



Keep fit and have fun
Focus on fitness with
Hal Johnson

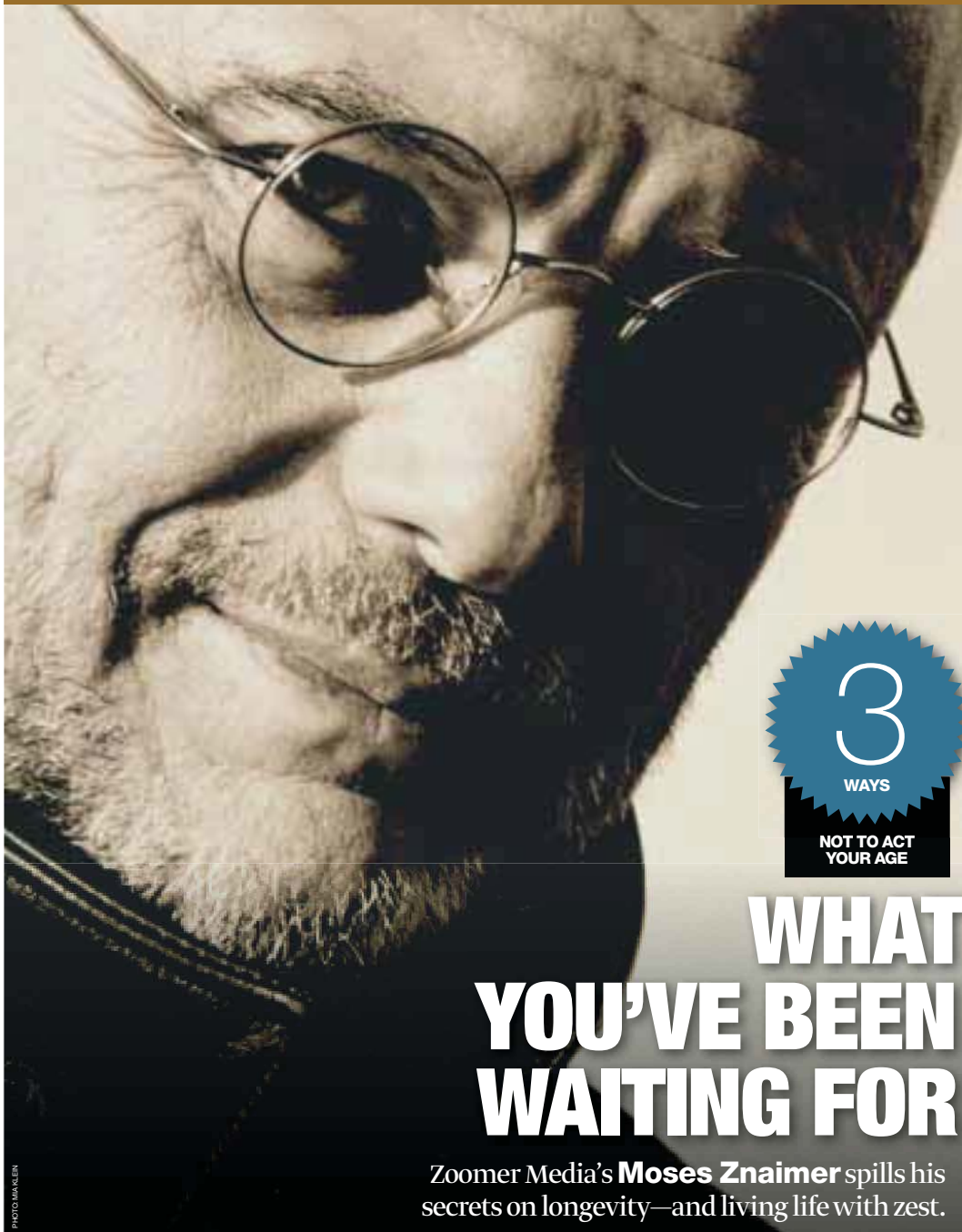


Senior sexpertise
Retirement doesn't
mean ending intimacy

**MEDIA
PLANET**

June 2011

ACTIVE IN THE GOLDEN YEARS



3
WAYS
NOT TO ACT
YOUR AGE

WHAT YOU'VE BEEN WAITING FOR


Zoomer Media's **Moses Znaimer** spills his secrets on longevity—and living life with zest.

PHOTO: MAALEN

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CHALLENGES

TIP
1STAY AS
ACTIVE AS
POSSIBLE

Every **life stage** presents new challenges, but retiring brings about a new frontier. A strategy is needed to ensure your **finances, health and lifestyle** endure the transition.

Transitioning beyond the workplace

Are you thinking about retirement? Chances are good that the answer is yes, with a large number of Canadians either rapidly approaching retirement or newly retired.

While financial advisors have been preaching the necessity of saving for retirement for many years now, there's more to life than money. Retirement is a huge life transition, but it takes more than financial planning to make the transition a successful one.

A successful transition

There are actually three components to a successful retirement: a solid financial base, a happy and productive lifestyle and good health.

Think about all the benefits you get from working. The paycheck's great, but there's also the social interaction with others, and the feeling of being part of a team working to accomplish a goal. Perhaps you're in a leadership role where your skills and expertise are widely recognized. For some

people, going to the office every day provides a reassuring structure and routine. However you see it, the non-financial rewards of working are often just as meaningful as the financial aspects.

So, while it's definitely important to make sure that you have your finances in order before taking the plunge into retirement, it's equally important to think about how you'll be filling those many hours that used to be devoted to work. Gardening and golf won't be enough. Will you look for volunteer opportunities in your community? Perhaps you'd like to go back to school to learn about a different area of interest. Working part-time, either in your area of expertise or a totally different field is another possibility.

Then there's your health. No matter how well set you are financially, it won't be a happy retirement if you aren't healthy. What will you do, both in the years leading up to retirement and afterwards, to maintain your good health as long as possible? And how will you protect yourself against the risk of experiencing a critical illness or the need for long-term care as you get older?



Ida-Jean McIntyre
President,
RPAC National Board

RETIREMENT 101

- How will you satisfy your social, emotional, and psychological needs in retirement?
- What will you do to maintain your health and fitness?
- Research shows that spending on health care tends to replace spending on travel and sports in the later years. How will you cover these costs if your health declines?
- Is your home suitable for aging in place, or will you want to move to an apartment, a retirement community, or an assisted living facility?

Get set for your "second life"

The Retirement Planning Association of Canada (RPAC) is Canada's longest established national organization for integrated financial and lifestyle retirement planning. RPAC members include financial planners, life coaches, professional care givers, lawyers, and others involved in working with clients to plan a meaningful "second life".

Current economic swings, plus increased longevity, have spurred more people to look for advice in retirement planning. The team approach in planning for retirement means that financial planners and life planners work together to co-ordinate long-range life plans for their clients.

We at RPAC believe that it's no longer possible to assume that just having a pension plan is enough to ensure a successful retirement. You may have decades of life left after you retire. Retirement planning today means thinking beyond the money to consider all aspects of the next stage of life.

We are proud to participate in this special report: "Active in the Golden Years".

Make your health goals a priority

To Hal Johnson, age is an irrelevant number. He turned 55 earlier this month, but feels 19. "My feeling is, as soon as I give into the number, then it has won. It can't beat me!" he laughs.

Johnson is half of Canada's famous Body Break duo. Along with partner Joanne McLeod, Johnson has spent over 20 years encouraging Canadians to live healthier, active lives, through TV, radio, public appearances, the web and an expanding line of Body Break products.

It's in your hands

Canadians must take individual responsibility for their own health instead of relying on government, urges Johnson. "Your health is the number one thing you have. It's up to you to keep your body maintained. No one else can do it for you," he says. "When you get up in the morning with aches and pains, you can take a



KEEP FIT, HAVE FUN
Find an activity you enjoy
for added motivation.
PHOTO: PRIVATE

pill for relief, or you could strengthen and stretch those muscles."

After age 30, muscle tissue diminishes at a rate of five pounds every ten years. Muscle-strengthening exercises will slow that rate of deterioration, says Johnson.

Boosting aerobic activity will reduce the risk of diabetes and heart disease, which erode your health, he adds.

"That doesn't mean going to the gym every night. Do something you enjoy—hockey, curling, cycling, walking. Doing it with a friend or in a group environment will help motivate you."

Make goals and stick to them. "A step counter is a great thing. Set a goal to walk 10,000 steps a day, then work towards that goal. Ten thousand steps is the equivalent of five kilometers. If you can walk five kilometers a day,

that's pretty good."

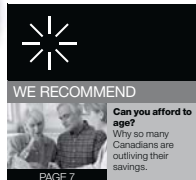
Fuel up

Proper nutrition is also crucial. "There are two positive ways to eat. One way is to eat like an athlete: think about what fuel you need to perform at your best. The second way is to eat like a diabetic: eat small meals, high in complex carbohydrates, to keep your glucose or insulin level steady."

Johnson is living proof that healthy activity can help you defy aging. "I play hockey three or four days a week. I golf about 100 rounds a year. I roller blade with my 12-year-old. Never use your age as an excuse."

Make health a priority, urges Johnson. "It's about setting priorities in life. What is important to you? You might say your family, or your job. But if your health isn't at the top of the list, you won't be around for anything else."

JEANNIE ARMSTRONG
editorial@mediaplanet.com



Can you afford to age?
Why so many Canadians are outliving their savings.
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What you should look for in a financial advisor.

Death planning p. 7
Facing an uncomfortable—and inevitable—truth.

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Responsible for this issue:

Publisher: Pat Craven
pat.craven@mediaplanet.com

Designer: Penelope Graham
penelope.graham@mediaplanet.com

Contributors: Jeannie Armstrong, Bill Broux, Ida-Jean McIntyre, Harry Reynolds, Daniel Shelton, Cheryl Swan

Photo Credits: All images are from iStock.com unless otherwise accredited.

Managing Director: Gustav Aspegren
gustav.aspegren@mediaplanet.com

Editorial Manager: Jackie McDermott
jackie.mcdermott@mediaplanet.com

Business Developer: Chris Vassallo
chris.vassallo@mediaplanet.com

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INSPIRATION

HEALTHY LIFESTYLES

1

INSPIRATION

Life-long fitness goals can make longer life

✳️ Four years ago, Peter Henningsen was in rough shape. "They discovered throat cancer," says the 79-year-old.

After undergoing radiation and other treatment, Peter recovered, but the ordeal left him weakened. "I could hardly walk," he says. Doctors told him he'd need a walker for the rest of his life. "That's when I realized I had to get going," Peter began a fitness program that now sees him swimming 40 lengths of a nearby Olympic pool and Nordic walking six days out of seven. It all started with a daily walk around the outside of the Chartwell Classic Residence in Oakville, Ontario, where Peter has lived for two-and-a-half years. He soon stretched that stroll out to a mile-a-day walk at the local YMCA and a physiotherapy regime that would please an Olympic coach. "I haven't used a cane since," he says.

The importance of staying active

Peter is among a growing number of seniors who realize the importance of physical exercise in living happier, healthier lives. Besides boosting mobility, cardio fitness and overall body strength, exercise impacts health in other ways according to Chris Moffett, a certified personal trainer and older adult fitness specialist. "Defeating depression is a big thing," says Moffett, whose Staying Strong program is popular with seniors in the Toronto area. "Exercise boosts the neuron transmitters that basically make you happy. When they're turned on, people feel better," Moffett says research shows that active people do live longer, and he urges seniors to use the fitness centres in retirement communities. Just ask questions, he adds. Aquafit and other programs are great, but seniors should consult with a qualified personal trainer to be assessed properly and receive a program designed for their needs. "Figure out what your objectives are," says Moffett. "Set a goal to be able to take the stairs instead of the elevator, carry groceries or do more to keep up with the grandchildren."

BILL BRILOUX

Courtesy of Comfort Life Magazine
editorial@mediaplanet.com



1. Stretching it out at Hearstone by the Bay.
2. Engaging in exercise at Delmanor, Elgin Mills.

PHOTO: MIKE POCHWAT, COMFORT LIFE

2



INSPIRATION

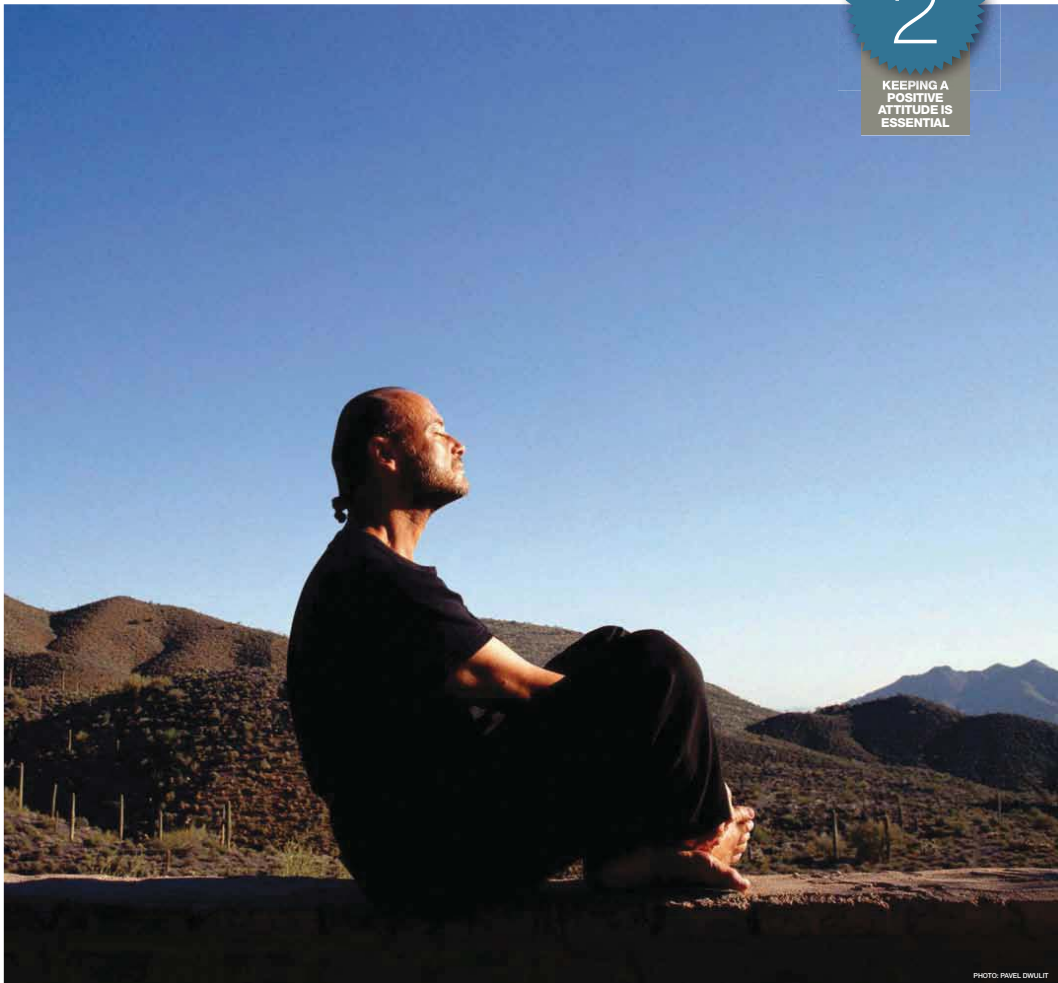
TIP
2KEEPING A
POSITIVE
ATTITUDE IS
ESSENTIAL

PHOTO: PAVEL DWILIT

Question: What's Moses Znaimer's secret to longevity and a life of purpose?

Answer: While genetics and good health are undeniable components of a long life, attitude is also key.

A booming good time

LEADER TO LEADER

He's the Pied Piper of the largest generation in history.

Canada's baby boomers have followed Moses Znaimer's lead for over four decades. "My early career was identified with the boomers," says Znaimer, the founder of more than 20 television channels and stations, including Citytv and MuchMusic.

"They were young then, so they were called the youth market. They were deemed to be important. But where everybody got it wrong was that they weren't important because they were young. What made them important was that they were the largest generation ever spawned," he says.

"That's also true now, except they're 30 to 40 years older. And they've arrived at a time in human history when they will live longer and live better on the whole."

Adding some zip

As he once defined Canada's youth culture, he is now redefining the culture of aging. Znaimer has single-handedly transformed the boomers into "zoomers." "Do all baby boomers qualify?"

"No, you have to have zip! Zoomer is an amalgam of boomer and zip—and I guess, Znaimer," he laughs.

"The word 'old' makes people nervous. Old makes you squirm a bit. Nobody wants to be old. But zoomer has a lilt to it. It has a kind of optimism and drive. People identify with it."

More life to live

Over the past century, life expectancy has increased significantly in industrialized nations. In fact, centenarians are the fastest growing age demographic in the world.

"We're in much better shape than previous generations and we will stay in much better shape. That's what history has been struggling for. It's what medicine, better nutrition, better education and the emancipation of women all leads to," says Znaimer.

Zoomer influence becomes more apparent with every passing day. "It will change the culture and run through the economy in a million different ways," he says.

This generation is 14.5 million strong, comprising over one-third of Canada's total population. Even more significant, they control 77 percent of the wealth in Canada.

Their political clout was evident in the recent federal election. "We hauled out the statistic which shocked everybody, that almost 70 percent of the votes in all forms of elections are from our gang," says Znaimer.

"For the first time ever, all three parties were offering direct provisions in their platforms for this generation. We saw it again in the recent throne speech."

Champion for the nation

Znaimer represents his gang as president of CARP, Canada's largest advocacy association for Canadians age 45-plus. CARP now boasts over 350,000 members, with 41 chapters across the country. As awareness of the benefits of membership grows, Znaimer anticipates CARP's numbers will

PROFILE



Moses Znaimer

■ **Age:** 68

■ **Position:**

Founder and CEO, Zoomer Media.

■ **Other:**

President of CARP, Canada's largest advocacy association for Canadians over the age of 45.

■ **Recipient of** the Queen Elizabeth Golden Jubilee Medal (2002), Order of Ontario (2005) and Republic of France's Chevalier de L'Ordre des Arts et des Lettres (2005).



double over time.

CARP champions the concerns of older Canadians, addressing issues including Canada Pension Plan reform, caregiver support, mandatory retirement and eliminating senior poverty and elder abuse. These concerns received varying degrees of attention in the recent throne speech.

"I think we've had quite a bit of impact," says Znaimer, noting in particular the efforts of CARP vice-president of advocacy Susan Eng.

"We've pounded away at the issues, backed that up with practical suggestions supported by good research—not easily dismissed. And finally the politicians have smelled the coffee," says Znaimer.

"We're not the only voice, but CARP has a big voice because we have steady media behind us, through Zoomer Media."

In addition to serving as president of CARP, Znaimer is the founder and CEO of ZoomerMedia Limited. In 2008, Znaimer

unveiled the company's flagship publication, Zoomer Magazine, now the largest paid circulation magazine for 45-plus Canadians.

The media mogul has extended his influence across multiple platforms: Zoomer Radio, a TV production company and multiple websites. This fall, Znaimer will launch Zoomer TV, following his acquisition of Vision TV Group a year ago.

At the age of 68, Znaimer refuses to slow down. How does he maintain his zoomer zip?

"Sex, drugs, rock 'n' roll," he laughs. "Mood is very important—some kind of zest for living. I don't have a particular regime, but I have a great zest for life!"

INSPIRATION



1. CARP is Canada's leading association for seniors.
2. According to Zsaimer, aging doesn't mean slowing down; simply add some zest!
PHOTO: PAVEL DWULIT

NEWS

Time for a plan

■ We don't like talking about it and in fact, we don't like thinking about it.

Sure, we will all pass on to the next phase of whatever this whole circle of life things is about, but I never knew how important planning for it was until a good buddy of mine passed away. Frank was a great guy with a great family, and I couldn't believe how much stress they were under because nothing was prearranged for Frank's funeral. I offered to help with the arrangements and the first funeral home we went to was a typical one with a bunch of last names on the sign. It's what you expected, big and fancy and incidentally very expensive. We felt we needed to look around and since I am a senior that prides himself on being a bit internet savvy, I started Googling. What I found is that there are more choices out there than you would expect and it's important to do your research because prices vary a lot.

Prearranging not only means that all of your wishes are in place ahead of time, but also that the prices are locked in when the contract is signed regardless of when the death occurs. This takes a lot of financial and emotional stress off a family and allows them to spend time with each other instead of worrying about the arrangements. It's important to know that prearrangements can be transferred from one funeral home to another if you find a better deal somewhere else. So in short, if you want to do something nice for the folks you leave behind, prearrange your funeral. It will assure your funeral goes the way you want and your family can spend the time talking about what a great person you were for prearranging in the first place.

HARRY REYNOLDS
editorial@mediaplanet.com

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Go to BasicFunerals.ca to register.

1-877-229-7077

“Funeral Planning Enters Cyberspace”
-- *Toronto Star*

I wouldn't have changed anything, the service was wonderful and dignified. I appreciated that the price I paid was the price I was quoted in the online estimator and that I was not pressured or oversold. The location was exactly as represented on the website and I really appreciated that the funeral director listened to me and did everything within the timelines. All of the staff acted with the utmost discretion and professionalism. I have told many people already about your services and will continue to do so.

Terry H, March 2011 Brampton

This was the first time I had to arrange a service and had no clue. Your website was fantastic and it made the whole process so simple yet dignified. The pricing was far better than the traditional approach. I know if needed, I wouldn't hesitate to use your service again or recommend it to friends in need. Thank you.

John P, March 2011 Toronto

It was very simple. It was great comfort to just make 1 phone call and I didn't have to worry about anything else. Thank you.

Tammy M - March 2011 Guelph

Basic Funerals and Cremation Choices, a Licensed Ontario Funeral Establishment. The testimonials provided are paraphrased testimonials from actual families served. The names have been altered for privacy. Please note that the use of the word "affordable" is an opinion based on the comparison of a sample of providers in the industry and does not constitute an actual industry or a claim. The use of the word "affordable" is not to be construed as a relative value.

INSIGHT

The decision to leave the **family home** can be incredibly daunting. Many seniors fear the loss of their independence and control over their lifestyle. However, choosing to live in a residence can be a **liberating decision**.

TIP

3

MAKE YOUR LIFESTYLE A PRIORITY

Turning corners: Life after the move

Marjorie G. and Bob S. would probably be the first to tell you, "never say never!" That you're never too old to change your life and never too old to fall in love again.

Accepting changes

When Marjorie's eye sight began to fail and she could no longer drive, her son and daughter-in-law suggested she might be more comfortable and feel more secure living in a retirement residence. It was not an easy decision. Marjorie lived in a beautiful house overlooking the ocean and very little equals having an ever-changing seascape as your immediate neighbour. So when Marjorie first saw Amica at Somerset House, the regal residence majestically overlooking Victoria's James Bay and surrounded by flowering gardens and walks, she immediately felt at home.

Bob, who had recently been widowed, had also decided a change was needed. Bob likens making his decision to "turning corners." As he explains, "You have to come to a decision that as you get older you're not the same person you once were, that you need to change how you live. Some people want to maintain their same lifestyle even when they find it difficult. They don't like change. If you come to a place like this, everything is always changing—for the better." Like Marjorie, Bob loved the location of the residence and immediately after moving in, "bought myself a scooter that gave me access to all the wonderful places to see in Victoria."

The right care

With every change, adjustments have to be made and caring, friendly assistance makes the world of difference. With low vision, Marjorie cannot recognize people or places until she's almost upon them, so acknowledging her fellow residents or looking for a vacant seat in the dining room could have been a challenge when she moved.

Marjorie explains, "People are very intelligent and kind here. They knew immediately what to do. They tell me their name when they greet me so I know who they are. I still love to hold the hymn book when I go to the chapel so my friends will turn it to the right page for me even though I can't read it. We have poetry reading every Monday, and the group is so kind they help me and read to me."

Meanwhile Bob, who had moved to Amica at Somerset House nine months after Marjorie, was slowly beginning to acclimatize himself to his new lifestyle. "Being on my own, I was looking for a family type situation, friendly people, good food and activities...a place where I could paint and share my artwork," he says. It was only a matter of time before he and Marjorie met. We just joined forces," laughs Bob. "We immediately gave each other that comfortable feeling of being together and being able to share things."

"We have two hummingbirds outside our suite that come to visit," smiles Marjorie. "...and begonias still blooming in the garden. This is a beautiful place, beautiful people...and to top it off I met Bob." The icing on the cake indeed!

DAVE JACOBS
editorial@mediaplanet.com



1. Bob and Marjorie fostered a newfound connection after relocating to a retirement community. 2. The Amica Somerset house residence.

PHOTOS: COURTESY OF AMICA



BOOMERS & SENIORS, find "Everything you need to know" about mobility in Canada, by visiting

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- For Mobility resources
- For exchanging Mobility ideas
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- For the latest in Mobility innovations
- For Mobility initiatives, policies & solutions
- For what YOU can do to Mobilize Canada

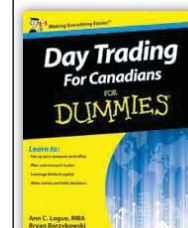
An initiative of the Canadian Orthopaedic Care Strategy Group

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- What it is...
- Why it matters...
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NEWS



NEWS IN BRIEF

Need a financial advisor?

Financial planning is unregulated in most Canadian provinces, meaning anyone can call themselves a "financial planner" with little regard for qualifications.

Financial Planning Standards Council (FPSC) is the not-for-profit organization that develops and enforces professional standards for financial planners who earn Certified Financial Planner certification, and raises awareness of the importance of financial planning. FPSC encourages Canadians to use these questions as guidance when engaging a financial planner.

10 questions to ask before engaging a financial planner:

- What are your qualifications?
- What experience do you have?
- What services do you offer?
- What is your approach to financial planning?
- Will you be the only person working with me?
- How will I pay for your services?
- How much do you typically charge?
- Could anyone besides me benefit from your recommendations?
- Are you regulated by any organization?
- 10. Can I have it in writing?

Visit www.fpssc.ca for additional guidance related to these questions.

Courtesy of FPSC
editorial@mediaplanet.com

Can you afford to age?

■ **Question:** Canadians are living longer, more active lives. How can individuals ensure they will not outlive their retirement funds?
 ■ **Answer:** The first step is to identify the retirement lifestyle you hope to achieve.

Retirement as we know it is changing. According to Lynn Biscott, CFP, president of the Retirement Planning Association of Canada, Canada's longest established national organization for financial and lifestyle retirement planning. Biscott also owns Fernwood Consulting Group in Toronto.

"Retirement is no longer a situation where people stop working completely. A lot of people are now continuing to work, part-time or on a contract basis," says Biscott.

"You need to have a plan. The sooner you start, the less you're going to have to compromise later," says Perry Quinton, vice-president of marketing with the Investor Education Fund (IEF), the non-profit organization established by the Ontario Securities Commission to provide Canadians with unbiased financial information.

What's your desired destination?

"The first step is to determine your retirement goals. Everyone has different ideas about where they want to be—some people want to travel the world,



"Retirement is no longer a situation where people stop working completely..."

Perry Quinton
Vice President, Marketing
Investor Education Fund

others are content to be homebodies. Each retirement lifestyle has a different cost," says Quinton.

Determine your degree of risk

The IEF website, getsmartaaboutmoney.ca, offers research-based information, instructional videos and tools to get you started, including a quiz called "What's my retirement lifestyle?" "The quiz helps to identify an individual's retirement goals and suggests the amount of savings you'll need

to have," says Quinton.

It's also important to know what you own and what you owe, she adds.

Your age and the number of years you plan to remain in the workforce will determine the degree of risk you should take with your investments.

An individual with 20 years remaining in the workforce is in a better position to consider a riskier investment with a higher rate of return, than an individual who will be retiring in just a few years.

"Your comfort level with risk is going to dictate your investment choices and dictate whether your goals are going to be realistic," says Quinton.

If retirement is looming and you haven't amassed a personal fortune, don't despair, says Biscott.

"Look at what your after tax income will be in retirement. Once you're over age 65, you get tax breaks—the age credit and the pension income credit," says Biscott.

"Many Canadians will have to consider working to a later age. It could be staying with their existing employer, working part-time or doing consulting work."

Your home can also generate revenue, she adds. "Think about renting out a room to a university student. It won't be a huge amount of money, but if there is a shortfall, every little bit will help close that gap," says Biscott.

Selling the home and investing the capital in a product like an annuity is another option, says Biscott.

Although it's tempting to leave all the decisions in the hands of a financial planner, Quinton says "you should know where you're going before you meet with your advisor. You want to come prepared with answers so they can do their best for you."



(c) Daniel Shelton, reprinted with permission

Quick tips for optimum health

■ **Oxygen and Exercise.**

A 20 minute walk outside daily is an excellent way to keep the muscles and joints healthy.

■ **Drink water all day.**

Fresh, pure spring, local water is the best for the body.

■ **Eat organic, local produce.**

■ **Supplement.**

A good multi-vitamin with Co-Q10 and EFA's for over 45 years. Glucosamine for joints, and extra magnesium for muscles and stress.

■ **Smile.**

We have this amazing gift of life, and as we go through the life cycle enjoy the journey!

KIMBERLY HUNTER-GAFUR
RNCFP, RCHFP, Holistic Nutritionist
editorial@mediaplanet.com

FACTS

■ **Less than one-third** of all Canadian employees are in a pension plan and the rate of participation is decreasing. Savings rates across the country have dipped, as have RRSP contributions.

■ **If you currently earn over \$30,000 annually** at your job, the experts at the Investor Education Fund warn that you will likely need additional income sources to maintain your same lifestyle.

■ **Think you can rely on the government to fund your retirement?**

The maximum amount of income an individual can expect from government plans, including Canada or Quebec Pension Plan, Old Age Security and the Guaranteed Income Supplement is \$15,000 a year. The amount may increase if you qualify for low-income programs.

Source: Investor Education Fund

JEANNIE ARMSTRONG
editorial@mediaplanet.com

No need to retire intimacy

In past generations, once one retired it meant life slowed down—and a new course was charted in the direction of a nursing home.



Cheryl Swan
Certified Educator,
Accredited Life Coach, Sex & Relationship Therapist

What's the difference now?

In the last 30 years (the interval of a generation according to Ancestry.com) advanced medical care and improved lifestyle has created a generation of uber-vital retirees who feel 60 is the new 40. This applies to the bedroom too! These early baby boomers are interested in living life to the fullest and doing more of what they want, when they want. They have every intention of having their cake, or should I say, 'muffin' and eating it too.

I recently spoke with 82-year-old author and sex educator Dr. Betty Dodson on YouTube proclaiming that she is enjoying sex more than any other time in her life since she turned 70. Her view on sex and age—"I consider the 70s to be the youth of old age. So all you women out there who are afraid of getting older, just keep your orgasms in place, eat a lot

of vegetables, take exercise and you'll be fine."

When queried, my mod-mature clients, friends and family members reported feeling like now is their time to really enjoy life. Where generations past were, at the same age, suffering the wear and tear of a lifetime of hard physical labour, modern life has left these scandalous seniors with energy to spare. I can personally attest to this as I attempt to keep pace with my septuagenarian deep-water workout buddies every morning!

Modern day retirees are also finding they are no longer plagued by the sex and relationship issues of their youth. In growing older they have:

- Gained emotional maturity;
- Learned communication skills;

- Discarded their body image issues;
- Became clear about what they want;
- Have greater appreciation for each other.

Practice makes perfect and is paying off for these frisky golden-agers. They report that the quality of their relationships is "most definitely better". And I can tell you, better relationships equal better sex. All unresolved relationship issues show up as symptoms in the bedroom.

Game changers

Retirees who may have felt they originally got married too young—many of them in their teens—are now singletons once more. The ones I have spoken to are still hopeful of finding intimacy and excitement. "The thinking is different," they say. "It may not have seemed right for a 65-year-old woman to be on the prowl a generation ago, but it is now the accepted norm." Single seniors are found along with everyone else, browsing for potential co-adventurers on dating sites such as Plenty of Fish and Lavalife.

My own mother's take on the subject is, "Age is a state of mind, we don't feel old, why should we act old!" This new attitude indicates a positive change in our collective belief system surrounding ageing.

Combined with this new mindset, we now have a host of modern medical and holistic treatments for menopause and andropause (unheard of 30 years ago) available to reduce and in some cases eliminate symptoms completely. This leaves modern retirees free to enjoy the benefits of an empty nest. With fewer distractions and commitments they are capitalizing on a richness and fullness of life that their predecessors never dreamt of. On the adventurous side, I know of retired couples that have started to explore their sexuality more since their kids have left home. I am told an empty nest is a great place to entertain other couples.

So, let's applaud these trail-blazing post-mid-agers for, if not inventing sex, showing us that what we thought was the end is just the beginning.



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