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Looking good, feeling great

'How do I safeguard my health? By sensible eating and drinking. Unfortunately I have no will power but that's the theory behind it!'

Colin Matthews

The English Longitudinal Study of Ageing (ELSA) is a study following a cohort of people born before 1952. Every two years members of the cohort are asked detailed questions about their lives. The plan is that over time we will build up a comprehensive picture of what it's like to grow old in this country. The study is in its infancy and only the results of three surveys (2002–03, 2004–05 and 2006–07) have been published to date, but already there have been some interesting findings.

ELSA's research has found that three-fifths of people aged 80 or over described their health as good, very good or excellent. This rather flies in the face of the image of decrepitude normally associated with the elderly.

But this finding doesn't mean that as we age we should take our health for granted. The three-fifths of people aged 80 or over reporting good health may well have worked hard to keep fit.

According to the statistics shown in the survey, each year more than 20,000 people in the UK develop angina for the first time and approximately 270,000 people have a heart attack. It is possible to reduce the chances of having heart disease or other life-threatening diseases by stopping smoking, improving your diet and taking more exercise.

So no more chip butties, fags or being a couch potato. Is all that abstinence worth it? It would appear that it is, because the survey reveals a wide diversity between the über fit and the not at all fit.

While our physical abilities decline as we get older, some of the oldest people in the survey maintained a high degree of physical ability. One example was grip strength in women, where the weakest women aged 52 to 59 fared worse than the strongest women aged 80 and over.

Several of the older interviewees for this book said that they felt physically fitter than they had at any time in their lives. Are they deluding themselves? Well, this is from the ELSA report:

In spite of the overall pattern of decline with chronological age, the test results also show a great diversity of function, with some older people performing at higher levels than some of the middle-aged respondents. Similarly some of the youngest respondents have prematurely impaired functioning, showing the very different ages of onset of impairments: the link between chronological age and 'age-related' impairments is once again shown to be very loose.

It appears that it is not inevitable that as you age you become physically impaired and unable to do the things that you want to do. So working to preserve your health and strength for as long as possible could pay dividends.

I asked the interviewees what they did to keep fit: what they ate, what physical and mental exercise they took, whether they took supplements, whether they bought organic food, their views on private medical insurance and what regular health checks they had.

KEEPING PHYSICALLY ACTIVE

When we talked about keeping fit some of the interviewees, especially the pre-retirees, felt that they could do better. Even Mary Edwards, an expert on ageing-related issues and fully aware of the benefits of exercise, admits that she could do more: 'I was on a select committee on the science of ageing and we had wonderful expert advisers. I was really struck with the one thing that makes a difference to your life expectancy and your general fitness and ability to cope and that is the amount of exercise you get. To reap the benefits you only need half an hour of regular exercise each day, even if it's just walking.' And does Mary follow her own advice? 'I've been very bad at exercising all my life. I do need to do a bit more.'

Several of the pre-retirees said that they were looking forward to retirement so that they could get fitter; long hours spent commuting and in a sedentary occupation are not always conducive to maintaining fitness. Mary was one of the pre-retirees who recognized that retirement would give her more opportunities to get fit: 'I'm actually looking forward to having more time to do a bit more exercise and walking around a bit more. My current lifestyle doesn't let me do that. I'm always rushing around and I don't think that that's very good for me.'

And it seems to work! Post-retirees are taking advantage of that time freedom to get fit. And while some post-retirees admitted that they could do more, a greater number said that they were fitter in retirement than they had been during their working lives. Greg Eaton was one: 'I'm certainly stronger than when I first packed up work. I'm certain about that.' Greg still plays tennis, golf, goes skiing, swimming and does the garden: 'I get lethargic if I don't have exercise.'

According to the English Longitudinal Study of Ageing, if you have a medical condition the treatment you receive depends on what is wrong with you. If you've got something that the politicians are going to be questioned over the figures for, such as high blood pressure, heart disease or diabetes, then treatment is good. But for the less glamorous conditions of urinary incontinence, recurrent falls and poor balance, treatment is less satisfactory. Pity really, because although these afflictions are not big killers, they are miserable conditions and a bad fall in particular can signal the beginning of the end for an older person.

Keeping fit for as long as possible is undoubtedly helpful. Falls are often a result of muscle weakness, so exercising to maintain, and maybe even improve, muscle strength isn't such a bad idea.

And most post-retirees do realize that if they want to keep mobile they need to keep fit. Samantha Jeffries has made one of her retirement goals: 'To keep mobile. I mean both Richard and I have various decrepitudes! Joints and bones and bits that fall off and it's harder work now than it used to be so I want, as long as possible, to keep going physically so that we can do the other things that we want to do.'

Keeping fit for doing other things

It's obvious really – use it or lose it. It's possible to discover a whole new level of fitness in retirement. And the fitter you are the longer you will be able to go on doing things!

And the desire to go on doing things in retirement is a real motivation for keeping fit. People seem to find it easier to stick to an exercise routine if the aim of the exercise is to help them to continue doing something that they enjoy. Several interviewees who are pursuing physically demanding pastimes in retirement are working out so that they can continue to follow those pastimes for as long as possible.

Bearing in mind the amount of physical work Belinda Crompton carries out on her land, I had assumed that she didn't need a separate keep-fit regime. But like many retirees she has found that she needs to accommodate some form of disciplined exercise into her schedule so that she can keep on doing what she wants to do: 'My life generally is a large amount of physical labour, moving things from one place to another is what I seem to spend my life doing and it's usually heavy, but I'm getting stronger.'

To help prevent injuries which would curtail her work, Belinda does yoga: 'I find it absolutely fundamental for keeping stretched so that I don't damage myself by doing the huge amounts of physical work that I do. I go to a class once a week.'

Often a retirement pursuit or pastime calls for greater physical fitness and endurance than is required during your working life. For Richard Jeffries it was cabinet making that made him realize that he needed to get physically fitter:

I only started going to the gym when I started doing a lot of cabinet making because it's physically hard work. I go very regularly, three times a week or so, because as you get older your joints and ligaments get a bit stiff. So now I'm quite strong and quite physically active. When you are doing cabinet making you're not lifting ton weights or anything but you need to be reasonably agile if you're going to work all day at it, lathing and fixing things. I hate going to the gym but I do it.

Exercise with a purpose is how Sean Jeffries describes his favourite keep-fit pursuit: 'I hate exercise regimes that involve someone shouting at you. I really can't stand that. I like doing jobs in the garden of a more violent nature: banging things, chopping things down, cleaning things out. There's a purpose to that!'

Gardening is another activity that post-retirees regard both as a form of exercise and as fulfilment. Vicky Alder has a large garden and helps her partner, Greg, with his garden. Vicky was speaking on behalf of several post-retirees when she said: 'Gardening's probably the most physical exercise that we do.'

Not everybody is playing golf!

There is a fair amount of golf being played. Michelle Stansfield is enjoying having time to play more golf and finds it physically challenging: 'Well, I have to say the golf is quite tough in the summer.'

But golf isn't everyone's keep-fit activity of choice. Sean Jeffries: 'I'm totally uncoordinated. Much as I like the idea of walking around the golf course, actually getting the bloody ball in the hole would be an impossibility. I think I would probably be banned from the golf course.'

And not everybody is exercising!

A few interviewees were thinking about exercising but weren't actually doing a great deal. Wanda Purcell wasn't even thinking about it: 'I've never done exercise. I don't believe in that. I don't walk anywhere. I take taxis. I walk into the village but that's only 200 yards to the nearest shop. I've never been for a walk as a walk in my life.' I have to say that Wanda is as fit as a fiddle but I suspect she is the exception that proves the rule.

Group sports

I was surprised at how many post-retirees, in spite of wonky knees, were playing group sports. However, it seems that this activity is more for the social benefits than the physical ones! Colin Matthews: 'I do play badminton once a week but it gets harder and harder. I feel it more and more on the following Saturday morning. But I like to try and keep it going if I can because it's also social, we've been playing together for more than 20 years.'

Maddy Lister is the same: 'I still play badminton although I've had various aches and pains over the last few months. I play with a group of ladies, all of us are in our 70s, but we also go to have a good laugh and a chat.'

Pre-retirement v post-retirement keep-fit routines

Although some post-retirees, like Richard Jeffries, are going to the gym, most are enjoying having the opportunity to get their exercise out of doors. The time freedom that retirement brings means that they can schedule exercise into the hours of daylight. Belinda Crompton: 'I

like my physical activity to be outside. Physical activity inside, apart from yoga, just seems wrong somehow.'

On the other hand, pre-retirees talked about the time constraints in their lives that meant that their keep-fit regimes were either non-existent or very focused. And exercise often has to be fitted in around other commitments, resulting in working out on dark evenings or early mornings, which limits what you can do. Anita Rudd's time is in short supply and she needs a keep-fit activity that delivers quick results: 'When we first moved up here I thought we would go walking in the Lake District but, because I still work, weekends are precious so we don't. But the gym is handy and convenient so I do go and I'm fitter.' Anita has recognized that keeping fit is a lifelong pursuit but agrees that her activities may broaden when time allows: 'My aim is to keep fit into older life and that's why I initially got interested in going to the gym. I think I will also do wider things as I get older, perhaps do more walking.'

Although she works full time, pre-retiree Nell Priest has been able to fit her exercise regime into her day by, whenever possible, walking to and from meetings in London rather than taking a cab or the tube: 'It's amazing how far you can get in London if you walk from A to B. You can go an enormous distance in half an hour.' Nell intends to do more walking when she retires.

Seven years ago Brad Isles was diagnosed with angina. It made him review his lifestyle. He worked full time and had a long commute, often not getting home until 7.30 or 8.00 in the evening. It was difficult to fit exercise into his daily routine so he bought a dog: 'Both Julie and I enjoyed walking but we were a bit casual about it, having an animal that needs walking every day makes you more focused. Since we got the dog I've walked a lot. I'll walk the dog for 6-8 miles on a Saturday and again on the Sunday.' Several pre- and post-retirees get a lot of their exercise through dog walking. Dogs are a tie and can restrict your freedom to roam in retirement, but they do provide you with the motivation to exercise and, for many single post-retirees, with companionship.

Carl Armstrong (Mr Misery) continues to maintain the fitness regime he started as a teenager and sees himself continuing it for as long as he is able: 'In terms of running and things like that I've done it since teenage years and that's never stopped and I don't anticipate it stopping. It's funny though, it's never been easy, and you wonder why you do it, but if I don't exercise I'd just become grumpy and irritable.' – Really?

Taking advantage of off-peak fitness costs

As well as looking forward to doing more walking when she retires, Nell Priest is looking forward to being able to do more swimming: 'I'd like to join a swimming pool. Again it's another of those things on the list that I've never quite had time to really get into. And that's an advantage of retirement, of course, you're not competing with people at work for the time at the pool first thing in the morning.' Good point – being retired means that you can use exercise facilities during the day when it's quieter, and also take advantage of off-peak membership rates too.

When he retired Ernest Dennis's ambition wasn't a material one, it was to keep fit: 'The most precious thing in retirement is health and my ambition was to stay healthy, and physically active.' Ernest and his wife Diane keep fit by swimming. Off-peak membership of their local sports club enables Ernest to swim at a time to suit him; he's not bothered by early morning swimmers, he's more anxious to avoid the children who use the pool at the weekend: 'Every morning at half past seven I swim. We're members of the local gym that has a pool. I get up early in the morning and go and swim.' Diane joins Ernest on his early morning swim three mornings a week: 'We don't swim at the weekends because it's too expensive to be a full member.' In addition, Ernest plays bowls and he and Diane are keen walkers. When Ernest had his hip operation last year there was a brief break in their exercise routine but now they are back in full swing.

Holiday exercise

It was Maggie Armstrong who pointed out that when you are working very full-time, one way to incorporate exercise into your life is to go on exercise holidays. Maggie claims that that is the only sort of holiday that Carl, her husband, aka Mr Misery, will go on: 'I suggested activity holidays one day to Carl and he bought this book. He told me it was just what I was looking for but I think it was suggesting the equivalent of going up the north face of the Eiger.'

Carl disagrees: 'It's the steel roped walkways around the Dolomites, they were actually cut for moving the troops around in the First World War. They maintain them and it's not all crampons. Some of it's almost safe, just so long as there's no lightning because, obviously, if you are on the steel walkways when it's lightning then...' Mmmm – not sure I fancy that.

I'd always thought that cruises were the ultimate in lounging around doing nothing and losing fitness. But Joan Jarvis has a

different view: 'On ships you're going up and down stairs all the time, up and down, up and down. Actually, I think one's fitter after one of those trips. I feel my muscles are quite well toned at the end of a cruise.'

Come dancing

One or two pre-retirees have become hooked on dancing classes as a way to keep fit following the celebrity dancing competitions on the television; Gloria Knight is one: 'I've done all sorts of dance lessons. I'm trying to get Gary to dance. Watch this space – maybe next year?' And Gary's take on this? 'I'll work until I'm 100 if it means I can avoid going dancing!'

Carers' time constraints

Those post-retirees who are looking after elderly parents or young grandchildren often find themselves in much the same situation they were in when they were working; not enough time in the day to pursue dedicated exercise regimes. Sarah Joyce, who cared for her mother who died recently at the age of 106: 'When I was looking after my mother it was finding time, it just wasn't available. It got swallowed up with other things.' But the sheer physical effort of being a carer is sometimes exercise in itself, as Helen Kennett, who helps to look after her grandson, points out: 'With my young grandson around I keep pretty active!'

When you can't pursue your chosen keep-fit activity

Until she had a problem with her knee Samantha Jeffries used to go to the gym and she loved it. Now she goes to a special Pilates class:

It's not like these very fashionable things with film stars in leotards, it's practical. It's more or less therapeutic Pilates and the teacher deals with people my age or a lot older, or younger people who have had injuries of various sorts. It's helped a lot. I slipped discs in my neck and I have this bad knee and was on quite strong painkillers and was thinking I was going to have to fold up and be an old lady, and this has made all the difference.

The cancer-fighting drugs that William Kennett takes mean that he cannot maintain the fitness regime he used to follow: 'Up to five years ago I used to do power walks. And when I say walk, I was going like a steam engine. But with the medication I'm on now I can't do that. I take seven tablets a day and on six of them it says one of the side effects is fatigue.' In spite of this he still exercises, but at a slower pace and for shorter distances. Helen, his wife: 'We still walk because it's nice walking along the prom, it's flat so it's easy for William.'

So if injury or illness prevents you from pursuing your usual fitness regime, see what else you can do, what else is out there.

The combined wisdom of keeping physically active

- Keeping fit is a lifelong pursuit. An advantage of retirement is that you have more time and therefore a greater opportunity to get fitter. And you can exercise out of doors when it's daylight and benefit from cheap, off-peak membership of clubs and swimming pools.
- Half an hour regular exercise each day improves your life expectancy, general fitness and ability to cope.
- The fitter you are the more you'll be able to do in retirement.
- Bad falls can signal the beginning of the end and are often the result of muscle weakness. Regular exercise can maintain and even improve muscle strength.
- If you feel that exercise has to have a purpose, align your fitness regime to complement, and perhaps improve, your ability to pursue a retirement occupation or pursuit. Or garden!
- Group sports can be socially satisfying as well as improving your physical fitness, knees allowing.
- You don't have to play golf, especially if you can't get 'the bloody ball in the hole!'
- Get a dog and walk it but remember it can restrict your freedom to roam in retirement.
- If you can no longer pursue your favourite exercise routine, look for an alternative.

REGULAR HEALTH CHECKS

Kicking your bad habits isn't the only thing you can do to stay healthy; getting a regular medical check-up can help too. When tested, 16 per cent of the women in the ELSA survey and 18 per cent of the

men who had high blood pressure were not aware of the problem, presumably because they hadn't had a recent medical check-up. And yet, according to the report, there is strong evidence that, once diagnosed, treatment for high blood pressure is extremely beneficial, certainly up to the age of 80. And blood pressure is just one of the medical conditions that would benefit from early diagnosis and treatment.

Health checks while working – and beyond

Several of the post-retirees had had regular medical check-ups, paid for by their employers, when they were working. After retirement some continued to have regular check-ups. Greg Eaton: 'I still see the doctor I used to see every year in my old firm for a check-up. It's really thorough, he double-checks everything.'

Sean Jeffries thinks regular medical checks are important:

I'm a great believer in preventative medicine. And I'm a great believer in periodic health checks. It's something we used to do at my company, you'd go every year for a health check. Our local general practice isn't geared to carry out comprehensive checks and what we would hope to do is pay for more comprehensive checks; it doesn't cost much more than servicing your car. Thinking in terms like that, it's quite important.

James Dent, on the other hand, hasn't had a health check since he left work. Because he has good health he never thinks about it, although he did say that maybe he should review his stance on health checks: 'I think we are too casual about our health in any specific way. We don't have check-ups. I had all the check-ups when I worked because it came with the job but now I don't do it, I should do more.'

Like James, Wanda Purcell is blessed with good health: 'I'm awfully uninterested in health and it's because I'm healthy.' But Wanda does have regular medical check-ups: 'I go about once every two or three years. It costs a lot of money and I have an MOT check-up at a private hospital.'

National Health Service checks

Several interviewees mentioned the Well-Women and Well-Men clinics that their GP practices run that check such things as blood pressure, cholesterol levels and diabetes risk. Most of the interviewees were attending these. Although, as Maddy Lister pointed out, atten-

dance is totally voluntary: 'It is not compulsory and you wonder whether perhaps it should be. It's just up to me to go along so if I didn't want to bother I wouldn't. I feel it's sensible though to actually be aware of your physical condition in terms of whether you need medication or not.'

Head in the sand approach

Not everyone is keen on having regular health checks and there were one or two interviewees who actively avoided them. Deirdre Goode was one: 'I don't go to the Well-Women check-ups. I think you'd only go if you thought that there was something the matter. And I'd rather not know! Probably a bit unwise.' Yes, I think that might be a bit unwise.

And while I think it's probably better to know, rather than not know, how do you cope with knowing, especially if it's serious? Barry and Anita Rudd talked about the modern trend of buying a full body scan. Anita: 'Barry's sister is buying her husband a full body scan for his 55th birthday. I said "Whatever for?" What's he going to do if he finds out he's got really early prostate cancer? Do you have it treated or do you wait a few years and see what happens?'

How old is too old for check-ups?

Amy Pillinger was on a drug trial which meant that she had very good check-ups for the duration of the trial: 'Unfortunately they've finished the trial now and going forward I won't get a lot of the tests any more because I'm older. You can go and request them from your GP but there's no guarantee that they'll do them. Things like mammograms usually stop at 67 whereas it is something that affects older women. I'd find a regular check-up very comforting.'

The combined wisdom on regular health checks

- If you had regular health checks when you were working, consider keeping them up.
- Attend your GP's 'Well-Women' or 'Well-Men' clinics, unless you want to take a 'head in the sand' approach.
- If your GP practice doesn't carry out some tests beyond a certain age, ask if you can have them anyway.

KEEPING MENTALLY ACTIVE

As an expert on the medical issues associated with ageing, Mary Edwards agrees that keeping physically active doesn't just help your body to remain healthy, it also helps your mind to stay healthy: 'There is some small evidence to suggest that physical activity delays the onset of dementia. But the trouble is that there are no longitudinal studies demonstrating that that's the case.' Over time, this is where the English Longitudinal Study of Ageing will help.

The study makes the point that the percentage of dementia in Western Europe before age 70 is low, around 1.5 per cent for ages 65 to 69. This rises gradually to 25 per cent for those aged 80+, so not everyone is going to develop dementia. However, the survey found that even those without dementia suffered a gradual decline in mental ability: memory, name-finding, complex decision making etc. We are led to believe that you can maintain and even improve your brain-power as you age. The Victorians believed that the brain, like the heart, was a muscle that required regular exercise to keep it fit and healthy. Recently, several books and television programmes have explored the theme of workouts for the brain and have extolled the benefits of using your mind in new and challenging ways as a means of warding off mental decline. So keeping mentally active may not stop you getting dementia but it might stop, or at least slow down, that gradual decline in mental ability.

Continuing to work

The pre-retirees who are working full time in stimulating jobs are deriving most of their current mental stimulation from the work they do. Consequently many of them see mental stimulation in retirement coming from continuing to be involved in business in some way. Gary Knight: 'I'd definitely like to stay in touch with business in some way. That's how I'd keep my brain sharp.'

Those transitional retirees who have kept a toe in the employment water are finding mental stimulation in continuing to work. While assignments are starting to tail off, Sean Jeffries enjoys the projects he still gets asked to work on and he wants to keep this going for a while: 'If I'm honest with myself I've said that I expect my work to run down but, every once in a while, I give it a little prod just to keep something going. I think I would be very happy if I could, over the next few years, periodically have an assignment and not cut it out completely.'

Sean is aware that once his assignments dry up he is going to need something to replace them: 'As the work drops away, keeping mentally active is going to become more important. I'll have to look for something inspiring to do with that aim in mind because otherwise I think if you let yourself slip mentally you are pretty well dead.'

One reason post-retiree Barry Rudd works with young companies is so that he remains mentally stimulated and challenged: 'On the business side some of the problems are quite tricky and that really makes you think. And you need to talk to people, talk about things to do with the business, and that also gets you thinking.'

And what have other post-retirees found that has inspired them, once their work has dried up? What do they do to keep mentally active? Colin Matthews deliberately tries to stretch himself with work-like activities: 'I get quite worried about my mental capacity waning and it's all the usual things like wanting something that's upstairs and I go upstairs and half-way up I think "Oh, while I'm up I'll just get so-and-so" and, of course, I get so-and-so and come down, having forgotten what I originally went up for. And my mother got Alzheimer's when she was 75 so I'm very much aware of it.' Colin's mixture of things to keep mentally active: 'I'm treasurer of the museum society, I'm an associate manager of a Mental Health NHS Trust, I'm in the local history society and I write books. It's doing things for groups and societies that keeps me mentally active. And all these activities give me a social outlet as well as a mental one.'

Several post-retirees agreed that being involved in groups, perhaps assisting with organizing things, helped to keep them alert and involved. William Kennett: 'Being involved in organizations is a huge help, mentally as well as socially.' And Ernest Dennis: 'Anything to do with the club, especially if you can help in some capacity.'

It seems to me that it's not just the actual work that post-retirees miss, it's also the stimulating and challenging social interaction with work colleagues. In spite of all his numerous post-retirement activities Sam Jarvis admits that, mentally, he misses his job: 'I feel myself that I'm not as bright as I used to be and I think that's because I miss work. You know, the round of meetings and all the things that came out of that.'

Being creative

But not everybody has the opportunity to continue to be involved in his or her pre-retirement career. Joan Jarvis's first career came to a sudden end and it wasn't until she was well into her 50s that she

discovered her second career – creative embroidery and textiles. She is still passionate about what she does and claims that it is that that keeps her mind sharp: ‘I have a project on all the time. I’m always working on exhibitions and trying to push myself that much further. And I’m always giving myself art challenges. So that’s how I keep my mind active, it’s active the entire time on what I’m going to be doing next, it never stops.’ Having a passion certainly seems to work!

Continuing to be educated

After retirement, sharing the knowledge and wisdom we’ve acquired during our working lives by acting as mentors to young workers is of benefit to everyone involved. Carl Armstrong: ‘Being the wise old head that’s been round the block a few times, mentoring young professionals in the areas of my expertise, would be something that would be very rewarding, but it’s finding the mechanism by which that could be done.’

Greg Eaton is mentoring for The Prince’s Trust: ‘At the moment it’s just one youngster but if the opportunity arises I’d like to mentor another couple of guys. It’s only an hour or two a month at the moment and it’s very satisfying.’ There are other mentoring opportunities available and a good scour of the internet should reveal several.

Continuing education

The idea of spending time in retirement learning new things appealed to several of the pre-retirees. The general feeling was that it would be good to learn something completely new and, even if it wasn’t to degree standard, to learn in a structured way and environment. Nell Priest: ‘I shall look into doing a new qualification. I’m not sure at this stage what it will be, or whether it will be to degree standard or not, but there’s a part of me that thinks you do need to keep mentally active when you retire.’

Doing a degree, well, two in fact, is what helped Belinda Crompton make such a success of her post-retirement work on her land: ‘Since then I have been trying to put it into practice so therefore everything I do physically also has a mental base for me to think about and it is part of a bigger picture.’

New pursuits

Not everyone wants to do a degree when they retire but the idea of learning something new inspired nearly all the pre-retirees. Maggie

Armstrong: 'I would like to take up something like bridge, something like that which I think would be good to learn and challenging. I'd rather do that than sign up to a university course.'

On the other hand, bridge is the last thing that Mary Edwards will be taking up: 'I detest card games, absolutely detest them.' What inspires Mary is the thought of doing history research: 'History research can be quite challenging if it's done properly.' She would like to research the history of her house in Norfolk.

When physical challenges provide mental stimulation

Belinda Crompton is convinced that the manual work she does challenges her mentally as well as physically. Brad Isles also talked about how physical activity encouraged mental activity: 'I think physical exercise, just walking for 10 miles, is a way of exercising your mind because you're observing things, you're taking things in and thinking about things all the time.'

An extreme-sports enthusiast, post-retiree Sam Jarvis knows all about the importance of getting it right, both mentally and physically: 'I fly a micro-light. It doesn't flavour one's pleasure of it but you are aware of the fact that, if you get it wrong, you're in deep trouble. You're responsible for everything, from preparing the thing to flying it around, talking on the radio and so on. That gives you lots to do and you make sure that you get it right, most of the time anyway!'

Reading

Reading was the most popular activity, for both pre- and post-retirees, for helping them to keep mentally challenged. In spite of the time spent working and commuting Brad Isles is an avid reader; this is what his wife, Julie, says: 'Brad reads all the time. He reads much more learned books than me, he's almost constantly reading.' Sean Jeffries on reading: 'I find I get a lot of mental stimulus from reading. And I do try, I'm trying now, to widen my repertoire of what I read.'

James and Denise Dent have some good friends, Bob and Ann, who are their retiree role models, and who read a lot. James: 'Reading is important. I'm still very interested in lots of things, history and that kind of thing. Looking to people like Bob and Ann, they're full of books and we're always exchanging books with them or picking up ideas for books.'

And Mary Edwards, our expert on ageing-related issues: 'I do always read novels. I've always got a novel on the go. I enjoy reading most of all, whether it keeps your brain good I don't know. There's no evidence that keeping mentally active will have any impact on keeping you free of dementia.' But while keeping mentally active might not keep you free of dementia it might help to stop, or at least delay, that mental decline which the English Longitudinal Study of Ageing discovered happens with older people.

Belonging to a book group and being encouraged to read books you might not normally read, and then discuss them, is very popular. Belinda Crompton has belonged to a book group for the past 35 years: 'You get to know people in a completely different way within the book group, how they think and why they think and so it's very useful, both socially and mentally.'

For Maddy Lister reading is a part of her recipe for keeping mentally active, although, rather amusingly: 'I now make lists of the books I've read because I keep forgetting the titles, the authors and when I read them!'

Keeping up with current affairs

Most pre-retirees said that they regarded keeping up with current affairs mentally stimulating and is something that they would want to keep on doing. Carl Armstrong: 'Things of general ongoing background interest, things like current affairs, that's something that I have an interest in, and I would want that to keep rolling on.' The post-retirees agreed but several said that as they got older they found the situation in the world, and the constant media reporting of it, depressing. Maddy Lister: 'I like to keep abreast of current affairs. I think that came from my father who even on his death-bed was interested in what was happening in the world. It was absolutely amazing, when he was in hospital with his terminal illness he wanted to know what the stock market was doing! I do watch the news albeit I don't watch it quite as much as I used to because I find it incredibly disheartening.'

Young company

Keeping company with young people is one of the ways in which Deirdre Goode keeps mentally stimulated: 'I like talking to young people. I do like young ideas and things, it's great when they're around. A lot of my friends are younger than me because I'm an older

mother and they're friends that I've made through my children's schools. In fact two of my friends have got quite young children. I think it does help to keep me bright and alert.'

William Kennett agrees with Deirdre and believes that having a younger wife helps: 'I think I'm lucky. If there are two of you who are my age it's much more difficult. I think having someone 23 years younger than yourself keeps you mentally active.'

The performing arts

Those interviewees who play a musical instrument find learning a new piece a great way to keep mentally alert. Pre-retiree Nell Priest is a very accomplished pianist but raised an interesting point:

I'm sort of dithering about whether I will continue to play the piano after I retire, that will be a test of my resolve. At the moment I have so much on as well as finding time to do my piano practice. When I retire and I don't have quite so much stuff going on, paradoxically I think I will have to be doubly motivated to keep my practice up. But I do enjoy playing and I'm sure it will help to keep me mentally alert.

Sam Jarvis is in no doubt that playing the organ keeps him up to scratch: 'One of the things that I do is to try and learn a new and difficult organ piece, that really keeps me stretched!'

The other thing that Sam believes keeps him stretched mentally is preparing for and presenting the talks that he gives on cruise ships: 'Depending on the trip I prepare a new lecture. That involves putting a PowerPoint presentation together and things like that and it's pretty interesting and demanding.'

Ernest Dennis agrees with Sam that giving talks has helped him to keep his mind active and exploring: 'Writing a speech about something or giving a talk, that's an excellent way to keep alert.'

Crosswords and Sudoku

Wow! I wasn't ready for the passions that such innocent pursuits could arouse in my interviewees. Very few of the interviewees were doing Sudoku, most just don't see the point, and Sarah Joyce is one of them: 'I don't like Sudoku in the sense that I think it's a time-waster. I don't think you learn anything. I wouldn't want a pointless activity.' Mary Edwards: 'I'm definitely not going to do Sudoku!'

On the other hand, crosswords had more of a following from both pre- and post-retirees. Anita Rudd: 'I often fight Barry for the crossword, they do say that doing crosswords is a good thing.'

And James Dent: 'At the end of each day Denise and I sit down with the *Telegraph* crossword and have a go at that. The days we finish it are very cheerful and those we can't do it we are very miserable but it's that sort of hour in the evening when we just get the white wine out and have a go.'

Helen Kennett: 'We do the crosswords.' William added: 'With the aid of the atlas, the thesaurus, the dictionary and any other book that we can call to our attention!'

Interaction

Time and again, whatever people were doing to keep themselves mentally active, we came back to the importance of interaction between people. Interaction seemed to be a common element in virtually all of the mental activities, whether it was Belinda Crompton's book club, Craig Armstrong's mentoring, Sean Jeffries and others' continuation of work, even doing the crossword seems to provide more stimulation if you are doing it with someone else. As Sean Jeffries says: 'I like something that involves interaction, that's the thing that I have really, really enjoyed about the work I used to do.' So, it would appear that keeping mentally active is also about keeping socially active.

Or do none of the above!

As controversial as ever, Wanda Purcell had a different take on keeping mentally active:

I do *The Times* crossword every day. I don't finish it every day, maybe once a week. I don't read books for improvement, I read them for escape. I read a lot but it's novels. I've never attended an adult education class in my life. All my friends, oh my goodness, they learn Italian, they go to pottery classes, I can't tell you what they do. I do none of that. I can't be bothered with any of it. I don't feel any need to learn anything, it's very self-satisfying isn't it? So all these people who set themselves up for mental challenges, either creative or intellectual, just not my cup of tea.

Wanda really is the exception that proves the rule but as she says growing older is about being content in your own skin: 'And part of

being old is not having to feel guilty about not doing it, even if everybody else is doing it at 80. I don't need to compare myself with other people and feel a failure because I'm not learning Italian. It's perfectly all right to be as I am.' And I have to agree, she is perfectly all right as she is!

The combined wisdom of keeping mentally active

- Keeping mentally active might not stop you getting dementia but it might help to delay the onset of the decline in mental ability that comes as you age.
- If you derive mental stimulation from work-like activities, find a retirement occupation that will re-create that.
- Post-retirees don't just miss work, they miss the stimulation that the social interaction with their work colleagues provided. Many found an adequate replacement in joining groups and organizations and becoming involved in these by helping or contributing in some way.
- Find a passion and follow it.
- Become a mentor of young people.
- Learn something new.
- If learning for learning's sake doesn't appeal, think about what you might learn that would help you do other things that you want to do better.
- Challenging yourself physically can also stimulate mental activity.
- Read more.
- Keep up to speed with current affairs.
- Keep the company of younger people.
- Stretch and challenge yourself in an existing activity.
- Do crosswords (or Sudoku!).
- Keep socially active.
- Don't be bullied into doing any of the above!

YOU ARE WHAT YOU EAT

We keep being told that it is one of the paradoxes of modern life: more cookery books are sold and less home cooking is done than ever before. But I was impressed by the amount of vegetable growing, cooking from scratch and general attention to diet that is going on among the interviewees. Here's just a small sample:

I certainly tailor the diet for healthier living. I've grown vegetables in our plot always and we have been here for 25 years now. I do try and eat properly.

Joan Jarvis

We grow a lot of our own vegetables and much of what we eat is made at home anyway, from all the bread that's baked and everything else, so we do eat healthily.

James Dent

I do try and cook healthy food and lots of fruit and veg and not too much fat and not too much red meat.

Samantha Jeffries

Now don't think that we eat chips and all that, I mean dieting has played a big part. Not strict diets but we try to be sensible. We eat a lot of fruit. We don't have puddings as much as we used to.

Ernest Dennis

But don't get too hung up about it!

In spite of the many dietary virtues I noted very few people were beating themselves up if they gave in to the occasional temptation:

I don't worry too much about it. I mean I try. I eat possibly too much. I enjoy food but as long as I get enough nourishment I am not fussy about it. I grow things as far as I can myself but part of that's the pleasure of doing it as much as thinking "Oh, I can't put that in my body" or whatever.

Belinda Crompton

Around the edges I'm good when it comes to what I eat but I have to say I am partial to the odd cream cake.

Michelle Stansfield

I do try and eat fish mainly but sometimes, just sometimes I succumb to a steak.

Brad Isles

Is wanting to look good the preserve of the young?

Not according to some of the people I interviewed. Nell Priest admitted that her chief motivation for paying attention to her diet isn't to preserve her health but to preserve her figure:

I'm not neurotic about my diet in the sense that I think I should avoid certain foods because they are going to give me a heart attack. It's more to do with physical appearance. I am neurotic about my weight and that's something that I think most women share. And I resent it but at the same time it has to be said that if you spend your entire life finding that some clothes look better on you thinner than you worry about your diet.

Wanda Purcell's concerns over her appearance made her go to Weightwatchers: 'Three years ago I knew that I was overweight, and that was because I didn't like the look of myself. It wasn't because I was huffing and puffing. I just didn't like the look of myself. And so I went to Weightwatchers and did everything I was told and lost two stones.'

Drinking

Alcohol consumption centred around wine, with most of the interviewees admitting that they enjoyed more than the occasional glass. But the belief that drinking on your own is the thin end of the wedge has certainly hit home with some of the interviewees who live alone.

'I probably drink a bottle of wine a week and maybe another couple of glasses, but I wouldn't drink more than that. I think when you are on your own you have to be quite careful about that.' – Deirdre Goode

And those who live alone don't usually have a partner who can take turns to drink/drive. Michelle Stansfield: 'I don't drink much because everywhere I go I drive. I've practically become teetotal. Occasionally when I go out I will have one, but I never, ever drink at home. I decided after Graham died that I wouldn't drink at home because I was frightened that if I did it might be the start of the slippery slope.'

Some of the pre- and transitional retirees say they drink more because of the pressure of their jobs and consequently alcohol consumption will drop when they retire. Brad Isles: 'I come home from work and drinking wine is a release. I circle round the kitchen and Julie is doing the cooking and we're talking and I'm drinking and unwinding. But when I'm not working and I'm doing all those other things that I plan to do, then this won't be a release, it will just be a bit of a bonus at the end of the day, and I think I will drink less.'

Who's buying organic?

Some interviewees are buying organic but mostly only where they think it makes a difference. And there were several cynics. Sean Jeffries was typical: 'I think a lot of food producers can make a lot of money out of the organic label and continue to grow things in much the same way as they always did. So I pick and choose. I wouldn't buy organic asparagus but I might buy organic chicken.'

But being cynical doesn't always stop us buying! Wanda Purcell: 'If I have a choice in a supermarket between organic and non-organic I'm

the sucker that pays more for the stuff that they label organic, although it probably isn't.'

How important are food miles?

Several interviewees were concerned about how far food had come at the cost of lost food value and expense to the environment, and tried to buy locally rather than organically. Julie Isles: 'I tend to buy local farm stuff and I try and avoid anything that comes from a long way away. I would sooner buy farm carrots from Evesham than organic carrots from Egypt.'

Vicky Alder agrees: 'I do like to shop locally but it doesn't have to be organic, as long as it's not flown miles. It's the first thing I look at, it's not whether it's organic but from whence it came.'

But as Richard Jeffries says: 'The most important thing is what it tastes like.'

Who's taking supplements?

Some of the interviewees are taking supplements: cod liver oil, vitamins C and D and glucosamine are the favourites. But cynicism as to how effective they are is rife and some of it is informed cynicism. As an eminent doctor and researcher, part of Richard Jeffries' job is to be aware of the results of various health studies. The Jeffries don't believe in taking supplements; Samantha's view is you don't need to if you have a healthy diet. Richard takes it a step further: 'Vitamin supplements are seriously detrimental. For a million people who take vitamin supplements one thousand of them will suffer premature death, did you know that? No seriously. There was a very large random survey on vitamin supplementation so, providing they're not beneficial for anything, then one in a thousand will die early.'

Mary Edwards, another medical expert whose job it is to keep abreast of the results of medical surveys, took supplements for a while: 'I used to take vitamins A, C and E, because I thought there was some vague benefit and then a whole bunch of new research came out that says it's a load of rubbish so I gave that up.'

However, Mary does take one pill regularly: 'I take an aspirin every day. I think there is enough evidence to show the benefit of doing that.' Although, as she points out, taking an aspirin every day could have potentially damaging side effects and it isn't a replacement for doing all the other good things one should be doing: 'The most important thing for strokes is to keep your blood pressure down and your

cholesterol down and that, of course, is helped by diet and exercise.' So, there's no getting away from the diet and exercise!

Most of those who are taking supplements admitted that they didn't know how effective they were. As Wanda Purcell says: 'For years and years I've taken cod liver oil because it's supposed to ease the joints. As I don't have any pain in my joints it presumably is effective but of course you don't know, do you? If you have a headache and take an aspirin you don't know if the headache would have gone away anyway, without the aspirin.'

What does Mr Misery have to say?

Well, he takes a pretty analytical approach. Carl Armstrong: 'I shall maintain current dietary habits, linked with gradually reducing food intake, because you are losing 2.3 per cent of your muscle mass every year and therefore even if you stay fit you just need less energy to maintain the body mass that you have.' Golly, that sounds like a tall order and his wife, Maggie, agrees: 'To actually get round to reducing it though does seem a bit ambitious.'

The combined wisdom of you are what you eat

- Eat wisely but don't get hung up about it, the occasional dietary sin is good.
- Grow your own vegetables, for the fun as much as for the dietary benefits.
- Cook from scratch.
- Women worry about their body shape all through their lives.
- Alcohol consumption depends on where you are in your life.
- Most people are cynical about organic food but it doesn't stop them buying it, although several are selective about it.
- Food miles are important, buy local if possible.
- Supplements may not be all they're cracked up to be.
- Mr Misery says that we should all be reducing our food intake as we grow older.

WHO HAS PRIVATE MEDICAL INSURANCE?

Private medicine v NHS when something goes wrong

Having been a doctor all his life, if Richard Jeffries needed medical attention he simply picked up the phone to one of his mates: 'But now,

of course, I can't do that. At least I can do it less and less because many of my friends are retired so you become more and more a non-person and that is something I'm not used to. I am used to the fact that if I wanted something medically someone would say "Yes of course I'll see you tomorrow." '

Richard and Samantha Jeffries have never had private medical insurance and like many people in their situation are happy to self-insure on the basis that the NHS is at its best when it comes to treating serious conditions; where it tends to fall down is dealing with the more minor complaints that aren't life threatening. Samantha explained: 'I feel that if I needed a new knee suddenly I'd rather pay for it than pay insurance for it and financially we can afford to do that.'

When William Kennett said to his specialist: 'I think you'll agree with me that if you're really ill the best thing to do is have National Health the specialist did agree but went on to say: 'If you've got a hernia and you have private medical insurance I can get you in within three days rather than the three months it would take with the NHS.' Or, presumably, if you don't have insurance but can afford to pay.

On the other hand, Belinda Crompton has private medical insurance and was grateful for the cover it gave her when she was ill a few years ago, but says: 'I would have been fine, I am sure, under the National Health Service as well and I'm now back in that system for my check-ups. But it's reassuring to know that I have private medical insurance for things like hips or knees or whatever, private medical treatment is good for speed of getting things done.'

Self-insurance

Rather than taking out private medical insurance the Armstrongs have decided to self-insure. Maggie explains: 'We've set aside a pot of money to cover potential future cost of medical treatment. If we don't need it then it's available to spend on other things. There should be enough money around, we would hope, for most things.'

Several interviewees have self-insured, especially when they've found out how much private medical insurance costs. Sean Jeffries thinks that the NHS works well and he's happy to self-insure for the things that might take longer for the NHS to deal with:

We have an extremely good NHS hospital down the road. I had an occasion to use it recently, just for minor things, and it was fantastic. Where private medical insurance is helpful is if you've got some persistent

condition where you would have to wait a long time for the NHS to deal with it. I used to have private medical insurance but it was going to cost quite a lot to keep it going so I decided to self-insure.

If you feel comfortable self-insuring you might want to consider ring-fencing a pot of money, maybe just notionally, that you regard as your own personal medical emergencies' pot. But do bear in mind that even quite simple procedures can be expensive, so you might want to talk to a financial planner about the types and cost of private medical insurance available.

Increasing cost of private medical insurance

Several interviewees who have private medical insurance have done the sums and know that they haven't, as yet, had their money's worth. Wanda Purcell: 'I've got it but I've never had to use it. And the cost keeps going up. Golly they've made money out of me! Have they made money!'

The cost of private medical insurance does keep going up as you get older but the chances of making a claim increase too. If you have private medical insurance you need to weigh up the potential future cost/benefit. Deirdre Goode is in this situation: 'I do have private medical insurance and it's quite expensive and the older you get the worse it becomes. I think I'll keep it going because I've gone down that route. I think you either buy medical insurance or you save for it and I haven't done that. I wouldn't like to rely solely on my own funds and the NHS.'

Company cover and 'continuation of cover'

Some of the pre-retirees have private medical insurance as part of their employment package, often covering spouse and children. Several of the transitional and post-retirees have kept the cover going after leaving work. Sometimes, under a 'continuation of cover' option, it is possible to do this on favourable terms. Nell Priest intends to keep her private medical cover she has with her firm when she retires: 'I think it's negotiable to keep it. I believe that you can be in a sort of sub-set of retired members of the firm which I intend to do because it's still a good deal.'

William Kennett has a good deal with his previous employer; even though he has been retired for 17 years they still pay half of the premium for his private medical insurance policy.

Certainly deals like this make the cost of private medical insurance more affordable.

What is and isn't covered

Some of the conditions associated with old age are not covered by private medical insurance. Whether the insurance companies will review their stance on this as more of the population live to greater ages remains to be seen, and if they do, no doubt the cost will rise. Maddy Lister was frustrated that her private medical policy couldn't help with the treatment for her hearing loss: 'I have private medical insurance but I haven't actually used it. Well, I did try and use it for the recent implant that I had into my skull for a fitting of a particular kind of hearing aid but they weren't interested. I couldn't claim. They don't do anything to do with hearing aids so I haven't claimed anything.'

Chronic conditions aren't usually covered either. Chronic conditions are ailments that you had before taking out private medical insurance and are unlikely to get better; one example is diabetes. Gary Knight has two chronic conditions. He has private medical insurance through his employment and it covers all the family: 'The two complaints I've got aren't covered because our health insurance won't cover anything that's chronic so in my case it's of limited value. But Gloria and the children have made great use of it over the last few years.'

A word of warning

This is by no means an objective review of the benefits or otherwise of private medical insurance, it is simply reporting the views and experiences of the interviewees. And it certainly isn't a comprehensive review of private medical policies, of which there are many and varied ones. If you are considering taking out private medical insurance, ask a professional adviser who is qualified to advise on all policies.

If you have a private medical insurance policy and are considering cancelling it, think long and hard. Cancelling an existing policy is fraught with potential difficulties; there's the worry that you might tempt providence and the moment you lose the cover a medical disaster strikes. And if you decide it was the wrong move to cancel the policy, there is the problem of reapplying for cover with potentially increased premiums, and conditions that were previously covered now excluded.

The combined wisdom on private medical insurance

- The general feeling amongst the interviewees is that the NHS is fine if you've got a serious problem but not so good if your problem isn't life threatening because of the waiting times for treatment.
- If you can afford to ring-fence a sum of money for your private medical costs then consider self-insuring.
- But medical costs can be large so make sure you can ring-fence enough.
- If self-insurance doesn't appeal, or won't work for you, talk to a financial planner about the different types of private medical insurance available and the potential cost and see if there is one to suit you.
- If you're in a company private medical insurance scheme, check if you can keep the cover on after you've retired.
- If you already have private medical insurance, or are considering taking it out, check exactly what is and isn't covered. And check out the monetary maximums for any treatment.
- If you are considering taking out private medical insurance and have a pre-existing condition, check how the insurance company will deal with this.

FINALLY...

The cards might just be stacked against you

Of course you can do everything right – eat healthily, exercise and have regular medical checks and still get sick. As Gary Knight points out: 'I'm a firm believer that you can be physically fit, mentally fit and you can eat all the right things, but all of a sudden something comes out of the blue, some illness.' Agreed, but surely it's sensible to hedge your bets and look after your health, then even if life does bowl you a googly and you get sick at least you're in better condition to deal with it.

And you might just be lucky

Several of the interviewees admitted that they were so lucky with their health that they took it for granted. Complacency can be as dangerous as obsession: 'I think we're alarmingly casual about

maintaining our health because we've been very lucky and just take it all for granted.' – James Dent

Gloria Knight summed it up by pointing out that one shouldn't get too hung up on anything – just have a good time: 'I think if you're enjoying what you're doing that's more important than anything. I think if you've got some pleasure out of life, if you get up in the morning and think: "Thank you God, it's another day," you can't ask for more than that.'

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