community club or residents' committee.

You do not need to join a class in order to get in some exercise. You can work movement into your daily lifestyle. For example, instead of taking feeder bus services, you can walk to the market and the MRT station. You can date your grandchildren for a stroll in the park or to

the swimming pool – this way, you can fulfil two goals with a single activity – keep fit while bonding with family members!

If you haven't been in the habit of exercising, or not sure how to start, look up Health Promotion Board's (HPB) website ([www.hpb.gov.sg](http://www.hpb.gov.sg)), which has a wealth of resources and information.

#### **a. Sensible Diet**

Besides “output”, i.e. exercise, seniors should also discipline their input. Salt contributes to high blood pressure, a condition that afflicts seniors. Therefore, third agers should cut down on sodium intake so that they can have a healthier life when they reach their golden years.

The number of Singaporeans who suffer from diabetes mellitus has also been increasing in the past few years, enough to earn the government's concern to execute a nation-wide campaign educating citizens about the harm of excessive sugar intake. World Health Organization has recommended the intake of processed sugar to be limited to less than 10 per cent of a person's total energy intake.<sup>12</sup>

Another great enemy of health is stress. You should learn to be self-aware about your stress levels. Make changes to your lifestyle if necessary, so that you can minimise stress. Smokers should try to quit smoking.

#### **b. Health Screening**

Health screening can save lives. The Health Ministry has made it convenient and affordable for Singaporeans of 40 years and above to sign up for Integrated Screening Programme (ISP) at any General Practitioner (GP) registered with the Ministry of Health's Chronic

Disease Management Programme (CDMP). The ISP screens for diabetes, high blood pressure, high blood cholesterol, obesity, breast and cervical cancers. Since it is affordable, take advantage of this scheme and book annual screenings for cancer, diabetes and major diseases.

Early detection of these conditions means that the patient can avoid the onset of life-endangering health complications and expensive medical treatments. The expenses of ISP are affordable. Polyclinics also conduct health screening at affordable rates.

#### **c. Chronic Conditions**

The probability of getting chronic conditions increases with age. To help defray costly medical expenses,<sup>13</sup> you can use Medisave under CDMP for outpatient treatment of:

- Diabetes
- Hypertension
- Lipid disorders
- Stroke
- Asthma
- Chronic obstructive pulmonary disease
- Major depression
- Schizophrenia
- Dementia
- Bipolar disorder
- Osteoarthritis
- Benign prostatic hyperplasia
- Anxiety

- Parkinson's disease
- Nephritis/ nephrosis

To complement the CDMP, HPB conducts a Nurse Educator Programme where patients with chronic diseases and their families can learn how to manage their conditions.

## INTELLECTUAL WELLNESS

As people age, their brains slow down, but it does not affect intelligence. Seniors experience more difficulty recalling names, places and chronology of events. Rather than “resign” yourself to deteriorating mental functions, you should adopt lifelong learning to maintain intellectual wellness.

According to a National University of Singapore study,<sup>14</sup> intellectual activities like reading, playing music and community work are associated with a lowered risk of cognitive decline. Even table games, karaoke or watching television are not as effective. One reason is that the latter actions are passive and repetitive; whereas activities like learning a new skill or reading pushes the mind to actively process new information.

Therefore, third agers who wish to maintain intellectual wellness for the long term would be wise to begin some healthy habits now. Good habits would be to adopt an attitude of curiosity and a readiness for lifelong learning. For example, the current generation of seniors grew up without computers or the internet. While some seniors are reluctant to step into Information Technology, an amazing number of seniors have taken to IT, social media and computer usage like

ducks to water. This is proof of the adage that “You are never too old to learn something new!”

There are many ways to stay mentally alert and intellectually active. There are now many academic and skills courses in Singapore catering to adults as well as subsidies they can tap on to fund their learning. National Silver Academy courses are a good start. SkillsFuture and Work Development Agency (WDA) have courses that seniors can explore. Community clubs also offer many opportunities for retirees to learn in the areas that they could not explore when they were working full time, for example, drawing and painting, playing musical instruments and cooking. On their own, seniors can pick up chess, Sudoku and other intellectual activities.

Your intellectual capacity need not suffer when you age; get active, and challenge yourself to venture into areas you had never thought you would!

## SOCIAL WELLNESS

There are some events in a lifetime that can tempt people to withdraw and become housebound.

One such event is retirement. Retiring from the workforce dramatically cuts down a person's social circle, almost overnight. If a retiree does not act to resolve this sudden turn of events, you may find yourself being idle and aimless for long hours.

A sudden illness is also another life event that can force you to stay indoors for a period of time. Seniors take longer to recover from health troubles like a stroke or breaking a limb from a fall. Surgery can also consign a patient to his bed for days or weeks. Even after

a patient physically recovers, he may not recover the confidence to resume his former social life. Worries about tiring himself, or lack of transport and decreased mobility, all act to restrict the recovered person to his house.

Deteriorating eyesight and hearing – common among seniors – is another factor that can limit a person's social activities.

However, if you know the importance of maintaining social ties and interactions, you will be able to discover solutions to overcome all the above challenges.

Many studies have proven the link between mental and physical health with social wellness. One study found that self-described “lonely” people aged 45 to 80 have higher risk of cardiovascular disease<sup>15</sup>; and another study by the University of California found that loneliness was linked to higher risk of disability, loss of independence and death.

The study reported that, “Feeling isolated can trigger changes in brain chemicals and hormones that can increase inflammation in the body, for example, which can exacerbate conditions like heart disease and arthritis. Loneliness may also lead to other problems – poor sleep, depression, a disinterest in one's own health care – which can in turn contribute to disability and early death.”<sup>16</sup>

In contrast, socialising has been proven to have positive effects. Strong social ties – friends, family and community groups – preserves brain health as people age.<sup>17</sup> Lisa Berkman, the study's senior author and director of the Harvard Center for Population and Development Studies said, “You can't sit and withdraw if you're constantly talking and working on things and figuring out problems in your daily life.”

Dr Berkman makes it a point to mention that a senior need not have a big family to have social wellness. You can form relationships with peers in the community, participate in interest groups and volunteering. Other studies show that socialisation among seniors improves cognitive abilities, and slows down Alzheimer's disease, depression and dementia.

Interacting with people has many advantages – you get to learn new things from others, face different kinds of personalities and learn to deal with them, acquire new skills and simply have fun.

You do not even have to leave the house to interact with others. You can now get on social media to express yourself and connect with people. For example, Australian centenarian Olive Riley learned to blog at the age of 107 years old.

You can maintain an active social life through these ways:

- Offer to take your grandchildren for the weekends. Bring them swimming or to the park.
- Travel with family and friends while you are still fit and active.
- Join a small group to learn a new skill.
- Form an interest group with like-minded people to play musical instruments or board games.
- Volunteer in community clubs.
- Connect with people through social media like Facebook, Instagram and blogs.
- Frail seniors need not feel left out. Senior activity centres around Singapore have activities specially catered for the elderly, and many of them arrange transportation and meals for seniors to attend daycare.



## VOCATIONAL WELLNESS

Vocational wellness is about your career and volunteerism, and the income and psychological rewards that come with them. Having the right mentality about your job is important. A good attitude is best described by a popular quote that goes, “Find something you love to do and you’ll never have to work a day in your life.”

Indeed, if you clock eight hours daily at a job that is simultaneously your source of income as well as your passion, you are more likely to feel fulfilled and excel at what you do. Some people, in their early years, have had to work at jobs that pay well to provide for their family and not because it was their passion. For such people, mid-life is often a time when they re-assess their priorities and many have chosen to resign from their “safe” careers to pursue their interests – setting up businesses or volunteering in social service to serve the less fortunate, among others.

People who enjoy their work are more likely to continue working past retirement age.

In the past, the official retirement age in Singapore was 62 years old. However, in view of better healthcare and the ageing society, the trend now is re-employment. Mature workers who pass their 65th birthday can opt to continue working on a yearly contract basis (although policies may differ across companies).

Singapore companies are also more knowledgeable about flexible working arrangements, so you now have more choices to work part-time, flexi-hours or telecommute. Many seniors have expressed preference for part-time work as it keeps them active and using their mental faculties while allowing them to take life more leisurely. They

can also spend more time caring for their bodies with exercise and medical checks.

How about you?

Most seniors prefer to continue working as long as their health permits. Maintaining a career means that you can continue to contribute to your CPF funds, which yields a higher interest than normal bank rates, hence builds a larger nest-egg for the years after full retirement. Working means you can enjoy social interaction at your workplace and maintain your mental agility. Vocational wellness is related to the next topic – financial wellness.

## FINANCIAL WELLNESS

Having a fat bank account is only a narrow definition of financial health. Being financially sound is more about having a source of income and spending within one’s means. Financial wellness can be affected by the society one lives in. Singapore has been listed as one of the most expensive cities to live in.<sup>18</sup> Knowing this, the Singapore government has responded by putting together a Pioneer Generation Package in conjunction with SG50, which defrays living expenses for Singaporeans aged 65 and above.

It pays to know what you can do with your CPF funds and how you can use it wisely. You can find out more about CPF on [www.cpf.gov.sg](http://www.cpf.gov.sg).

Financial advisors encourage people to have multiple sources of income. Besides your salary, you can earn passive income by investing prudently in stocks and buying property.

In recent years, Singapore has seen the increase of asset-rich but cash-strapped seniors. This group of retirees own HDB homes which may be fully paid for, but they have little savings to sustain monthly expenses or to pay for medical bills. Currently, about one fifth of all HDB flats are owned by people over 55 years old.

This group of seniors can solve their cash-strapped problems by subletting their flats. Some may simply desire to downgrade from a big flat to a smaller one, since their children would already have grown up and moved out to establish their own homes. Downgrading from a four-room flat to a studio apartment may profit in return to sustain living expenses.

The government is assisting such seniors with various schemes to “Convert Asset into Cash”, like the Lease Buyback Scheme.<sup>19</sup> The government is also constructing more studio apartments and two-room flats.

An important habit to learn is prudent spending. Review your daily expenses. Is there a way to save on your travelling expenses, for example, travel at non-peak hours for fare concessions? There are discounts for seniors on certain days at supermarkets, restaurants and cinemas, are you taking advantage of these savings? They may look like small amounts, but over time, they add up to sizeable savings.

However, some people may need extra financial assistance for a season or for the long term. In Singapore, there are seniors who do not have savings, cannot work due to health problems or have limited family support. You can seek financial assistance through the Public Assistance (PA) Scheme under the Community Care Endowment Fund (ComCare).

Importantly, the secret to achieving financial wellness is not just about making provisions for “adequate funds” to live your golden years; it is to have the right mindset and understanding of the concept of money and its applications, and learn how to “generate money or put your money to work” with your vocational skills, responsible investment, and making use of your assets, for example, your home.

## EMOTIONAL WELLNESS

Then, we come to the area of emotional wellness. Emotional health cannot be measured with any metric tools; it is a general feeling of wellbeing, and an ability to wake up in the morning looking forward to the day. It is the absence of fear and depression. Even if a person has a chronic health condition or lives alone, the emotionally strong person is content with his situation.

Being emotionally well is having a healthy dose of realism and being realistic about expectations. You are realistic about your energy level and what you can and cannot achieve. You take sensible precautions, for example protecting yourself from falls, but do not isolate yourself at home. As an emotionally well senior, you are also realistic about your relationships, for example you bond well with family members but do not expect them to be at your beck and call. You are able to form new relationships with friends and people who share your interests.

An emotionally well senior would usually have a balanced daily schedule that incorporates exercise, work, recreation, time with family and time alone, regular meals and rest.

An emotionally well senior is also more resilient in times of difficulty, for example retiring from the workforce or going through a bout of sickness. You recognise your own levels of stress and take steps to reduce stress without avoiding responsibilities.

All emotionally well seniors share a common trait – you think positively. You are able to look at your circumstances as a half-full cup of beverage rather than a half-empty one. Positive seniors tell themselves messages like “This sounds interesting and I will like to try it”, “I’m sure things will work out” and “Life is great”.

In contrast, a negative senior may feed himself messages like “I’m old, what’s the point of learning new skills?”, “My retirement funds will run out if I spend on hobbies and trips, so I should just stay at home to save on expenses” and “There’s nothing to look forward to in old age except ill health, pain and death”.

It has been borne out that people do reap what they sow. Negative-thinking seniors end up isolating themselves at home, which compound their health issues. Whereas, thinking upbeat thoughts translates into enthusiasm and energy, which is then invested into your activities. These activities yield positive results because of your investment of time and effort, and it further reinforces your conviction that “life is good”.

Positive thinking also gives you optimism and courage to try new endeavours. This is why we hear of seniors learning IT in their old age; and taking up volunteerism and new hobbies. Pursuing new interests gives them a sense of anticipation and purpose. Time passes faster as they focus on pleasant activities. Positive thinking becomes even more crucial when a senior undergoes a health crisis or sees his spouse and friends falling ill and dying.

Positive thinking does not come naturally to everyone, especially to seniors who have already settled into a rut of thinking grim thoughts. However, as a third ager who knows the power of positive thinking and its benefits, you can begin to slowly and incrementally adopt more positive thoughts. Having a positive mindset is the surest guarantee of a future filled with optimism and enthusiasm.

## SPIRITUAL WELLNESS

It is easier to focus on our finances, our careers and our bodies when we were younger because these things are visible and tangible. The progress we make in these areas are measurable in terms of dollars, certificates and work promotions. However, as you get older, the invisible spirit increasingly occupies your thoughts and you ask yourself questions like “Have I been a good person all these years?”, “What have I left unresolved that I must settle now?” and “Is there life after death?”

A person need not wait until he is in his 50s to ask these soul-searching questions. These issues are relevant and important to every stage of our lives! Spiritual wellness encompasses a lot of things. It is a conviction that your life has a purpose. You feel reassured that the things that have happened to you were orderly and explicable. You feel at peace with your situation.

Being spiritually well means that you have a moral compass of right and wrong – an ethical mind – and you try your best to live according to this compass. Living righteously also means that you abstain from doing what you conscientiously believe is wrong, or causing harm to your body and your family.

Whether or not a person has a religion, the Third Age is a time to revisit your spiritual health. You can begin a journey towards spiritual health by clarifying your moral compass of right and wrong, living a purposeful life, having regular reflection time and taking action to steer yourself in healthy directions. You can develop your spiritual health by determining to become a better person from day to day.

Some people feel a pull towards a religion. A third ager who feels such an inclination can explore religions to see which faith resonates with him. He can explore religions by reading up their faith statements and attending religious gatherings to converse with the people who subscribe to these religions.

Spiritual wellness is also linked with social connectedness. A moral person usually feels an obligation to care for the people around him, and many religions teach body life and charity as a central tenet of the faith.

The importance of forgiveness is another common tenet of many religions. It has been proven that the ability to forgive contributes to a person's physical and mental health. Thus, when a believer follows his religion's command to forgive people who have offended him, he is actually nurturing his own peace of mind and quality of life.

One can never be too young to embark on a journey of spiritual development. Ordering your moral and spiritual compass in the third age will actually strengthen and "vaccinate" you against crises that are to come. For example, some seniors feel traumatised and left aimless after their spouse's death, while others get depressed by chronic illness and pain. Some seniors face the grim reality of diminishing funds and poverty. Yet others worry about what is "waiting on the other side of death". Rather than worry and fall

into depression, you can channel your thoughts to reflection and nurturing your spirit being.

Therefore, it is wise for you to nurture your spiritual wellbeing, because you will have a greater sense of peace and purpose. You will be more resilient if old age brings with it increasing frailty and the deaths of loved ones. Spiritual wellness also gives you the incentive to stay connected to family and community because your moral compass guides you to look beyond yourself to think of others.

Spiritual wellness is more than about finding a place of worship, be it a church, mosque or temple. You can find spiritual wellness by regularly reflecting on your life and coming to terms with what has happened so far. You may wish to forgive people who have offended you so that you can have closure on those issues and move on with life. If you have strained relationships with loved ones, frequent reflection may lead you to mend those relationships. Reflection can take the form of prayers and meditation.

Spiritual health is a vital wellness any third ager should take heed of. Start developing and strengthening it.

## CONCLUSION

The seven dimensions of wellness may seem overwhelming to work on. However, taken collectively, it is really about "being intentional and prepared" so you may look forward to living your third age well. Try not to fall into the common mistake of focussing on any one particular aspect to the detriment of others. For example, don't overly focus on career to the point of neglecting your health and family.



As a third ager, be especially vigilant about the “invisible” spectrum of wellness, i.e. spiritual and emotional health. Because they cannot be tangibly measured, there is a tendency to neglect or postpone developing these areas. You should deliberately schedule reflection time to be self-aware of your wellness level.

Council for Third Age has compiled a timely toolkit on these seven wellness areas. Aptly named “Positive Ageing Toolkit”, every third ager should utilise this kit on a quarterly or annual basis to monitor his overall development and to equip himself for the best golden age possible.

*The Better Me* will describe how to utilise and maximise the Positive Ageing Toolkit in Chapter 8.

Yes, you are never too young to embark on this wellness journey and confidently proclaim, “Hey, I’m a third ager!”

Your thoughts:

## I'M WELL, ARE YOU?

### Seven Dimensions of Wellness Illustrated

Presented in simple-to-understand infographics, Dr Christopher Cheek highlights in this chapter the whys of each of the seven dimensions of wellness – physical, intellectual, social, vocational, financial, emotional and spiritual – what you didn't know of each of them, and what you can do about it – so that you may become “a better me”.



## DIMENSION 1 ■ PHYSICAL WELLNESS

### WHY PHYSICAL WELLNESS

Being **healthy** = mobile, independent & energetic!

**Unhealthy** lifestyle ➡ Chronic diseases

e.g. diabetes, high blood pressure & obesity

### WHAT YOU DIDN'T KNOW

**Exercise** involving strength, balance & endurance

➡ **Risk of falls** reduced by **10%**

Other **Health Focus**: eyesight, hearing & teeth

### WHAT YOU CAN DO

At least **150 minutes** of **exercise a week**

**Regular health check** ➡ early disease detection  
& timely treatment

More info at HPB & Sports Singapore websites

## DIMENSION 2 ■ INTELLECTUAL WELLNESS

### WHY INTELLECTUAL WELLNESS

**Ageing & stroke** ➡ risk of dementia increases

**Brain health** = improves **memory**,  
increases **overall health**, enhances **quality of life**

### WHAT YOU DIDN'T KNOW

**1 in 10** aged **60 years** & above has dementia<sup>20</sup>

Likelihood of **dementia** ➡

Aged 75–84 at 4.3 times

Aged above 85 at 18.4 times higher  
(compared to seniors aged 60–74 years old)

### WHAT YOU CAN DO

**Keep your brain active!**

➡ Maintain a **healthy diet**, e.g. more fruits/vegetables

➡ **Exercise**, e.g. walk or swim

**Learn** new things, e.g. a new language

➡ **Work or volunteer**, e.g. mentor youths

➡ **Play games** e.g. memory games

## DIMENSION 3 ■ SOCIAL WELLNESS

### ? WHY SOCIAL WELLNESS

**Social life** ➡ Brings **happiness** to your life  
**Social activities** = A life of **learning**,  
**enjoyment** & **friendship**

### WHAT YOU DIDN'T KNOW

**Good relationship** ➡ Emotional wellbeing  
**Symptoms of loneliness** (in older years) ➡  
**Risk of depression**

### WHAT YOU CAN DO

Engage in **family life**  
& **community activities**  
➡ **Maintain friendships, volunteer & keep a hobby!**  
➡ **Keep in contact with loved ones**  
**local** or **overseas**  
via **home gatherings** & **Internet**, e.g. Skype/FaceTime

## DIMENSION 4 ■ VOCATIONAL WELLNESS

### ? WHY VOCATIONAL WELLNESS

**Work or volunteer** ➡ Better **wellbeing**,  
lower risk of **depression** & higher **cognitive ability**  
**Volunteer** ➡ Gives life a **sense of purpose**  
Opportunity to **socialise with other people**

### WHAT YOU DIDN'T KNOW

Older adults who **volunteer** =  
**Higher level of wellbeing**  
**66% of people who volunteer** ➡  
**Happy and satisfied** with their lives<sup>21</sup>

### WHAT YOU CAN DO

**Volunteer**  
➡ **Help out** at libraries/hospital,  
or in schools/religious organisations  
➡ **Mentor the young**, e.g. teach/lecture in learning  
institutions or social service agencies  
➡ **Impart skills** to fellow third agers!



## DIMENSION 5 ■ FINANCIAL WELLNESS

### ? WHY FINANCIAL WELLNESS

#### Financial stability at retirement ➡

Peace of mind, good living standard,  
engage in activities you enjoy, e.g. travel

### 🧠 WHAT YOU DIDN'T KNOW

**Life expectancy** in Singapore = **82 years**

Average no. of **years to maintain life = 17**  
(upon retirement at 65)

**Age ↑ = Healthcare expenses ↑**

### 🔧 WHAT YOU CAN DO

#### Build **sound financial plan**

➡ **Budget** your expenses

➡ **Set aside** part of your salary as **savings**

➡ **Spend within** your **means**

➡ **Have adequate insurance coverage**

(Consult a financial planner)

➡ **Follow retirement strategies**

(more tips from CPF @ [cpf.gov.sg](http://cpf.gov.sg))

## DIMENSION 6 ■ EMOTIONAL WELLNESS

### ? WHY EMOTIONAL WELLNESS

**Emotional wellness** = Ability to **manage**,  
**express** & **accept your feelings**

➡ **See you through** the ups and downs of life

➡ **resilience** to cope and overcome problems

### 🧠 WHAT YOU DIDN'T KNOW

Lack of community & family **support** ➡  
**80%** of people affected

### 🔧 WHAT YOU CAN DO

➡ **Volunteer**

➡ Build **long-lasting relationships**

➡ **Rise** after failures

➡ **Find meaning** after a loss

➡ Recover **self-worth**

➡ Protect your **self-esteem**

## DIMENSION 7 ■ SPIRITUAL WELLNESS

### WHY SPIRITUAL WELLNESS

**SPIRITUALITY** ➡ Fosters **contentment, peace & life satisfaction**

**Life maturity** ➡ Appreciate better the **meaning of life** & inspire you to **give back** to the community

### WHAT YOU DIDN'T KNOW

**Mindfulness meditation** ➡ Beneficial for **psychological wellbeing**

**Meditation:** Secular- or religious-based, ➡ **spiritual wellness**

### WHAT YOU CAN DO

- ➡ **Look beyond** your own needs
- ➡ **Volunteer** at a charity
- ➡ **Learn** and **practise meditation**

Your thoughts:



PART III

## A JOURNEY OF SELF DISCOVERY

Self discovery for third agers serves as a vital life journey – to know oneself better, so as to live better one's life. Be inspired by the colours of Abdul Jalil Anwari, reflect on the penetrating questions by Dr Helen Ko, and live your best years ahead!





ABDUL JALIL ANWARI

## GAME FOR LIFE!

A life of adventures, social responsibility and discipline of the mind and body. This defines the life journey of 51-year-old Mr Abdul Jalil Anwari, and his years ahead.



**M**r Abdul Jalil Anwari, 51, left school after his A levels. Around 1994, he decided to return to school and obtained a Diploma in Business Administration at 25 years old. After the birth of his first child, he decided to study for a degree in Business Administration at the age of 35 years. At 42, he embarked on a master's programme and got his Master of Business Administration at 45 years old. He is currently working as a civil servant.

Jalil wants to role model for his two children, aged 23 and 14, to embrace lifelong learning. "Each time I completed a course, I would purposely date the family to a photo studio. The last time, I posed in my 'mortar board' with them. After that, I told them, 'It's your turn.' And my daughter did it. She got her degree last year."

He observed, "Studying while you work is not easy. It takes discipline, commitment and a lot of hard work. While pursuing my degree and MBA, besides having a demanding job, I had to care for my then young children. But I told myself, 'Now that I'd decided on the studies, I must give my utmost. I must not give up.' Thankfully, I had the support of my wife and children, as well as colleagues at work."

Surely, after attaining this postgraduate degree, Jalil will feel entitled to rest on his laurels. But, he is open to the idea of pursuing a PhD. He doesn't have firm plans to tackle the formidable task yet, but he is not ruling it out. "I told my wife that our children are growing up. If we can't run (catch up) with them, we can walk at our own pace. So, I want to go for further studies. Who knows? I may try something new – a PhD!"

## THE ADVENTURES CONTINUE

This open-ended and breezy attitude to tackling new and difficult projects is Jalil's distinctive signature. It is also a hallmark of the rest of Jalil's colourful and chequered life. For example, it takes a courageous and free-spirited soul to enjoy motorcycle road trips; especially road trips over long distances controlling a high-powered but open-sided vehicle. Road trips are prone to lots of unknown factors – the bike may break down in the middle of nowhere, the biker may lose his way, the weather may sabotage him, he may meet with an accident, so on and so forth.

But Jalil said, "I love it!"

One way of responding to the unknown is to over-plan and micro-manage; the opposite response is to go with the flow and roll with the punches. Jalil thrives on the unknown. He does his homework, but he also launches enthusiastically into a trip, facing each trial as it comes along.

With warm nostalgia, Jalil recalls how he started this hobby that became a lifelong passion. "The first trip is always the best. I rode a small 400cc bike because I was young (I'm still young now!). I rode to Hatyai, Thailand, with my two brothers-in-law. The trip took 14 hours. At the end of the journey, we became very close. From brothers-in-law, we became brothers."

Since then, Jalil has upgraded his bike and went on more trips, which he helped to organise. He has ridden to Malaysia, Thailand

“Studying while you work is not easy. It takes discipline, commitment and a lot of hard work.”

and as far as Cambodia. Now, he owns a Honda ST1300 motorcycle and he meets with a group called Sport Tourer Owners Club (STOC) on Wednesdays in Katong. The group arranges ad-hoc outings to Malacca and even rides to Kuala Lumpur for lunch.

The motorcycling hobby is attractive to Jalil for more than one reason. Besides the sense of freedom and adventure, Jalil loves the camaraderie it brings. “We are always welcoming new people, including the seniors! It’s amazing to see so many in their 50s and 60s in our midst. There’s so much to chat about because we have a common passion for biking. When we go abroad, we meet bike groups from those countries. We can hit it off straight away and even travel together for a distance. If any rider gets in trouble on the highway, somebody will surely stop and help.”

All differences in age, race and background are forgotten as they unite in their one common passion – biking.

### FIT: FOCUS-INTENTIONALITY-TENACITY

With his biker’s reputation, bright “Colgate smile” and bubbly speech, Jalil may be mistaken for a happy-go-lucky guy. But behind his genial demeanour is a very focused, intentional and tenacious spirit – one that can endure pain for a long-term goal. It speaks a lot about Jalil’s emotional wellness that he is able to do so. Jalil is an Ironman, a title given only to a select few all over the world who have completed the gruelling Ironman triathlon.

Many people believe in keeping fit and would run a mile to do so. Fewer people would train for a marathon, as it requires building stamina to run a punishing 42 km. Fewer still are the ones who

would try for an Ironman triathlon – swimming almost 4 km before getting on a bike to cycle 180 km and then running a full marathon of 42 km! For Jalil, it’s a personal goal he has set for himself. He believes if he adopts a “relentless, positive mindset”, he can take on the triathlon challenge.

On the road and in the sea, obstacles abound. But Ironman Jalil does not fold at obstacles. Through it all, Jalil acknowledges that positive thinking enabled him to persevere over the humps. By now, Jalil has completed five marathons. He counted off nonchalantly, “Triathlons of various distances – I’ve done quite a few. But I’ve only completed two Ironman events – in Busselton in 2011 and Langkawi in 2015.”

These are not counting his other feats, like two long distance open water swims (6.5 km) from Kapas Island to Marang Jetty in Terengganu, long distance social cycling covering the whole of Peninsula Malaysia (3000 km) with NTUC Sports Club; 1,000 km from Singapore to Terengganu in 2005; 1,000 km from Terengganu to Penang; and another 1,000 km from Penang to Singapore.

With shelves at home loaded down with trophies and medals, Jalil doesn’t put sports on a pedestal. He is always thinking how he can innovate in order to marry his two passions – promoting fitness and motivating people.

“On the road and in the sea, obstacles abound. Through it all, Jalil acknowledges that positive thinking enabled him to persevere over the humps.”



To this end, he joined a “terai melayu” group. The Malay word sounds like “tri”, and with it, Jalil asks people, “Do you want to try the triathlon?” It eases people into exercise by introducing fun events like children’s triathlons and spin activities. Terai Melayu appeals not only to Malays but also to Chinese and Caucasians. Since its inception, some of its members have been motivated to join and to complete the Ironman triathlon races that are held in various parts of the world.

“I have a passion to coach. I took an advanced certificate in training and assessment (ACTA) to help me prepare courses, give public talks, and so it was useful.”

Not all Jalil’s efforts to inspire people have succeeded. For example, he created an after-work jogging group. It started with 15 registrants who would take a leisurely run. “But it died an early death,” Jalil laughed ruefully. “Not everybody likes to exercise.”

## PERSONAL SOCIAL RESPONSIBILITY

His passion to motivate people expresses itself in volunteerism. “You’ve heard of corporate social responsibility (CSR)? Well, I believe in PSR – personal social responsibility. I need to give back to society.” He is now the volunteer chairman of the management team in a mosque near his work place – Masjid Abdul Hamid at Gentle Road.

“It was an accident!” he protested laughingly. “Somebody gave me a form to fill.” That filled form led Jalil to volunteer on the Board for six years and he was finally invited to be the chairman. Instead of focusing on his title, Jalil talks enthusiastically about his team.



“I wish I’m Superman, but I’m not. I have a lot of weaknesses. So, teamwork is essential. I’ve heard about how a group’s development has to go through the forming, storming and norming stages before reaching the performing stage, but I’m not put off by that. I always say, ‘There’s a better stage ahead.’”

“The challenge is to motivate the individuals of the group. Give them a task they really believe in and have a talent for. Give them a stake, empower them and let them succeed. This gives them personal satisfaction and they will wish to stay on in the group. There’s no way I can lead without my team’s support. I’ve seen wonders when people let you lead. As a group, you can achieve big things together.”

His team could see that he is not volunteering for self-glory. As a third ager, Jalil’s maturity, balanced perspective and measured calm also mean a steady management style, which endears the younger members to him.

A decade ago, he noticed that the Masjid Abdul Hamid space was under-utilised. It was busy during prayer times, but stood empty and idle in the evenings and during non-peak hours. Jalil asked himself how things could be improved. He devised UMTS – Ummpps – Utilise Mosque (Time and Space) to the Max and emPower (staff and volunteers) to provide wow Service. His team went around encouraging Muslims and nonprofit organisations to use the space for a token fee and even for free. They set up meeting rooms and activity rooms on the premises. As a result, people started using the facilities; the donation income increased and the congregation swelled as more people got to know of the mosque’s presence in the community. Nowadays, a group called Keelat Theatre practise their

performances in the mosque. They also put on plays for the youth in the congregation, thereby adding value to Masjid Abdul Hamid.

At times, Jalil brings his faith and biking together. “If there is a mosque event, I invite the cyclists. We also organise charity riding trips, raising funds for an orphanage in Betong, Thailand. The bikers get to make the journey to the orphanage, where they are introduced to the children and the needs of the orphanage. The children love to climb onto our huge bikes. We do lots of creative things to raise funds, like auctioning motorcycle jackets in Singapore.”

Jalil’s passion for volunteerism goes back decades. As a bodybuilder then, he volunteered in Crawford Community Centre, gathering bodybuilders together and organising local competitions, as bodybuilding in Singapore was just a small community. At work, he also actively volunteered in the company’s activities.

## DIMENSIONS OF WELLNESS

At 51, Jalil is still vested in establishing financial and vocational wellness. “I was the only breadwinner for many years. I am glad that I have fully paid up my home and my daughter has recently started working.”

To build financial wellness, Jalil believes in the Malay saying, “If your rice pot is small, your appetite should also be small.” He explained, “Know your earning power. Save first before you spend.”

Jalil has plans in the years to come. When the time comes for him to move beyond his 9-to-5 job, he may consider using his tax accounting skills to train and equip individuals and organisations via a consultancy or motivational speaking service. “I want to rest; but



I also want to do something to help others understand more about Singapore's tax system."

Continuing to pursue his vocational dreams will help build mental wellness. Jalil said, "Learning must never end. The government is giving grants (such as SkillsFuture) for learning and I have my eye on horticulture courses. Guess what, I am now planting and have harvested several custard apples and soursop!"

Maturity has brought with it more appreciation of social wellness. "As I age, I treasure my time with my family and friends. It's nice to get back in touch with lost friends. When we were younger, we concentrated so much on our careers that we lost touch with each other. The Internet and Whatsapp has made it easier to locate old friends from the army and from school. Maybe they would be of the same mind as me to rekindle old friendships."

Naturally, Jalil has the most to say on the topic of physical wellness. "A healthy body will lead to a healthy mind. Moving our body is a must. If a person says he doesn't have time, it's just an excuse. Even at work, you can always find ways to move your body."

Jalil explained, "We know our own bodies. We need to invest time in fitness, try to work up a sweat two to three times a week. It doesn't have to be an extreme sport. I used to be a slave to exercise as a bodybuilder. I exercised six days a week! As I grew older, I told myself not to be a slave to exercise. I want to enjoy it. So nowadays, I combine exercise with other priorities, like my family. I would cycle my son to his classes. My wife doesn't like to run, but I would ask her to come to the park with me and take her stroll. Sometimes, she cycles beside me while I run. It's so enjoyable doing things together!"

"Sport relieves stress and builds emotional wellness. Sometimes, situations at work or at home tempts you to blow up. But you can release all that tension during exercise and remain calm in your relationships. Exercise also helps you to be more mentally alert at work and improves concentration."

## A SENSE OF CALM

Exercise can be derailed by unexpected things, like a sudden sickness. As people age, we carry a higher risk of age-related conditions like high blood pressure. Jalil acknowledges that there are more uncertainties about health in old age.

"Certain things in life can't be controlled," he said wisely. "Statistics show that one in four people gets cancer. I don't have the answers, but worrying about it doesn't help. So, instead of worrying about the things I can't control, I'd rather act on the things I can control – like moving my body and eating sensibly."

"My focus now is to draw closer to God, and to become a better Jalil incrementally. I have a responsibility to be a better person in the next minute than I was a minute ago."

Jalil epitomises the spirit of "being game for life". He surmised, "Life is to be lived to the full, even when one ages. Understand and work on the varied dimensions of ageing. Don't be afraid of ageing. Embrace it; enjoy it. Make it your best years ahead!"

“A healthy body will lead to a healthy mind. Moving our body is a must. If a person says he doesn't have time, it's just an excuse.”

### ABDUL JALIL ANWARI'S TIPS FOR THIRD AGERS

- Try something new. Return to school and pursue your “unfulfilled dream” if you feel the urge.
- Be FIT: *Focused*, *Intentional*, and *Tenacious* in what you have set out to achieve, however difficult or challenging it is.
- Exercise your mind and body. Keep learning to keep your mind sharp, and keep moving your body to keep yourself healthy.
- Practise personal social responsibility so as to make your society a better place.
- Live your life to the full, whatever age you are.

Your thoughts:



## REFLECT AND LIVE!

“ Reflect on your past, interpret and find meaning in your present, and live your future purposefully. ”

In this chapter, gerontologist Dr Helen Ko, drawing from her experience facilitating guided autobiography groups with older adults in Singapore, has come up with significant life themes, such as your life, career and aspirations, and coupled each theme with relevant priming questions to enable you to carry out a life review by yourself. References provided by Emeritus Professor James Birren and Dr Kathryn Cochran in a Master's Workshop on Guided Autobiography are also used.

Each theme begins with a brief explanation, and is followed by a series of questions to stimulate your memories and thoughts about your life. The questions are not meant to be answered in a chronological manner. Read through them and respond to the ones that open windows on your past. As each life is unique, the questions do not necessarily have the same value to all third agers. Record your answers in a journal or a notebook, so that you can make changes if you re-interpret your entries, or when you re-visit them in the future.

## THEME #1: YOUR FAMILY

Your family includes both your families of origin (parents, grandparents, aunts, uncles, and cousins) and the family or families of your adult life (spouses, children, grandchildren, and in-laws). It can also include an adopted child, a friend, or another person who has been close or important to you and your family.

Did your family have any impact on the directions your life took? Which family members were important in shaping your life? Some may have been important to you in positive ways and some in negative ways. Why did these family members have more impact on your life than others?

### ***Questions:***

1. Who held the power in your family and made the major decisions?
2. Which family members have you felt closest to and which ones felt most distant? Why? Were there any family members who were or are your role models in life? Why?
3. Did you like your family and feel supported and loved?
4. Were there any family members you were afraid of or disliked? Why?
5. What were the rules in your family about eating, cleaning up, dressing etc.? When you sat down to dinner, where did you sit? What did that mean?
6. What do you think were the strengths and weaknesses of your family? How did they affect you?

7. Were there any events that made your family stronger or tore it apart?
8. What is the history of your family? What were its origins, and who were its major figures?
9. What were the “shoulds” and “oughts” in your family? How did they affect you?
10. Is there anything about your family that seems unusual to you?



## THEME #2: YOUR MAJOR LIFE'S WORK OR CAREER

Your life's work includes the activities that have occupied most of your time, energy and/or concerns. It can take many forms. It may include work as a parent, spouse, or homemaker. It can be a career or job. Also, it can be a lifetime of service in religion, community work, or politics. Some people devote their lives to art, literature or sports. We may have several careers or life's work activities in sequence or simultaneously. What has been the pattern or the sequence of your life's work?

### *Questions:*

1. How did you get into your major life's work? Did you seem destined to follow it or did you stumble into it? Did other people encourage you to pursue this work or was chance a factor? Did any childhood interests or experiences influence your decision?
2. When did you develop the goals of your life? How much choice did you have?
3. What events, experiences or people influenced your path?
4. Were family models important in the life's work you chose? Who influenced you the most?
5. What role did being a man or woman play in your choices about your life's work?
6. Has your life's work been one continuous path, or have there been changes and discontinuities, peaks and valleys?
7. Did you have many options, or was there only one or two prospects?

8. Are you satisfied with your life's work? Is there anything you would like to change? What personal strengths or weaknesses have you brought to your life's work?
9. If you have had more than one work life (i.e. type of work), which was most important to you?
10. If you were to live your life over again, would you choose the same or a different life's work? Based on your experience, what would you say about work to a young person just starting out in adult life?

### THEME #3: YOUR HEALTH AND BODY

Health is an important influence in shaping one's life. Chronic or acute illnesses, whether experienced by yourself or by another person in your life, can lead to major changes in the way you live. Your health and body include many aspects, such as the history of your own health and the physical characteristics and your feelings about them. Inevitably, the way you view them is partly influenced by comparisons with other people – whether you have been or are more or less healthy, strong or weak, coordinated or clumsy, attractive or unattractive. What is the history of your health and body?

#### ***Questions:***

1. How was your health when you were a child, baby or adult? Did you have any serious illnesses or accidents that changed the way you lived? How have they changed the way you lived?
2. What health issues have you experienced over the course of your life? How did they influence you?
3. Were you considered a healthy child or a sickly child? Did it make any difference to you?
4. Were you fast- or slow-developing as a child? Were you ahead or behind your peers in growth and development as an adolescent? How did this affect your image of yourself?
5. How would you describe yourself as a child, adolescent, or adult? Were you short or tall, thin or fat, poised or awkward? As a male or female, would you regard yourself as attractive or unattractive?

6. How did your body react to sports and exercise?
7. How has your body reacted to stress? Has this changed during your life? What signals in your body indicate that you are under stress? Have you been exposed to high stress? If so, how have you responded to it?
8. What have you done during your life to improve or hurt your health?
9. What aspects or parts of your body do you like best or least? If you could change your body in any way, how would you like it to be different?
10. What have you done to alter or enhance your health and body during your life?

## THEME #4: YOUR EXPERIENCES WITH OR IDEAS ABOUT DEATH

Death can affect our lives in many ways. As children, we may have experienced the loss of a pet. Later, we may have lost parents, grandparents, a spouse, child, brother, sister, or a close friend. The death of a national hero may also have affected us deeply. The circumstances of deaths and our age at the time they occur can have long-lasting influences. How have your experiences with death affected your life and your personal philosophy?

### *Questions:*

1. What did you feel about death as a child? How was death talked about and treated in your family? Did it frighten you?
2. How were family funerals and memorial services held? When did you go to your first funeral? What did you think about it then, and how did you react?
3. Have you ever been or felt responsible for anyone's death? How did you feel about it then and now?
4. Have you had any close calls with death, such as an illness or accident?
5. Do any deceased persons, such as a parent, spouse or friend continue to have an effect on your life?
6. Have you ever been closely involved with anyone's death? How have you grieved? How do you feel about it – guilty, resentful, angry, or peaceful? Were some deaths welcomed?
7. What was the most significant death you experienced? How did it change your life?

8. Did the death of some well-known people (e.g. Lee Kuan Yew, Goh Keng Swee, Benjamin Sheares, S. R. Nathan etc.) have any effect on you?
9. How have your ideas about death evolved? What kind of death would you like to have? Do you see death as an inevitable part of life or is it to be fought or dreaded?
10. If you could talk to someone who has died, what would you say or ask?

## THEME #5: YOUR SPIRITUAL LIFE AND VALUES

Your spiritual histories include experiences with people, nature and religion that have contributed to the development of your philosophies of life that cannot be defined merely in physical terms. The history of your spiritual life and values need not be confined to experiences in any places of worship, such as a church, temple or mosque, or in any organised religion, although for some people, those experiences may play an important part. What is the history of your quest for values, truth and meaning in life? Who, what experiences, readings, insights and inspirations have guided you in your spiritual journey?

### *Questions:*

1. Do you recall having a spiritual experience when you were growing up that gave you a feeling of belonging and being special in the world or a feeling of rejection and loneliness? What was it like?
2. As a child, what kind of instructions and ideas were you given which were of a spiritual, religious or philosophical nature? Did your family discuss such things?
3. Did you have an early image of God? Where did it come from? What was it like?
4. Were you ever challenged to take a stand on religion, state your faith, or defend your values?
5. Did your family or outside influences have greater impact on shaping your values and beliefs? Who had the most influence on your ideas?

6. What (e.g. books, videos, tapes, experiences, etc) made a spiritual or moral impression on you?
7. What have been your relationships with organised religion? How important have they been in shaping your outlook and the way you live? Did you ever break with a religious organisation you belonged to? If so, how did the break evolved?
8. Did you ever have a spiritual or religious experience that had an important impact on the way you lived your life? Did you ever have any experiences of inner peace, deep faith and conviction?
9. Who (friends, mentors, religious leaders, role models) have helped your spiritual growth or path?
10. How would you describe your spiritual pursuit at this time? What have you learned, and what are you still struggling to understand?



## THEME #6: YOUR GOALS AND ASPIRATIONS

Your goals and aspirations are an important part of your life story. They form an integral part of your life fabric. For some people, their goals may remain the same throughout life. However, it may not be the case for others. Experiences or life challenges may lead you to change your goals or trade in your aspirations for new ones that better fit with the realities of your life or evolving values. What have you been trying to achieve in your life? What kind of person have you tried to be?

### *Questions:*

1. When you were a child, who did you want to be like, or what kind of person did you want to become when you grew up? Did your role models change during adolescence? In what way/s?
2. Where did you get your models from – family members, movies, or other sources?
3. Which characteristics of your ideal self or model were the most important to you – accomplishments, athletic ability, appearance, money, reputation, creativity, philosophy, religion or something else?
4. Have you changed your goals during your life? How? Who, or what experiences or major events influenced the changes?
5. What do you feel have been the most important achievements in your life? Is there anything you feel so strongly about that you would sacrifice almost everything for it?
6. Who has had the most influence on what you wanted to achieve?

7. Was there ever a period when you felt that your life was meaningless?
8. Looking back on your life, would you have pursued different goals? What would they be?
9. What aspirations do you have now, and what goals do you have for your future?
10. What legacy would you like to leave behind? Which would be a symbol of the way you led your life? If you were to write a book about your life, what would the title be?

## CONCLUSION

This chapter has outlined how you might review your life by providing several key themes and priming questions to facilitate the review. The themes covered are by no means an exhaustive list. You may wish to reflect on other themes, such as the major branching points (e.g. events, experiences or interactions with people or places that deeply impact your life) or the role of money in your life. It is hoped that the themes elaborated above will stimulate you to reflect on your past, interpret and find meaning in your present, and live your future purposefully.



## YOUR BEST YEARS AHEAD

“Your best years are ahead of you.  
Have faith, and go for it!”

Whether you are 28 years old or 82 years old, *The Better Me* applies to you. By this chapter, you would have learned that it is never too early to prepare for the third age; at the same time, it is never too late to say “Let me take steps to be a Better Me!”

Do not put it off. It is really quite doable, as Ernest Hemingway, author of *The Old Man and the Sea*, puts it, “There is nothing noble in being superior to your fellow man; true nobility is being superior to your former self.”

Your former self could be the person who bounced back from a failure several years ago. At that point, you made a critical decision to get up and keep going. Don’t stop being that person! Your former self could be the person from a minute ago, who was unaware that Ernest Hemingway had made that statement, and now you are a little bit more knowledgeable because of your reading.

Think about it, life is really a matter of making small choices. Minute by minute, we are making choices. The difference is in what choices you make, and how you make them. A positive example would be – you have chosen to pick up this book and continued

turning the pages. In contrast, a negative example would be – you choose to ignore and abuse your health. What *The Better Me* seeks to do is to equip you to make good bite-sized choices every day from now on.

A city is not built in a single day, and it is the same with a healthy body, mind and soul. Chapters 2 to 6 of *The Better Me* is a useful guide for a third ager who wishes to incorporate wellness choices into his daily life.

This chapter serves to draw out the essential points learned so far, before you embark on a series of exercises – using the Seven Dimensions Wellness Toolkit and Life Journey Map – in Chapter 8 to help you better reflect on the different aspects of your life, and making good and right choices in the years to come.

## WHAT YOU CAN DO

### Learning to Thrive Again

We read about the importance of lifelong learning in Chapter 2. The phrase “lifelong learning” means that learning should not end after you graduate from school. A true student of lifelong learning is one who has scheduled some form of learning into his daily life. So here are some questions to check if you can call yourself a lifelong learner:

- Am I attending any kind of a class this week?
- Am I half way through reading a book?
- Am I a curious person? Do I try to learn about the things I’m curious about?

- Do I watch how-to videos and act on what I’ve learned from these videos?
- Do I volunteer my time in serving/teaching people?

If you say “yes” to more than half of the above questions, then, “Congratulations! You are an active learner.”

You can see from the above simple questionnaire that lifelong learning is not simply about taking a class or picking up a book. It is also an attitude of curiosity. We learn from Chapter 2 that lifelong learning is “a total transformation of the mind and lifestyle”.

Some people may protest that it seems like a lot of work to spend money and time on classes, or to try to make sense of a computer or a musical instrument, when they could relax in front of the TV; or it’s too embarrassing to fumble their way through a dance class. If you feel bored about learning something, it could be that you are not interested in that topic. Follow your passion. Ask yourself what you have always been curious about, or what topics and activities you would really like to know about – then pursue them!

As children, we go through school because we want to get an education and a good job. Likewise, there are also very worthwhile goals to continue learning all through our senior years. We learn from Chapter 2 that learning is not just acquiring knowledge about the topic we are studying, learning actually boosts our physical, mental, emotional, social and vocational health!

Lifelong learning is important for vocational wellness because you need to keep up with new developments in your profession. Is there a new method of doing your work, a new software you have not learned? As you are being promoted through the ranks



and put in charge of a team, you also need to learn communication and management skills, so that your team can be motivated to perform well.

Research has shown that lifelong learning is important for mental health. The brain shrinks with age, but a lifestyle of active learning slows down brain shrinkage and mental deterioration. It delays the onset of conditions like dementia and Alzheimer's disease.

Being mentally fit means that you can stay independent and mobile for a longer time. You can be trusted to live on your own even after your children move out to start their own families.

Lifelong learning is beneficial for physical health because you can attend health talks to learn more about your body. You learn about the right way to exercise to keep fit, and you learn about healthy eating and abstinence from “junk food”. Also, it does wonders for social wellness. Having an attitude of curiosity about the world keeps you connected with others as you join classes, ask questions and talk with people about what you have learned.

Knowing all these benefits will spur you on to pursue a lifestyle of learning. There is really no real obstacle to learning in your senior years. If you worry about cost, there are many subsidised and even free courses that you can sign up for. Chapter 2 tells you how. If you are held back because you feel that you did not have a good education or a good command of language, don't let this stop you. You need not opt for academic learning (i.e. reading books and taking tests), you could opt to learn through hands-on practice or in small groups with your peers. Being able to discuss with your group members and see how they go about solving problems means less dependence on written material to get information.

So, if you are not in a habit of lifelong learning, begin with the first step. Begin now. Ask yourself, “What is one new thing I would really like to learn about? Can I explore a class on it and sign up today?”

### **Thriving by Serving**

We learn in Chapter 3 that volunteerism gives meaning to life. Indeed, the clarion call for seniors to serve – so they may thrive in their third age – is ringing ever more excitedly. Increasingly, seniors who volunteer are discovering that serving others with a cause is the most meaningful and impactful engagement they could ever have.

What's more – volunteerism strengthens the wider community by empowering individuals, voluntary welfare organisations and networks. With time now on their side, seniors find it easier to serve, employing their experience, expertise and networks to make a difference in the lives of others.

Many seniors serve because they want to “give back” and “make a difference”. They believe that by doing so, they may derive “meaning in life”. Moreover, by serving others, one becomes more grateful for his or her own life conditions, as he or she appreciates the situations of those who are less fortunate.

All said, are you ready to serve? If yes, what cause do you support and what should you be doing?”

Here are some tips.

- Firstly, consider giving from your strength;
- Secondly, volunteer with humility;



- Thirdly, volunteer in a cause or area in which you are interested; play to your strengths;
- Finally, take volunteering as a learning and experiential adventure.

Once you have zoomed in on what cause and work you would like, find an appropriate organisation to volunteer in.

Ultimately, as fellow seniors – especially if you have the time, specific expertise and experience to contribute at various levels – you can impact by creating a more equitable and better world.

## THE TRAITS OF SUCCESSFUL THIRD AGERS

Throughout the book, we read about the in-depth life stories of four third agers. It did not matter that Jalil is in his 51st year, while Seok Hiong is already in his 70s. It doesn't matter that Swan Hoo is officially 60 but emotionally evergreen. And Amta has stopped counting the years. All of them consider themselves third agers, and their opinions about their personal age is all that matters. All four of these third agers have precious insights to impart.

Seok Hiong, 75, has one giveaway for people who read his story, “All the seven aspects of wellness – physical, spiritual, intellectual, financial, social, emotional, vocational – are equally important. None should be neglected, otherwise, a person's holistic wellbeing will be jeopardised.”

He has lived this out in his life. As a young man, he took care of his vocational and financial wellness. He worked diligently at his career although his passion was in music and volunteerism. He

balanced his time well between all his pursuits. In terms of financial management, he lives by the motto “Spend within your means”. And this sensible habit has given him peace of mind in his later years.

Seok Hiong maintains his physical health with activities that interest him. As he has an abiding love for music, it is no challenge for him to maintain his mental and emotional wellbeing by constantly making music. Music and volunteerism have also given him opportunities to connect with others, thus increasing his social wellness.

Two decades younger than Seok Hiong, Jalil is very much vested in his physical wellness. He is an Ironman – one of the rare sportspeople who challenges themselves with swimming 3.8 km, cycling 100 km and then running 42 km – all without breaks in between!

However, Jalil is not doing this for physical wellness alone. His ability to take on the Ironman is very much due to positive thinking. When a life challenge seems insanely impossible, only positive thinking can pull you through, says Jalil. He has proven the wonders of positivity as he has completed triathlons not once, but several times!

Jalil is not a one-dimensional person. Like Seok Hiong, he believes in holistic wellness. To this end, he cares for his family, volunteers in his religious organisation and continues to pursue university education even at 50 years old.

We can also take a leaf from Dr Ma Swan Hoo's book on the “(ir) relevance” of age. Swan Hoo doesn't spend much time counting her decades. Her thoughts are mostly occupied by zest for volunteerism as a museum docent and by her various learning adventures in art

and culture. She is a living example of the adage that “When you are doing something you love, time flies!”

Although she is no longer working full-time in her job as a doctor, Swan Hoo is busier than ever! She juggles her part-time career with volunteering, training to be a better docent and bonding with her two grown-up children. Amazingly, she still tries to carve out time to learn Chinese brush painting, western art, water colours and pottery. Through her life, Swan Hoo demonstrates that lifelong learning can cause a person to look and feel younger than her years. She is living proof that “It is not the quantity of life that counts, but the quality”.

Amta, at 81 years old, is the most senior among our quartet. People engaged in a conversation with her would not suspect this. Amta’s eyes sparkle, her hands gesture animatedly and her laugh is like that of a schoolgirl.

Amta can identify with all the seasons that ordinary people experience – growing through school, growing up, getting married, having children, and retiring. She has had her fair share of setbacks, like the passing of her beloved husband.

The important thing to remember here is that these are all “seasons”, i.e. they come and they go. “Then, what remains?” you ask.

“A resilient spirit,” Amta gives the answer, birthed from eight decades of wisdom and experience.

A person remains resilient through the different seasons of life by nurturing all the aspects of her wellness. Amta invests time and love in her family, maintains friendships with her girlfriends and cultivates spiritual wellness by staying close to her religious belief. She builds her physical health with yoga and walking.

Amta has a natural love for languages and she taps on this by making sure that she never stops learning! By now, Amta has learned six different languages! This has contributed greatly to her mental agility and alertness.

## 7 DIMENSIONS OF WELLNESS

Get acquainted with the Seven Dimensions of Wellness. You can begin by obtaining the Toolkit. You can download it, but the hardcopy version is much more colourful and handy. Next, set aside a little time to go through the questions in the 7 Wellness areas. Be honest with your rating of yourself.

The seven wellness areas are:

- Physical Wellness
- Intellectual Wellness
- Social Wellness
- Vocational Wellness
- Financial Wellness
- Emotional Wellness
- Spiritual Wellness

To understand these seven wellness areas more thoroughly, please read Chapter 4.

At the end of the quiz, chart your wellness map. You will have an immediate overview of the areas that are well developed, and the areas that you have neglected. Let’s say you have been neglecting your

physical health in favour of your vocational health. Make a small choice to schedule in some exercise time in your weekly schedule.

Another person may give himself low scores on his confidence level, flexibility and stress management – he is not faring well in emotional wellness. Yet another person may be at a stage of his life where he feels aimless, discontented or angry with people. He needs to address his spiritual wellness.

After charting your wellness chart, go on to the Resources section to tap on organisations that can help improve your wellness level. For example, a person who fared poorly on his Emotional Wellness score may wish to look up for free talks and workshops on stress management.

When monitoring your wellness levels, remember that holistic wellness comes when we develop all seven wellness aspects. This does not mean that you need to score equally on all the aspects, but be aware that neglecting wellness of any aspect may have long-term consequences.

Charting your wellness levels should not be a one-time exercise. To be really effective, do it every quarter. If you have been taking small incremental actions to improve your wellness levels, your Wellness Wheel after one year should look very different from the first time you did it.

## REVIEW YOUR LIFE

You can also review your life another way – by writing a Life Review. This adds a further dimension to your understanding of yourself. As elaborated in Chapter 6, a Life Review is essentially your life story.

And like all good stories, it has a beginning, a logical plot and a happy ending. What would your “happy ever after” look like? Doing a Life Review is an excellent opportunity to ponder this question.

While a Life Map is usually a solo effort, a Life Review can be conducted in a group or as an individual. The guidelines given in Chapter 6 can be used in a group situation. The benefit of doing Life Review as a group is that you know you are not alone. As you listen to the life stories of people in your group, you realise that others have had difficult moments as well. Perhaps it may even cause you to be grateful for what you have.

John Kunz, the founder of International Institute of Reminiscence and Life Review, put it this way, “Each time an individual tells his life story, those who listen are like a mirror, reflecting and affirming his life.”

Doing a life review is not only affirming, it is also physiologically good for us. Dr Gene Cohen, author of *The Mature Mind*, sees reminiscence as a critical brain activity and said, “Autobiography for older adults is like chocolate for the brain.”

Doing a Life Review is not only good for yourself, you are also contributing to society. Every person belongs to a cultural group and the traditions and values of your culture are worth preserving. Some people have experienced rare events, like World War II or the Holocaust. The memories of these, too, need to be recorded. Over the years, you have gathered a unique set of skills and experiences.

Dr Andrew Weil, author of *Healthy Aging*, encourages older adults to keep a record of wisdom, values and life lessons in what he calls an “ethical will”. He wrote, “An ordinary will... concerns the disposition of one’s material possessions at death. An ethical will has

to do with nonmaterial gifts – the values and life lessons that you wish to leave to others.”

He encourages seniors to write their ethical wills in the form of a Life Review or even as a simple letter to loved ones. People who are not comfortable with writing can video or audio record their reminiscences. Those who are conversant on the Internet can blog.

“Then, at critical points in your life, take your ethical will and read it over. Add to it. Revise it and share it,” Dr Weil advised.

## MAP YOUR LIFE

Besides being aware of the seven dimensions of wellness and having your life reviewed, you may also map your life journey to better appreciate your life and life milestones, and to chart your years ahead.

There’s no end to the creativity of a Life Map. Mathematically minded people may draw a simple linear graph, and more artistic people may add colour and illustrations. What you cannot miss including on your Life Map is how you *felt* for each of the milestones you have recorded. You can indicate your feelings by drawing smiley faces and frowny faces.

You will become more self-aware as you think through where you have been in your life. Your past will look more orderly and you can see the cause and effect of your actions. Drawing your Life Journey Map will also remind you of the goals you have neglected because you got too busy along the way. You can now use pockets of time effectively to pursue these goals. Therefore, your future will be filled with even more anticipation, satisfaction and pleasure.

You can also use your Life Map to “dream”. Don’t just end your Map at your present moment. Extend the arrow (or road or river) that indicates your path. Do you want your Life Map to end happily? Draw the arrow pointing upwards. What are the milestones still to come? Follow your passions. Perhaps it could lead to a holiday in an exotic country? Or running a marathon? If your dreams centre around culture, you might like to weave in some book titles you would like to read or stage plays you would like to watch in your future.

Your best years are ahead of you. Have faith, and go for it!

## REFLECTIONS

1. How do I think I score in the following wellness areas?
  - Physical Wellness
  - Intellectual Wellness
  - Social Wellness
  - Vocational Wellness
  - Financial Wellness
  - Emotional Wellness
  - Spiritual Wellness
2. Does the path of my life make sense so far? Or is it just a random series of events that happened to me?
3. Have I ever shared my life story with anybody? How can I start?



PART IV

## LIVING THE BETTER ME!

It's time to live your "better me". Do a series of simple exercises to discover yourself. And be encouraged by Dr Ma Swan Hoo's third age story.







MA SWAN HOO

## BEYOND AGE

For Dr Ma Swan Hoo, age is just a number. That is why she continues to live life to the fullest by engaging in her passion as a museum guide, as well as in her professional career.



Looking cool and poised in a sky blue embroidered blouse and matching scarf, Dr Ma Swan Hoo muses on a thought that has her eyes dancing and the corners of her lips lifting upwards.

“I’m 59 years old, turning 60. And suddenly, I’m classified as a senior citizen? It’s a strange feeling. I can’t help thinking, ‘Have I become old overnight?’”

But it is not a thought that she spends much time on. She laughs and quickly moves on to other subjects – art and museums.

## BEYOND AGE: BECOMING A MUSEUM GUIDE

Once Swan Hoo gets into her favourite hobby – museum guiding – one can see that there is not much room in her mind for concepts like “ageing”, “retiring”, “winding down” and “growing old”. She is still very much the same dynamic lady who balances a career as a doctor by day, a mum of two in the evenings and a museum guide and amateur artist on the weekends.

In her younger days, she occupied herself in general medicine. For the last one and a half decades, she has been working in the cosmetics research industry, focusing on safety and efficacy clinical studies on cosmetic products.

Though approaching 60, Swan Hoo is as busy as ever. Almost every weekend, she volunteers as a guide at various museums such as the National Gallery, National Museum, Singapore Art Museum, Asian Civilisations Museum and Peranakan Museum.

She also guides at Sun Yat Sen Nanyang Memorial Hall and the Indian Heritage Centre. When the National Gallery Singapore

opened, she spent a whole year familiarising herself with it and bringing people around its hallowed halls.

On top of her volunteering hours, she spends much of her time preparing to guide new exhibitions.

“You can’t just lead a tour spontaneously,” she explained, “You need to do a lot of research and visit the museum multiple times to study the exhibits and decide on what to show in your tour. It takes time to prepare a tour paper. You need to know your way around the exhibition halls.”

To be a good guide, Swan Hoo attends lectures, walkthroughs, seminars and workshops by museum curators and other experts. “Learning is very active, because the guides have to do a lot of research, join research groups and get together for sharing sessions. We need to know a lot more than what is on the captions or panel texts and be prepared to answer questions. I try to explain in a manner that is easy to understand without using too much museum jargon. Sometimes, I will tell stories about the artefacts or artworks and this helps visitors to learn and remember them better. As I prepare to guide an exhibition, I learn a lot in the process; my mind is stimulated.”

All of this translates into many weekends spent holed up in a museum and nights spent on research and preparing tour papers. Swan Hoo laughed, “Well, being a museum volunteer requires you to be committed. You need to have the passion and interest to keep going.”

## A SPARK OF PASSION

Her interest in museums was sparked in 1999 when her husband was elected president of an international organisation, and she wanted to arm herself with knowledge on Singapore's history and culture so as to be a good ambassador of Singapore when she hosts the visiting delegates and their spouses.

Not one to do a half-baked job, Swan Hoo researched on Singapore and chanced upon an advertisement recruiting volunteers (called docents) for the Singapore History Museum. "That's a good way of learning about Singapore's history, so I went for the public briefing and gamely signed up on the spot to do docent training."

One thing led to another, and even after the congress ended and the delegates left, Swan Hoo's interest as a docent endured. Besides the Singapore History Museum, she also did docent training at the Asian Civilisations Museum, initially at Armenian Street and later at Empress Place, as well as at the Singapore Art Museum. When the grand old National Museum dating back to 1887 reopened in 2006 after major renovations from its days as the Singapore History Museum, Swan Hoo felt she had to be a part of it. Two years later, the Peranakan Museum opened. It is the world's only state-owned museum wholly dedicated to showcasing Peranakan artefacts. Next was Sun Yat Sen Nanyang Memorial Hall, which opened in 2011. By now, Swan Hoo was well and truly in the museum circuit, so she eagerly signed up for the docent training.

Next was the anticipated opening of the Indian Heritage Centre in 2014. Swan Hoo was among the first to be trained as a docent here. In 2015, the National Gallery Singapore opened, bringing together

the world's largest public collection of Singapore and Southeast Asian art. Its unique Docent Training Programme, which trains guides who have a passion for art and history, kept her enthralled for a whole year.

"What does all this mean to me? My passion, or you may say 'addiction to museum' gives me meaning and purpose. As I challenge myself to uncover and learn new knowledge related to all the fascinating exhibits on display

at the various museums, I'm intellectually challenged. It keeps me going; it also stirs in me a new-found 'mission' – to help others learn of the rich history of mankind."

Swan Hoo was presented with a Special Recognition Award by the then Ministry of

Information, Communications and the Arts in 2011. She was also elected President of the Museum Volunteers from 2011 to 2014.

“Volunteerism goes beyond charity work among the poor. It encompasses a much wider scope that seeks to enrich one's community by contributing one's talent and time.”

## VOLUNTEERISM EQUALS SERVICE

"Oh yes, I had to pay to do docent training, especially at the first few museums that I did training at." Swan Hoo confided. "People are surprised when they hear that we pay for our training and that we are not paid for giving tours. But... isn't that the definition of being a volunteer? Why call myself a volunteer if I expect payment? To me, to serve as a volunteer is my community service to my country."



Swan Hoo understands that volunteerism goes beyond charity work among the poor. It encompasses a much wider scope that seeks to enrich one's community by contributing one's talent and time.

A large number of the participants in Swan Hoo's tours are overseas visitors. "It is an opportunity to interest them in Singapore and increase their enjoyment of the culture and history of our country. Visitors tell me that they look forward to coming back again. When they share their positive experience of their museum visits with families and friends back home, it could bring more visitors to Singapore. So, when visitors come to Singapore, I hope they will stay longer because of our museums. I see this as doing my part for the economy of our country."

Volunteering at museums does not stop at leading group after group in the usual public tours around the premises. She laughed ruefully as she recalled the "Halloween Night" organised at the Asian Civilisations Museum. The docents had to dress up and give scary tours, adding to the fun of the evening.

"My greatest satisfaction as a docent is when participants come up and thank me for a meaningful and fruitful time. From their response, I could tell that they plan to continue visiting museums, and that is extremely satisfying for me."

In fact, Swan Hoo has seen so many dull-eyed visitors transformed into avid museum enthusiasts that she has become something of an evangelist. She is fully convinced that museums should feature more in everyday life.

Swan Hoo is so fervent in "museum education" that she even wrote a letter to the authorities. "I proposed that museums should be alternative classrooms. There is so much our students can learn



at the museums. I recommend every school to engage its own 'museum educators' – teachers specially trained to conduct lessons at the museums."

She is keen for more seniors to be mobilised to volunteer in museums. She feels that senior citizens still have a lot to contribute, and the museums can keep them well engaged.

She also hopes that more Singaporeans will visit our museums as we have wonderful and great museums, some of which have gained international standing. Now that photography is permissible in museums, although without flash as this may be harmful to some of the exhibits, it should help to enhance their museum experience.

She added, "Many blockbuster exhibitions, like the travelling international exhibitions, have come all the way to Singapore. It will be a pity if Singaporeans miss out on these outstanding exhibitions that are at our doorstep."

## NEVER STOP LEARNING

Swan Hoo splits her time between the two grand passions of her life – museums and art. Her love affair with art started in the 1990s when she was in her thirties. She had picked up portrait drawing, Chinese brush and watercolour painting. These ad-hoc classes were fun, but she wanted something more structured.

Thus, she enrolled in a Nanyang Academy of Fine Arts (NAFA) one-year certificate course in abstract art. “Abstract art is very liberating. I had the freedom to paint anything I liked. The teacher, a very good facilitator, allowed us to explore and self-discover.”

She continued with another one-year certificate course in Western art. From abstract art, she moved into representative art. “Paint a table to look like a table,” she explained representative art simply. Thereafter, she also attended a three-part course on Chinese Brush Painting at LaSalle College of Arts and even learned pottery.

She brought her knowledge of art into her museum guiding, which she confessed was her motivation for learning art. “For example, in Chinese painting, I learned about composition, the different colours of black and the absorbency of the paper; so I was able to bring this knowledge in when I lead tours in a Chinese painting exhibition. Since I learned about the different types of ceramics and glazes in my pottery classes, I brought these into my tours as well.”

As she mastered more art techniques and museum knowledge, Swan Hoo learned something else. With rounded eyes, she confided, “The more I learn, the less I realised that I know! There was so much more that I needed and wanted to know!”



However, this realisation does not discourage her. “In fact, it gives me added motivation to keep learning. There is a lot of connection. For example, when I learned about ceramics, I then wanted to know what kind of clay it is made from, what temperature it is fired at. My interest to learn deepened. I was ‘hooked’ on learning! I would like to learn more techniques on oil painting.”

“It’s different – what and how I learn today. When I was younger, I had to learn things for practical reasons, e.g. to pass examinations. Now, I want to learn things because I’m genuinely curious about them. It gives me a fresh measure of excitement.”

## AGELESSNESS AND WELLNESS

It seemed time to bring the conversation back to ageing. Swan Hoo shrugged. “Age is just a numerical figure. Age is about our life in the world; what we make of it. And since we are given this life, we should live it to the full.”

“Age is also about time, isn’t it? Well, there is time to do what you want to do; it’s a matter of prioritising.”

“In my case, I see ageing as crossing a series of stations of life. My time spent on volunteering at museums gives me a sense of purpose. I believe third agers who are volunteering in different capacities have their own calling or reasons for doing so. Whatever area we volunteer in, we’ll be doing something useful – contributing to society. It is much better than sitting at home and just watching TV.”

“Everyone contributes in a different way. Some help out at schools, hospitals or in missions. At the community level, many people help out in the community clubs and residents’ committees.

Grandparents help by caring for their grandchildren – this is a form of valuable contribution in families.”

“I feel satisfied that I’ve contributed to society. It feels like I’ve done something useful with my life apart from taking care of my family and looking after my patients. To be able to give of myself – so people and society may benefit – it’s a wonderful feeling. I hope to continue as a museum guide until I’m in my 70s! Thereafter, I’d like to focus on my art. Truly, another reason why I took up art is that it is something which I can continue to do even at a ripe old age, when I may not be as physically mobile or even when my eyesight may not be as good! I’ve noticed that many artists continue to paint in their 80s and 90s and that is a great source of inspiration for active ageing!”

“I think when people are older, they can still do things very well. In some cases, we yield our best results at this age.”

To continue doing what one loves best, Swan Hoo acknowledged that physical and social health is important. To maintain fitness, she swims and does stretching exercises and jogging on the spot. She also goes for weekly evening brisk walks at Botanic Gardens with her former junior college classmates, thus killing two birds with one stone.

“As we grow older, we’re more inclined to reconnect with friends. It’s vital to do so. Most of us were so busy building our careers and starting families when we graduated. Now, our children are grown,

“I think when people are older, they can still do things very well. In some cases, we yield our best results at this age.”

we have more time at our disposal to socialise. That's why my friends, from school and university, now organise more frequent get-togethers for us to catch up."

She ends her interview with her signature statement, "Come visit the museums. I'll bring you on a guided tour!"

Your thoughts:

### MA SWAN HOO'S TIPS FOR THIRD AGERS

- Engage in your passion with full focus and commitment. You will derive a deep sense of satisfaction and meaning.
- Never stop learning. You'll be surprised how much joy there is in learning, even as we grow old.
- Age is just a numerical figure. It is about our life in the world and what we make of it. Since we are given this life, live it to the fullest!
- Volunteer whenever and wherever you can. Not only will you grow as a person, you'll contribute to the betterment of society.
- Third agers can still do things very well. In some cases, we yield our best results at this age.



## LET'S GET GOING!

“It's not length of life, but depth of life.”

Give yourself a pat on your shoulder! You have reached the final chapter! Here, you learn to get going in developing your “better me”!

Chapter 8 provides you with practical handles and tools to age well. They are based on the “Positive Ageing Toolkit: 7 Dimensions of Wellness and Life Journey Map”. In this chapter, you'll be asked to reflect on a series of questions by gleaning from the story of Kelvin (based on real life examples), a retired 63 year old.

To get the most out of this chapter, it is good you re-read Chapter 4. This is because Chapter 4 describes in detail the seven wellness areas and gives you a good gauge as you review your own wellness areas in Chapter 8. This is especially useful as you might have neglected or overlooked some dimensions of wellness.

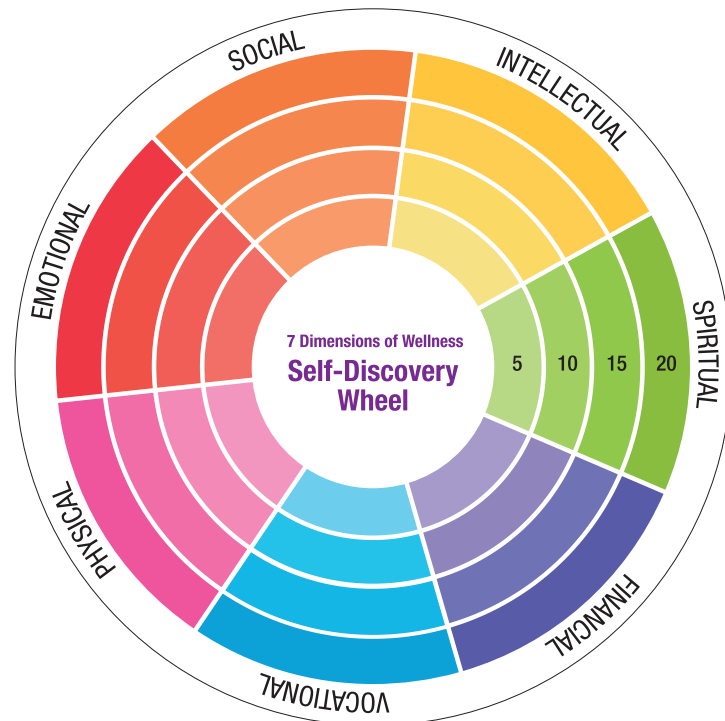
Let's get going with Exercise 1 on the Seven Dimensions of Wellness.



## EXERCISE 1: THE 7 DIMENSIONS OF WELLNESS

For this exercise, let's first recap the seven dimensions of wellness for ageing positively:

- Physical Wellness
- Intellectual Wellness
- Social Wellness
- Vocational Wellness
- Financial Wellness
- Emotional Wellness
- Spiritual Wellness



## KELVIN'S STORY

Kelvin, 63, retired a few months ago. He thought he would enjoy his newfound leisure time but instead, he quickly became bored. He heard about a Positive Ageing Toolkit and wondered if it could give him some direction about what to do with the rest of his life.

Kelvin was glad to learn that the Toolkit was available at many locations all over Singapore. After collecting his copy, he sat down to do the Positive Wellness Exercise, conscientiously checking on the scale from 1 to 4, “1” being “Rarely”, “2” being Seldom, “3” being “Often” and “4” being “Always”.

### Step 1: Discover Your Wellness Levels

He started by discovering his wellness levels with the Physical Wellness quiz:

NO.	QUESTIONS FOR PHYSICAL WELLNESS	SCORE
1	I maintain a healthy weight range	1 2 ③ 4
2	I ensure I get sufficient sleep every night	1 ② 3 4
3	I do exercises (e.g., brisk walk, cycling, etc.)	1 2 3 ④
4	I have balanced meals and am conscious of my diet	1 2 ③ 4
5	I watch for early signs of sickness and seek medical help if needed	1 2 3 ④
SUB-TOTAL SCORE		16/20

Although he scored well overall, he realised he was seldom getting sufficient sleep because taking midday naps was disrupting his sleep rhythm.

Now it's your turn, rate your *Physical Wellness* score:

NO.	QUESTIONS FOR PHYSICAL WELLNESS	SCORE
1	I maintain a healthy weight range	1 2 3 4
2	I ensure I get sufficient sleep every night	1 2 3 4
3	I do exercises (e.g., brisk walk, cycling, etc.)	1 2 3 4
4	I have balanced meals and am conscious of my diet	1 2 3 4
5	I watch for early signs of sickness and seek medical help if needed	1 2 3 4
SUB-TOTAL SCORE		/20

He decided to score his Intellectual Wellness:

NO.	QUESTIONS FOR INTELLECTUAL WELLNESS	SCORE
1	I learn from my mistakes and improve myself	1 2 3 ④
2	I learn by being aware of my surroundings and events	1 2 3 ④
3	I learn to adapt myself better to life challenges	1 2 3 ④
4	I enjoy creative activities (e.g.: art, music, etc.)	1 2 3 ④
5	I look for opportunities to be involved in meaningful activities	1 2 3 ④
SUB-TOTAL SCORE		20/20

He answered “Always” for all the questions and felt pleased with himself. He had always been known for his intellectual capabilities at work. He realised that he should continue with his good habits even though he had retired.

Now it's your turn, rate your *Intellectual Wellness* score:

NO.	QUESTIONS FOR INTELLECTUAL WELLNESS	SCORE
1	I learn from my mistakes and improve myself	1 2 3 4
2	I learn by being aware of my surroundings and events	1 2 3 4
3	I learn to adapt myself better to life challenges	1 2 3 4
4	I enjoy creative activities (e.g.: art, music, etc.)	1 2 3 4
5	I look for opportunities to be involved in meaningful activities	1 2 3 4
SUB-TOTAL SCORE		/20

Next was Social Wellness:

NO.	QUESTIONS FOR SOCIAL WELLNESS	SCORE
1	I interact with my peers and community through social activities (e.g. BBQ and outings)	1 2 3 4
2	I value healthy relationships with my loved ones and friends	1 2 3 4
3	I am honest and show respect to people	1 2 3 4
4	I find my social roles to my family, friends and community fulfilling	1 2 3 4
5	I am patient and a good listener	1 2 3 4
SUB-TOTAL SCORE		16/20

He felt a pang of guilt. Due to his hectic career, he had dropped all his friends from his schooling life. After retirement, he had stopped catching up with his ex-colleagues as he felt he had nothing in common with them anymore. In fact, he felt lonely. “I need to build my social wellness, urgently,” Kelvin told himself.

Now it's your turn, rate your *Social Wellness* score:

NO.	QUESTIONS FOR SOCIAL WELLNESS	SCORE
1	I interact with my peers and community through social activities (e.g. BBQ and outings)	1 2 3 4
2	I value healthy relationships with my loved ones and friends	1 2 3 4
3	I am honest and show respect to people	1 2 3 4
4	I find my social roles to my family, friends and community fulfilling	1 2 3 4
5	I am patient and a good listener	1 2 3 4
SUB-TOTAL SCORE		/20

Should he assess his Vocational Wellness? After all, he did not have a career anymore. But he went ahead:

NO.	QUESTIONS FOR VOCATIONAL WELLNESS	SCORE
1	My occupation and leisure time are well-balanced	1 2 3 4
2	I enjoy personal satisfaction and stimulation from my lifework	1 2 3 4
3	My current role and personal values are aligned	1 2 3 4
4	My contributions have helped to develop my personal growth	1 2 3 4
5	My current tasks have given me a sense of achievement and productive well-being	1 2 3 4
SUB-TOTAL SCORE		15/20

In going through the exercise, Kelvin realised that he really enjoyed working life. Though he had “officially” retired, he thought to himself that he might explore working again, but this time on a voluntary basis. This way he could continue to contribute to society, fill his time meaningfully, and strengthen his social wellness, which he scored poorly. He placed a note beside the Vocational Wellness score, “To seriously consider returning to work part-time.”

Now it's your turn, rate your *Vocational Wellness* score:

NO.	QUESTIONS FOR VOCATIONAL WELLNESS	SCORE
1	My occupation and leisure time are well-balanced	1 2 3 4
2	I enjoy personal satisfaction and stimulation from my lifework	1 2 3 4
3	My current role and personal values are aligned	1 2 3 4
4	My contributions have helped to develop my personal growth	1 2 3 4
5	My current tasks have given me a sense of achievement and productive well-being	1 2 3 4
SUB-TOTAL SCORE		/20



He decided to review his financial health next, as he knew that he had planned this carefully in early adulthood. He carefully thought through important questions regarding his Financial Wellness:

NO.	QUESTIONS FOR FINANCIAL WELLNESS	SCORE
1	I have the finances for my daily living needs	1 2 3 ④
2	I am prepared for emergency financial changes	1 2 ③ 4
3	I am careful with spending my money	1 2 3 ④
4	I learn and manage to live within my income	1 2 3 ④
5	I plan towards my retirement to be financially independent	1 2 ③ 4
SUB-TOTAL SCORE		18/20

As he had cautiously predicted, he was in a sound financial state. He realised that he had been worrying unnecessarily. He made a note to go over all his assets so that he would have a realistic grasp of his finances.

Now it's your turn, rate your *Financial Wellness* score:

NO.	QUESTIONS FOR FINANCIAL WELLNESS	SCORE
1	I have the finances for my daily living needs	1 2 3 4
2	I am prepared for emergency financial changes	1 2 3 4
3	I am careful with spending my money	1 2 3 4
4	I learn and manage to live within my income	1 2 3 4
5	I plan towards my retirement to be financially independent	1 2 3 4
SUB-TOTAL SCORE		/20

He tackled Emotional Wellness next:

NO.	QUESTIONS FOR EMOTIONAL WELLNESS	SCORE
1	I take positive action to manage my stress	1 2 ③ 4
2	I can accept and express my feelings	1 ② 3 4
3	I know my weaknesses and learn to manage them in a healthy way	1 2 ③ 4
4	I can adapt and adjust to change for better	1 ② 3 4
5	I am confident and feel good about myself	① 2 3 4
SUB-TOTAL SCORE		11/20

He scored poorly on Emotional Wellness because he was bottling all his stress inside and not confessing it to his wife and family members. Especially on Item 5, he was absolutely not feeling good and confident about himself!

Now it's your turn, rate your *Emotional Wellness* score:

NO.	QUESTIONS FOR EMOTIONAL WELLNESS	SCORE
1	I take positive action to manage my stress	1 2 3 4
2	I can accept and express my feelings	1 2 3 4
3	I know my weaknesses and learn to manage them in a healthy way	1 2 3 4
4	I can adapt and adjust to change for better	1 2 3 4
5	I am confident and feel good about myself	1 2 3 4
SUB-TOTAL SCORE		/20

The last wellness sphere was Spiritual Wellness:

NO.	QUESTIONS FOR SPIRITUAL WELLNESS	SCORE
1	I experience overall peace and well-being	1 2 ③ 4
2	I take time to appreciate people, nature and the things around me	1 2 3 ④
3	I have a sense of purpose and meaning in life	1 2 3 ④
4	I show care, goodwill and respect others' values and beliefs	1 2 ③ 4
5	I am contented with who I am and what I have	1 2 3 ④
SUB-TOTAL SCORE		18/20

He scored well on Spiritual Wellness and he realised that it was his strong sense of purpose that had caused him to seek a new purpose and meaning to life after retirement.

Now it's your turn, rate your *Spiritual Wellness* score:

NO.	QUESTIONS FOR SPIRITUAL WELLNESS	SCORE
1	I experience overall peace and well-being	1 2 3 4
2	I take time to appreciate people, nature and the things around me	1 2 3 4
3	I have a sense of purpose and meaning in life	1 2 3 4
4	I show care, goodwill and respect others' values and beliefs	1 2 3 4
5	I am contented with who I am and what I have	1 2 3 4
SUB-TOTAL SCORE		/20

Step 2: Mapping It Out

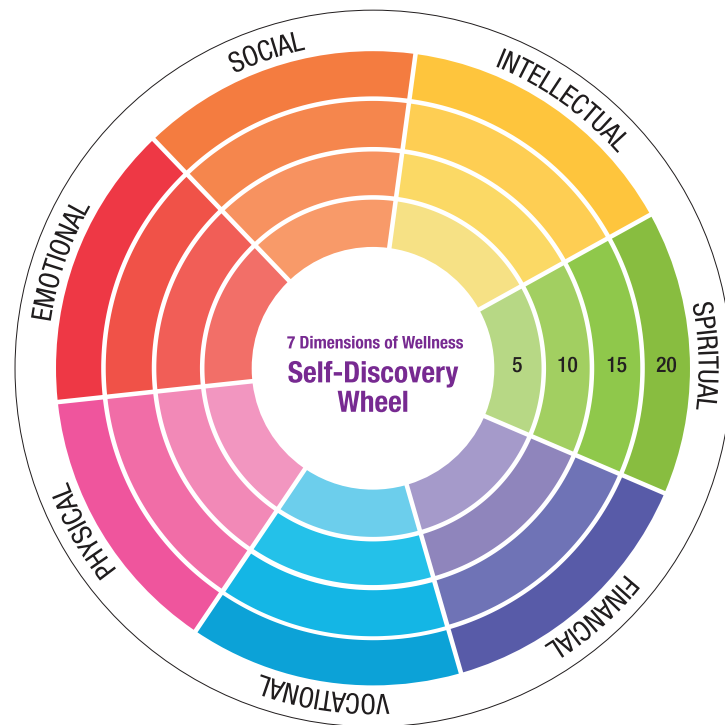
Kelvin totalled his score, mapped it out and realised that he fell into the mid-range. He wasn't super "healthy" in the overall seven dimensions; however, neither was he in bad shape. The wellness chart cheered him on "10-15 points – Cool, you are well-paced in your own ways. 'Every day do something that will inch you closer to a better tomorrow.'"

He decided to take the advice seriously. "What action can I take today to inch me closer to a better tomorrow, so as to make me a 'better me'?"

Kelvin's 7 Dimensions Wellness Score



## Your 7 Dimensions Wellness Score



### Step 3: Next Step

He decided he would be proactive in taking the next step – following up on the thought of exploring voluntary work. But what avenues are open to him? As he reviewed resources given in the Toolkit, he realised that there were organisations he could approach for opportunities for voluntary work placement. He could also consider upgrading himself by taking academic courses for mature students.

For the first time in months, Kelvin felt excited and energised. He no longer felt bored as he went about researching on courses. He also determined to take the first step to catch up with former friends.

Around the dinner table that night, he took another mini step. He confessed his retirement blues and his resolve to develop his seven wellness areas. His family members began to understand him better and volunteered to accompany and cheer him on his wellness journey.

### Step 4: Chart Your Progress

Nine months after picking up the 7 Dimensions of Wellness Toolkit, Kelvin is a changed man. Gone were the feelings of boredom and aimlessness. Now, Kelvin is busy juggling part-time study as well as volunteering in his favourite charity organisations. He has also taken up tennis lessons with a group of his schoolmates. He had always wanted to learn tennis; and doing it with his friends was doubly satisfying. His active lifestyle ensured that he did not suffer from insomnia anymore.

It was time to do his quarterly wellness review again. Kelvin beamed with satisfaction as his score now tells him, “You’re in good shape. Spread your zest for life and motivate fellow seniors.”

### Step 5: Be Inspired

“I’m glad that my life has been completely transformed just by embarking on this journey of self-examination and taking proactive measures. I’m inspired to continue this journey, so I may see a ‘better me’,” Kelvin resolved.

One of his tennis buddies was due to retire soon and he had confessed to Kelvin his fears about the transition. Kelvin could not wait to share with his buddy what he had learned through the Seven Dimensions of Wellness.

## THE POSITIVE AGEING TOOLKIT

The best programmes are useless if they are expensive or inaccessible to obtain, or are complicated and boring. Now, available readily is a simple and handy tool that is:

- Senior-friendly, with colourful pictorials that are self-explanatory;
- Do It Yourself (DIY), so that seniors can use it independently and on a frequent basis;
- Does not require the intervention of counsellors or facilitators;
- Uncomplicated, so that seniors from different social backgrounds can grasp the concepts;
- Inspiring, so that seniors will be motivated to put what they learn into action;
- Easily accessible to IT-savvy seniors as it is downloadable from the Web;
- Easily accessible as hardcopies for other seniors.

With the above challenges in mind, C3A conceptualised this “Positive Ageing Toolkit”, which is a simple tool and that helps to “kickstart, boost and chart the progress of your wellness levels over time”. The Toolkit has been tested with about 100 seniors in a focus group prior to the official launch.



Senior Minister of State for Health Dr Amy Khor, at C3A's Inaugural Positive Ageing Conference in 2015, said, “Through the DIY exercises, we can discover our wellness level across these seven aspects of ageing, and also explore ways to strengthen areas of weaknesses. The more we understand ourselves, the better we are able to seek out opportunities available to help us age well and meaningfully.”

The Toolkit covers the seven dimensions of wellness – physical, intellectual, social, emotional, financial, vocational and spiritual – that was described in detail in Chapter 4. It has been discovered through research that it is best to maintain wellness in all these seven wellness dimensions of life, no matter what age you are at, and it will increase your likelihood of attaining a happy and successful “flourishing years”.

The Toolkit comprises a colourful handbook with individual pages on the seven wellness areas. Each page contains a scale where you can



self-assess your level from “Rarely” to “Always”. You are then asked to rate yourself with perceptive questions like “I maintain a healthy weight range” (Physical Wellness) and “I can accept and express my feelings” (Emotional Wellness).

After you have rated yourself in all seven areas, the kit ends with a summary of whether you fall into the range of “You’re in good shape!” or “Embark on your self-discovery journey by taking little steps out of your comfort zone”.

Notice that negativity is never used.

The kit also displays a colourful “Wellness Wheel” on which you, as the self-assessor, plot your own scores. This is a powerful visual aid to help you view where you are at in one glance.

The effectiveness of the Toolkit is incomplete if no action is taken. Therefore, it continues by listing a network of resources to help you – the participant – find learning opportunities in those wellness areas you have identified to improve on. For example, if you are poor in physical health, you can call Health Promotion Board to learn about health programmes, including talks and workshops. If you rate yourself as having a poor social life, you can approach RSVP Singapore to learn about volunteer opportunities with other seniors.

The Toolkit takes it a step further by encouraging the participant to repeat the process of self-assessment every quarter. The Toolkit contains a Chart where you can paste your completed Wellness Wheels. This Chart should be posted up in a prominent place to remind you where you are headed. As each quarter rolls by, you can see the scores on your Wheels improving as you take small but intentional actions. This is very affirming for any participant.

What happens if you get distracted? What if your improvement is derailed by an unforeseen crisis?

There is a deck of 52 inspirational cards that complements the Wellness Chart. You can tuck these attractive cards into your wallet or stick them above your desk. There are cards to speak to a variety of situations. For example, a card with a quote by Mark Twain exhorts, “The secret to getting ahead is getting started” and Ralph Waldo Emerson urges, “It's not length of life, but depth of life.”

The Positive Ageing Toolkit is free of charge and available for pick-up at the below locations:

- C3A Office – 9 Bishan Place #10-01, Junction 8 (Office Tower), Singapore 579837. Tel: 6358-0333
- Family Central – 298 Tiong Bahru Road #10-02, Tiong Bahru Central Plaza, Singapore 168730. Tel: 6593-6470
- RSVP Singapore – 9 Bishan Place, #09-03 Junction 8 (Office Tower), Singapore 579837. Tel: 6259-0802
- WINGS – 9 Bishan Place, #05-01 Junction 8 (Office Tower), Singapore 579837. Tel: 6250-1012
- YAH! – 7A Lorong 8 Toa Payoh, Agape Village, #04-01, Singapore 319264. Tel: 6445-0300

It is also downloadable from the Web at:

[www.c3a.org.sg/Aboutus\\_resourcesdetails.do?id=25418](http://www.c3a.org.sg/Aboutus_resourcesdetails.do?id=25418)

There is even a video that guides the participant step by step on how to use the Toolkit:

[www.c3a.org.sg/WatchVideo\\_details.do?id=31276](http://www.c3a.org.sg/WatchVideo_details.do?id=31276)

## EXERCISE 2: LIFE JOURNEY MAP

A Life Journey Map tracks your journey through life and marks out events that are important to you. What makes an event important? These may include events that teach you something about life, for example, being selected for a team might have taught you the value of hard work and perseverance. You may mark out in your Life Journey Map:

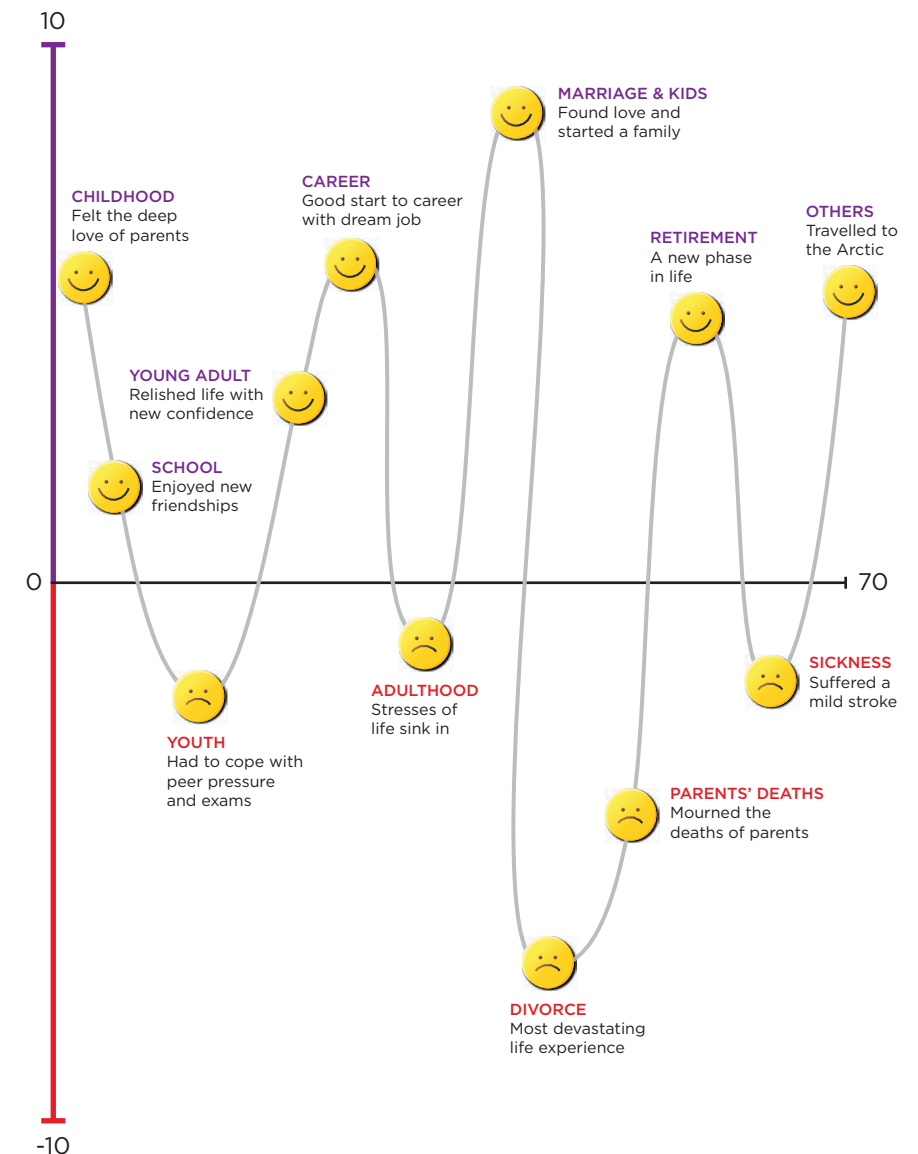
- Events that made you feel suddenly more mature/ older/ grown up, e.g. looking after your ailing loved ones;
- Events that gave you inspiration for your future, e.g. the first time you won a literary prize as a secondary school student;
- Events that highlight how important it is to appreciate life, e.g. when you lost your best friend due to an accident.

Both good and bad events can make you appreciate, adapt or change your life in some way.

As part of the process of knowing who you really are, you may participate in a group life review. Life Journey Map would be a great tool to help you prepare to share your story with others. It helps you to identify the highs, lows, and in-between points in your life and think through the significance of those events in your story. You don't have to show your Life Map to the members of your group if you don't want to. This exercise helps you to know yourself, and by realising your own story, it will help you tell it well.

## How to Create a Life Journey Map

The simplest and most basic type of Life Journey Map looks like a primary school graph. The horizontal axis measures your age in terms of years and the vertical axis measures your satisfaction level. You start from birth and try to recall the key milestones in your life.



Some common milestones would be:

Childhood	Career	Sickness
School	Marriage	Parents’ deaths
Youth	Divorce <i>[only if applicable]</i>	Retirement
Young adulthood	Children	Others

Everybody’s Life Map will look different. Some people start on a high and have several valleys. Some people may have sharp peaks and valleys, suggesting a tumultuous life. Others have gentle slopes, indicating that they have little or slow transitions.

**Life Journey Map According to Theme**

A basic Life Journey Map would be what you would start off with. However, you need not stop at that first try. You may wish to draw different Life Maps based on different perspectives. For example, you may wish to draw one up about the events that happened to you. Perhaps your parents often relocated when you were young, and you went to different schools in several countries. Mapping this will give you a macro view of your cosmopolitan upbringing and how it has influenced your outlook in life.

You may draw up another map showing the events you initiated. For example, your choices of sports and hobbies, your preferred type of friends, or perhaps a business that you had started. Charting this can show you where your areas of passion lie.

Yet another Map can chart your values development. You can ask yourself questions like, “What value did I learn in my childhood?”,

“Why did I hate bullying when I was in school?” and “What did I admire in my colleagues in this company I worked in?” Doing this chart can help you understand your value formation and what kind of values you wish to promote in your family and in society.

Common values for reflection are:

Honesty	Creativity	Responsibility
Courage	Patience	Self-Control
Determination	Gratefulness	Respect
Diligence	Loyalty	Others

A related but important theme would be one that can be titled “My Inspirations and Heroes”. On this Map, recall the people and events who have inspired you and shaped your course. It could be a caring teacher from your primary school, a book you read or a talk you attended.

There is no end to the type of Life Maps you can come up with. Some people prefer to use photos to record the highs and lows of their life journey. These would be pictures of loved ones, places they have been and awards they have received.

Life Journey Map can be drawn like a road trip, with road signs and cross junctions where you made important choices. Or it can be drawn like a map of the world.

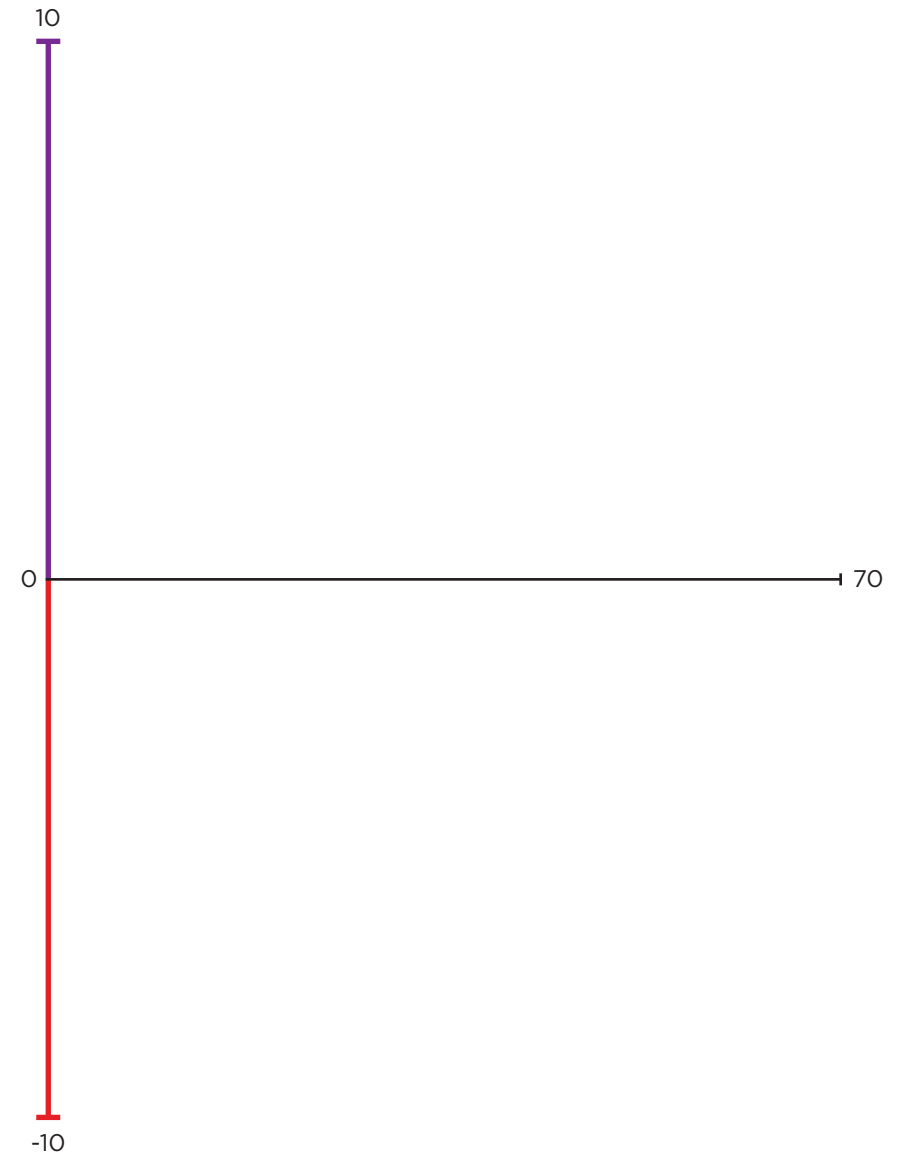
Yet others can be drawn like the neural pathways of a brain, showing the interconnectivity of physical, intellectual, vocational and spiritual growth in your life.

## WHAT SHOULD GO ON YOUR MAP?

No matter what form your Life Map take, do include these following elements to make it useful for you:

- At least 10 significant events. These events should be milestones that helped shape or change your course.
- A symbol drawn next to the milestone which indicates your emotions at that point in time. For example, a smiley face could indicate your contentment during the period. A skull and crossbones symbol can be used to show a dangerous or poisonous situation. A lightning bolt shows that you were going through a crisis.
- Dates. You need not be specific, but show when the milestones happened.
- Draw connectors like arrows between milestones. This helps you to have a bird's-eye view of the cause and effect in your decision-making. It helps you understand what were the triggers in your life and your typical responses to them.

## Chart your own Life Map





## WHAT ARE MILESTONES?

We've been talking about milestones on your Map. What exactly constitutes a milestone?

- A milestone need not be a news item. It is simply something that is important to you. It could be a soft toy from your childhood or a pop song you played over and over again after school.
- A milestone could be something that helps you form an opinion. For example, a trip to the zoo with your father prompts the thought that "good fathers spend time with their children".
- A milestone could be an event that causes you to mature, for example, moving abroad to pursue your studies.
- A milestone could be an inspiring book, a song or a piece of art.
- Important milestones are those events that trigger powerful emotions. For example, the death of a beloved pet could be a time of intense grief.
- Both good and bad events should be recorded. Because all of these experiences teach important life lessons and can help you direct your future course.

## WHAT DO YOU DO WITH YOUR LIFE MAP?

Drawing your Life Map was fun, wasn't it? But is that all there is to it?

The reason for charting a Life Map is not to recollect things of your past that you may have forgotten. Doing your Life Map will only be complete if you ask yourself these questions:

- Am I on the right path here?
- What am I unhappy with that I can change?
- What makes me happy that I can develop upon?
- At which point of my Life Map do I feel that I was living the most meaningfully?

If you are ready for tougher questions, here they are:

- Have I tied up loose ends?
- Have I forgiven the people who offended me so I have closure?
- Am I prepared to let go of harmful habits and poisonous relationships?
- What changes can I make to increase the likelihood of a happier future for me?

## WHAT HAPPENS NOW?

A Life Map is essentially your life story. It is a colourful story with drama, powerful characters and noble intentions. Sure, there were some disasters and tragedies in that story, but all stories have bad moments as well as good ones. The best stories are the ones with happy endings.

Will your life story have a happy ending? The good news is that it is all up to you. You are not at the mercy of a scriptwriter. You are the author of your future. So at the point of your Life Map marked “Now”, you can fill in the blank:

My happy ending is \_\_\_\_\_

## RESOURCES FOR THIRD AGE LEARNERS

In this section, you’ll find a suggested list of organisations and initiatives that can help you start your journey in active ageing. Do take time to visit the respective websites, talk to people, and sign up for programmes or courses that interest you.

### **Continuing Education and Training Centres (CET)**

CET Centres are public training providers which offer a wide array of Workforce Skills Qualifications (WSQ) courses for mature workers. They also help with employment advisory and placement. CET Centres are appointed by the Workforce Development Agency (WDA). Find out more on:

[www.wda.gov.sg/content/wdaweb/L101-ForIndividuals/L220A-004CETFullList.html](http://www.wda.gov.sg/content/wdaweb/L101-ForIndividuals/L220A-004CETFullList.html)

### **Employment and Employability Institute**

Better known as e2i, this agency is an initiative of the National Trades Union Congress (NTUC) and supported by the Workforce Development Agency (WDA). E2i helps with professional development and job opportunities. Learn more at:

[www.e2i.com.sg](http://www.e2i.com.sg)

### **ADVANTAGE! Scheme**

It encourages and supports companies to recruit, retain and re-employ mature workers. Visit the one-stop information and resource centre for employers and employees:

[www.re-employment.sg](http://www.re-employment.sg)

### **National Silver Academy (NSA)**

NSA is a network of post-secondary education institutions (PSEIs) (i.e. ITE, polytechnics, universities and arts institutions) and community-based organisations that offer learning opportunities for seniors.

[www.nsa.org.sg](http://www.nsa.org.sg)

### **Silver Infocomm Initiative (SII)**

SII provides access to IT training and computer resources for seniors. It organises public events like Silver IT Fest to increase infocomm literacy among seniors. There are two tracks, iBEGIN and iLIVE, for seniors to learn basic infocomm and digital lifestyle skills. Find out more at:

[www.imda.gov.sg/community/consumer-education/digital-inclusion/silver-infocomm-initiative](http://www.imda.gov.sg/community/consumer-education/digital-inclusion/silver-infocomm-initiative)

### **RSVP Singapore**

#### **– The Organisation of Senior Volunteers**

RSVP aims to train seniors and provide opportunities for them to serve the community with their talent and experience through purpose-driven volunteerism. Find out more at:

[www.rsvp.org.sg](http://www.rsvp.org.sg)

### **Silver Ribbon Singapore (SRS)**

SRS organises at least two mental health events monthly and commemorates World Mental Health Day annually. It seeks to build a positive attitude towards mental health in the community. Find out more at:

[www.silverribbonsingapore.com](http://www.silverribbonsingapore.com)

### **Senior Academy (SA)**

SA is run by People's Association. Its key mission is to encourage more seniors to pursue lifelong learning and lead an active lifestyle by providing accessible and affordable programmes. They offer courses that nurture the body, mind and soul which culminates in a certificate in senior wellness. See:

[www.pa.gov.sg/Our\\_Programmes/Lifeskills\\_and\\_Lifestyle/Senior\\_Academy](http://www.pa.gov.sg/Our_Programmes/Lifeskills_and_Lifestyle/Senior_Academy)

### **Community Befriending Service Providers**

These providers are part of the Community Befriending Programme, where volunteer befrienders visit seniors in their neighbourhood regularly to keep loneliness and social isolation away. At the same time, volunteer befrienders help to act as eyes and ears so that seniors' needs can be better understood and supported.

### **Fei Yue Community Services**

Tel: 6471 2022

### **Filos Community Services Ltd.**

Tel: 6242 5978

### **Jamiyah Nursing Home**

Tel: 6776 8575

### **Montfort Care**

Tel: 6325 4753 (Kreta Ayer-Kim Seng)

Tel: 6445 0100 (Marine Parade)

### **NTUC Health**

Tel: 6715 6715

### **Presbyterian Community Services**

Tel: 6377 5183 (DORCAS Home Care Services)

Tel: 6271 2125 (SARAH Seniors Activity Centre)

Tel: 6786 6826 (EverGreen Circle Senior Activity Centre)

### **REACH Community Services Society**

Tel: 6252 2566

### **St Hilda's Community Services Centre**

Tel: 6345 0054

### **Thye Hua Kwan Moral Charities**

Tel: 6795 1185 / 6846 1228

### **TOUCH Community Services**

Tel: 6804 6524

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## THE BETTER ME

**E**veryone ages. The key difference is how you age, and the fulfilment you get from it.

As you enter your third age, do you believe you can age positively and productively, and enter a brand new life stage of self-discovery, making authentic choices, and taking action that contribute towards a “better me”?

In this useful and vibrant book *The Better Me*, you will discover what it means to be an active third ager, the seven dimensions of ageing well, practical and effective ways to age purposefully, reflective questions to help review your life, how positive agers live their best years, and many more.

Through *The Better Me*, you will be inspired to age well, and empowered with positive ageing skills to seize the years ahead – making the rest of your life the best of your life!

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