

POSITIVE AGEING

A Public Education Initiative by:



**Live to Learn,
Learn to Live!**

pg 10



**Pursuing Passion
with Purpose**

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**Stay Active,
Stay Healthy**

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The Age of Renewal

Be it writing a book at age 60 or climbing your first mountain when you are 70, age is no barrier to achieve new things. In your younger days, you may have been busy juggling the demands of career and family, but now you can concentrate on yourself, and actively find ways to enrich your body and soul.

This may well be the best time of your life, as it is the perfect time to take your dreams further, and explore other options. You can pick up a hobby you've always wanted to, continue pursuing your passions, or go travelling. You can also become a volunteer and share with others the wisdom you have accumulated to make this world a better place.

The possibilities are endless, so long as you keep yourself happy and healthy to take advantage of what life has to offer during these years. In this 3rd age phase, may your journey ahead be filled with fun and adventures!



4 STAGES OF LIFE

1st Age PREPARATION

2nd Age ACHIEVEMENT

3rd Age FULFILMENT

4th Age COMPLETION

And the 3rd age is one where you can seek to do what is of meaning to you.

Source: A Fresh Map of Life: The Emergence of the Third Age by Peter Laslett (1991)



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Making your Silver Years Shine with 7 DIMENSIONS OF WELLNESS

The secret to ageing well lies in Seven Dimensions of Wellness



English poet Robert Browning was in his 50s when he wrote, “Grow old along with me! The best is yet to be.” He recognised that the later years in life is for reaching new heights in personal fulfilment. Indeed, now that the responsibilities of a career and bringing up a young family are behind you, there is no better time to explore ways to enrich your life.

The secret to enjoying a higher quality of life in your years ahead is to focus on wellness. Wellness is the ability to live life to the fullest. It’s also an active process of making choices that gives you a more active, meaningful and fulfilling life. When making your choices, you can look at the Seven Dimensions of Wellness.



Physical Wellness

refers to living a healthy and active lifestyle through exercising regularly, eating a balanced diet and caring for the body.



Intellectual Wellness

is about being actively involved and engaged in creative and mentally stimulating activities, in pursuit of lifelong learning as improvement of the self.



Social Wellness

refers to the ability to connect and forge meaningful, positive relationships with the people around us.



Emotional Wellness

refers to the ability to manage, express and accept your feelings, cope with problems and solving them.



Spiritual Wellness

is about seeking meaning and purpose in life, and discovering spiritual fulfilment.



Vocational Wellness

refers to the ability to gain personal satisfaction from our endeavours — be it a career or voluntary work, while maintaining a healthy work-life balance.



Financial Wellness

is about having an understanding of your financial situation and taking steps to prepare and anticipate any financial changes.

Are you ready to embrace the excitement your senior years can bring? Empower yourself through the Seven Dimensions of Wellness, and you can look forward to the best time of your life. Have fun!

Find out more about the 7 Dimensions of Wellness at www.c3a.org.sg



STAY ACTIVE, STAY HEALTHY

Let's get physical

Staying physically active is important for a healthy lifestyle, as regular exercise can reduce the risk of chronic diseases, and strengthen the bones and muscles. Exercise improves your muscle coordination and releases endorphins, which helps to boost your mood.

According to the Health Promotion Board, a healthy adult is recommended to engage in 150 minutes of moderate activity weekly, as it is good for the heart.

Starting an active lifestyle may be as simple as doing weight lifts with filled water bottles while watching your favourite programme on TV, or having a 10-minute brisk walk around the neighbourhood before shopping for groceries. How about trying a simple 10-minute workout with an elastic resistance band? It helps in strength training and improves your balance.

Follow these simple moves!

◀ Bicep curls

- Step 1** Stand in the middle of the band, keeping your feet about hip-width apart.
- Step 2** Keep your elbows straight down and hold onto the ends of the band, one end in each hand, palms facing up.

- Step 3** As you exhale, bend both elbows towards you.
- Step 4** As you inhale, straighten your elbows, going back to the starting position.
- Step 5** Repeat 10 times.



▲ Knee bends

- Step 1** Place your right foot in front, so that your feet are apart, wider than shoulder width.
- Step 2** Hold onto the ends of the band, one in each hand.
- Step 3** Position your right knee in the middle of the band.

- Step 4** Slowly bend your right knee against the band as you extend both arms backwards.
- Step 5** Hold for 5 seconds, then straighten your right knee and return to the starting position.
- Step 6** Repeat with the left knee.



SUPERCHARGE YOUR DIET

Add superfoods to your diet to give you more energy, maintain your weight and stay healthy

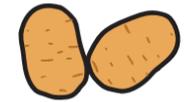
Incorporating superfoods into our diet may help keep our bodies in tip-top shape. Superfoods are foods that are high in nutrients such as antioxidants, which can prevent cells from breaking down and slow down ageing. Eating these may help reduce

health problems while meeting our bodies' daily nutritional needs.

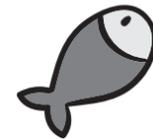
Superfoods are not hard to find. They include many fruits and vegetables as well as foods like wholegrains and fish. Here's a short list to get you started!



Fruits and Nuts. They are high in antioxidants which can help boost the immune system. Consider incorporating almonds, cashews, walnuts and berries into your diet.



Tubers. Commonly grown underground, tubers like ginger, garlic and sweet potatoes can bring benefits such as alleviating common cold symptoms and gastrointestinal distress, as well as anti-inflammatory effects.



Fatty fish. Fish like herring, sardines, and mackerel are rich in omega-3 fatty acids, which may lower the risk of heart disease and stroke.



Green and leafy vegetables. The darker the leaves, the higher the nutrients. Good superfood examples are broccoli, cabbage, kale, mustard greens and spinach. These are loaded with fibre, vitamins A, C and K, as well as minerals.



Wholegrains. To qualify as wholegrains, grains must keep the bran, endosperm and germ intact after milling. Examples like oats and barley, are an excellent source of low-fat protein and fibre, and are good for lowering cholesterol. Quinoa, a seed that is similar to a wholegrain, is rich in protein, vitamin B, iron and potassium, and is easy to incorporate into your diet!



Quinoa Salad (serves two)

This can be eaten on its own or as a side dish.

Ingredients:

- 1 cup quinoa
- 1½ cups water
- ½ cup diced carrots
- ½ cup diced cucumber
- 2 tablespoons sunflower seeds
- 1 sprig of parsley, chopped

Dressing:

- 1 teaspoon light soya sauce
 - 1 - 2 tablespoons lemon juice
 - 2 tablespoons olive oil
 - Finely chopped garlic, to taste
- * 1 cup = 250ml

Method:

1. Rinse the quinoa. Add water and bring to a boil. Lower heat and cook for 15 minutes. Cooked grains should come out light and fluffy, not soggy. Set aside to cool for about 10 minutes.
2. After the quinoa has cooled, mix in carrots, cucumber, sunflower seeds, and chopped parsley.
3. In a separate bowl, put in the soya sauce first and slowly add the lemon juice. Add garlic and adjust to taste. Mix in olive oil.
4. Pour dressing into the quinoa and mix well. Serve.



MANTAINING A GOOD BALANCE

Healthy living is about adapting the right workouts and diet for your needs

“Make exercise a way of life. Make it a daily mantra. It’s never too late to start exercising.”

A former marathon runner, Mr Vinod A. Devathas, 51, has been exercising since his school days. He matches his diet to his daily needs as he believes that a healthy body begets a healthy mind, and vice versa. He shares his secrets to great health.

How do you find time to exercise regularly?

When people are mentally saturated, tiredness and lethargy set in, and they make excuses not to exercise. For me, exercise is therapeutic and a good escape from stress. Depending on my schedule, I have either a full one-hour workout or three half-hour sessions. I just make sure I exercise every day.

I swim, and I do elliptical training and resistance cardio using kettlebells. I picked up golf a few years ago and that’s very therapeutic as it lets me hang out with my buddies. I used to run marathons, but stopped when my knee started hurting. I also go cycling to maintain my sense of balance.

What are your thoughts on eating healthily?

You are what you eat, and I ensure that what I eat makes me feel good. We need to adjust our diet to the things we do. For instance, I eat bananas before my elliptical training session to ensure I have enough energy, and I used to carb-load before marathons. We should eat to cover the requirements of the day.

“Age is not, and should never be an excuse for inactivity.” What do you think of this statement?

Make exercise a way of life. Make it a daily mantra. It’s never too late to start exercising. Ageing is something we cannot stop, so we should embrace it, by constantly adjusting the way we do things so that we are able to keep going. For instance, I may have stopped running because of my bad knee, but now I turn to brisk walking instead, and I find alternative exercises to keep me moving.

Any advice for others who wish to become more active?

Join a brisk walking club, or a special interest group at a community centre. It’s important that you find a sport or activity that you like. We need to be self-motivated to exercise, and not wait for others to motivate us. It’s best to start early. When one has a heart attack and then starts exercising, it’s a little too late but still it’s better late than never. We are all gifted with a ready-made gym called our two legs, so we can start with that.



LIVE TO LEARN, LEARN TO LIVE!

Live each day to the fullest — spark your passion for discovery and your love of learning today!

Growing old does not mean we stop learning. In fact, we can learn something new every day, just by being curious and engaged with life.

Why is lifelong learning important? For one, it keeps our brain active and healthy. According to various research studies, learning new things may help delay or even prevent ailments such as Alzheimer's disease. It also lets you connect with other people who share your interests and passion, and keeps you involved as an active contributor to society.

Depending on your learning style, you can opt for a structured form of learning in the classroom or a non-structured form of learning, in small, interactive groups. Both allow you to get started learning about a new interest, hobby or skill. Small-group learning is especially ideal for those who want to take up a new hobby such as cooking, painting or calligraphy. Class sizes are kept small, giving you opportunities to interact and learn from the instructor and your fellow group members.

The beauty of learning is that it can be done anywhere, as it is a matter of mindset, of being open to the world around us. By engaging in lifelong learning, we keep our mind and body active and we gain more satisfaction in life as it gives us a sense of purpose and mastery.

Need that little push to get started? Here are some tips:

- Try something completely new and different — go for a dance class, or pick up a new language! You'll find that this challenge also awakens your curiosity for new knowledge.
- Get a friend or family member to attend the activity or course with you.

AVENUES FOR LEARNING

There are many avenues to find activities to do! You can head down to your neighbourhood library or community centre to join the numerous workshops and courses that they offer.

Alternatively, you can do a search online. The C3A portal, www.c3a.org.sg, is a one-stop resource portal for seniors. Information about upcoming activities, programmes as well as senior-related news, deals and schemes are all in the portal. Besides, the active ageing e-directory on the portal showcases hundreds of learning opportunities for seniors.

Nowadays, many educational institutions like the universities, polytechnics and ITEs have various interesting courses suitable for seniors, of which you can enjoy subsidies as well.



SAY THE COLOUR

Look at the chart and say the **COLOUR** not the word

YELLOW	BLUE	ORANGE
BLACK	RED	GREEN
PURPLE	YELLOW	RED
ORANGE	GREEN	BLACK
BLUE	RED	PURPLE
GREEN	BLUE	ORANGE

Left - Right Conflict
Your right brain tries to say the colour but your left brain insists on reading the word.



Are There Free eBooks And eNewspapers Online?

The National Library Board offers free access to eBooks, eNewspapers, eMagazines and many other eResources. Readers can easily access these library resources at <http://eresources.nlb.gov.sg>. All you need is a library membership and a myLibrary ID. To apply for a myLibrary ID, visit <https://account.nlb.gov.sg> or register at any public library eKiosks.



If you are using a smartphone or a tablet device, the **OverDrive app** is a must-have. It allows you to borrow digital books (also known as eBooks), audiobooks and films. Imagine having access to over 100,000 titles from your smart device while you are on the go!

how to download eBooks are available at <http://eresources.nlb.gov.sg/HowDoOverdrive.aspx>.

Alternatively, you can also read the books online at <http://singapore.lib.overdrive.com>. There are no installation of software required so you can just click 'Read' and start reading in your browser.



If you enjoy reading newspapers and magazines, do check out the **Library Press Display**.

The Library Press Display provides full-colour digital replications of hundreds of newspapers worldwide. The interface is also tablet and smartphone friendly so you can have easy online access to worldwide newspapers anytime, anywhere.

To download the app, search for "OverDrive Media Console" on the respective application store of your device. Step-by-step instructions on

There is also a small collection of magazines which you can explore. For quick access to magazine titles available, please visit <http://eresources.nlb.gov.sg/ereads/eResources/eMagazines>.



This article is extracted from the "Time of Your Life" Reading Kit 2014 - a quarterly publication for those 50 years old and above. To subscribe to this free publication, please visit any public library to obtain a subscription form. For more details, you can also visit <http://www.nlb.gov.sg/Programmes/ProgrammesforSeniors.aspx>.

THE SPIRIT OF ADVENTURE

Madam Yap is game to try anything new, as she finds that learning new things ignites her zest for life

Madam Yap Sew King, 66, is happy to have the time to explore and experience new things. She talks about how learning new things makes her feel more fulfilled, and more appreciative of life.

What motivates you to keep on learning?

I believe in self-realisation, and I'm interested in all things new to me. If something's not too difficult to learn and doesn't require many tools, I'd like to try it out. So far, I've learnt to paint, draw, do qigong and public speaking, and even travel on my own.

What are some activities that you enjoy?

I attend art classes every week at RSVP Singapore and Goodman Arts Centre. Making art is quite therapeutic and fun! I'm also in a book club in Geylang East Public Library. I like that that the book club recommends all kinds of books that I would not usually read on my own, and through the discussions, I discover how people look at things from different perspectives.

Besides self-enrichment, how has attending courses and activities helped you?

I find that it's good for bonding when I go with my family and friends, as we can cultivate a common interest together. Having a wide range of interests makes it easier to talk to other people and make friends.

How do you think lifelong learning benefits you?

It keeps my mind active — art and reading books help me associate images and words to certain memories. For example, when drawing an autumn leaf, I'm reminded of my fond memories of travelling in the USA.

I couldn't draw or paint at all until I started learning in January last year, so I'm proud that I can create artworks now! I also feel I've become more patient. Life is truly a never-ending journey of self-discovery.

I've started travelling alone to visit my son who lives overseas, as my husband is often not free to travel with me. It taught me to be independent, to explore cities on my own and enjoy my own company.

So what's next for you?

I want to improve my English further, which is why I enjoy reading so much. I also want to travel more — I haven't gone to Japan, and I want to see the cherry blossoms.

“ Live for today, enjoy your senior years as this is the time you can really let go and do whatever you want to do, a time to fulfil your dreams. ”

— Madam Yap

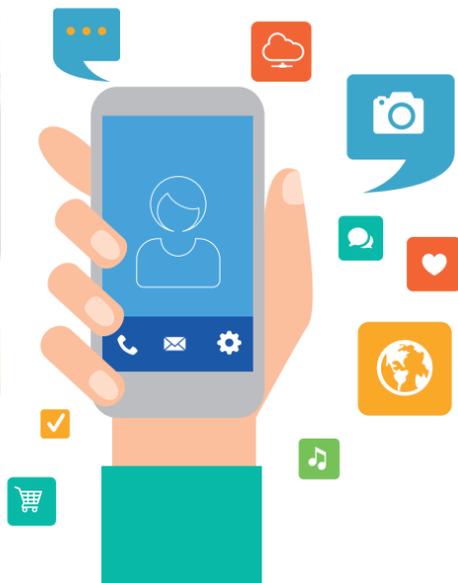


Making Life Easier With TECHNOLOGY

Technology brings convenience to our lives in so many ways



The beauty of technology is that the information we need and the things we need to do may be achieved using the Internet and devices like computers and smartphones. In fact, technology is now a huge part of our modern lifestyle because it brings so much convenience and helps us stay connected with our friends and loved ones.



Once we go online, the world is at our fingertips. There are seemingly endless websites for us to find articles to read and videos to watch. With smartphone apps, getting information on the go is even easier. Many popular apps are free to download and use. There are apps for us to plan our travel routes around Singapore, pay our bills, find nearby places to dine and keep track of our fitness levels.

Explore, learn and enjoy

Express yourself

Technology is a valuable tool for self-expression, be it through words or images. We can post our musings on blogs, create virtual paintings and drawings using our fingers, or snap and edit photographs to share with others.



Exercise the brain

Video and smartphone games like memory puzzles and virtual tennis let us train our brain and body. Not only do they provide great fun and entertainment, they give us a sense of achievement!



Keep connected

Emails, social media platforms, online chat programmes and instant messaging apps make it possible for us to reconnect with old friends and keep in touch with family. We can always find out what our friends and loved ones are up to, wherever they are – be it in Singapore or overseas. What's more, we can make new friends by joining online forums or activities listed on the websites of interest groups.



While technology brings us much joy in our daily lives, the digital world has its dangers such as identity thieves and hackers. Be careful about sharing your personal details with others online. Most importantly, you should never reveal your passwords to your email,

banking, and social media accounts to anyone. By keeping your personal information and passwords confidential, you can safeguard your online privacy and security while enjoying all the benefits of technology with peace of mind.

IT'S ALL IN THE ATTITUDE

Looking on the bright side of life does you a world of good!



Happiness is a choice; you can choose to be sad when everything is going well for you and you can choose to be happy even when nothing seems right.

“Happiness doesn't depend on any external conditions, it is governed by our mental attitude.”

– Dale Carnegie

Here are some tips to stay positive:

FIND CONTENTMENT

Many of us feel that we need something — more money, new clothes, better relationships — to make us feel happy. Instead of enjoying life and what it has to offer, we pursue what we think will make us happy. Many times, this becomes a never-ending cycle of wanting more. Thus, it is important to appreciate what we have, instead of counting up on what we don't. So, stop chasing, start living; enjoy life for what it is — in the present.

STAY CONNECTED

Staying in touch with family or friends and knowing that you have a support network help to ease your state of mind. Social interactions also help us stay sharp, so have regular get-togethers with friends, even if it's just for a cup of tea or coffee! Talk to someone if you need a listening ear. More often than not, knowing someone is there to listen is enough to make you feel better.

GET ACTIVE

Exercise, exercise, exercise! It is important to include a moderate amount of physical activity in your lifestyle, as exercise releases endorphins that can boost your mood and take your mind off your worries or negative thoughts.

MANAGE STRESS

When the going gets tough, take a step back and break down each problem into smaller tasks. Know and set your priorities. When you complete each task, focus on the sense of achievement, and don't forget to give yourself a pat on the back! Remember, each challenge helps you to grow as a person, so don't sweat the small stuff; learn from mistakes and accept them.

TAKE ACTION

Create opportunities for fun and laughter, for yourself! You can

organise a gathering with family or friends, plan some quality time for yourself to indulge in your interests, or connect with nature by venturing outdoors.

Remember, small steps taken to stay happy and positive can make a big difference. With a positive mindset, it is much easier to deal with problems and move on, while taking pleasure in the wonderful things that life can bring.



PLANTING THE SEEDS OF SERENITY

Gardening can be a natural approach for personal healing, growth and discovery

There's just something about nature that soothes the heart and calms the mind, and gardening is one fine way for you to connect with nature directly. As you weed, fertilise and water the plants, you can free your mind from worrying and overanalysing things. In fact, studies revealed that spending time in a garden has shown to positively affect a person's emotions and improve their sense of well-being.

There is a great sense of satisfaction and joy from watching a seed grow into a

strong, healthy plant. Better still, you can use the herbs you grow to cook your favourite dishes, or admire the beautiful flowers that bloomed under your care.

It also helps that gardening makes a great communal activity. When you join a community garden, you can make friends and expand your social circle as you tend to the plants together.

Keen to have your very own patch of green at home? All you need is a nice sunny spot in your apartment or yard.

Here are some easy-to-grow plants you can grow from seeds or buy from a nursery.

PLANT	WHAT IT NEEDS	WHAT IT'S GOOD FOR
Blue Pea 	 	Its flower is high in anthocyanins that can help improve eyesight and blood circulation. It is used as a natural dye for Nyonya rice dumplings, kueh, steamed rice and tea.
Dill 	 	This herb is rich in minerals such as calcium, iron and magnesium, and helps to boost digestion and the immune system. It adds a tangy flavour to pickles, salad dressings, soups and fish dishes.
Curry Plant 	 	Packed with vitamins and minerals, curry leaves can help your heart function better and fight infections. They are commonly used to season and flavour soups, curries, meats and rice.

 At least 6 hours of direct sunlight a day  Water once a day



NATURE'S REMEDY

For Madam Hazizah, gardening is a way to calm the mind, strengthen the body and revitalise the soul

A member of the NTUC U Live Eco Club since 2011, Madam Hazizah Bte Khalid, 65, travels weekly from her home in Toa Payoh to Pasir Ris, to devote her entire afternoon tending to the EcoGarden in Costa Sands Resort Downtown East.

Healthy Mind, Healthy Body

"Not many people like to grow plants because of having to be under the sun, but I do. Gardening revitalises me," says Madam Hazizah.

The gardening process is very therapeutic for her — it takes her mind off things as she gets absorbed in her routine and relishes the fresh air and physical activity. "I come here to sweat and surround myself with plants, it's very comforting. I notice that I fall sick less often too."

Living and Learning

Taking care of plants and keeping them healthy is a process of trial and error that teaches Madam Hazizah patience. "We learn from our mistakes... like figuring out why all the leaves drop, leaving a bare stem!" she says with a laugh. She takes plant cuttings from the garden for growing experiments at home as well. "Money plants are easy to grow; all you need is a part of the stem, best if it includes some roots."

It's not just the plants that keep Madam Hazizah gardening, but the sense of community. She enjoys chatting with club members and has learnt many things from them, such as using plastic bottles to make pots, and the medicinal properties of certain plants.

"I like being in a gardening club a lot. I get some exercise, and make new friends." At the same time, it's clear that gardening gives Madam Hazizah a strong sense of satisfaction and accomplishment.

PURSuing PASSION WITH PURPOSE

Adrian finds that work makes life fulfilling, and prepares him for his journey of self-actualisation

Funnyman, actor and host Mr Adrian Pang, 49, believes that one should focus on making the most of life at any age. He reveals how he embraces entering the Third Age, as he continues to pursue his love for acting.

You've hosted quite a few programmes on ageing. What is your view on ageing?

I firmly believe that we should not view ageing with dread or anxiety. It is part of life, and we should embrace it by preparing ourselves mentally, physically and emotionally to live every day of our lives meaningfully and purposefully. We go through change all the time — why not decide to make that change a positive one?

Keeping one's mind and body active and stimulated is key to crushing the myth that age means deterioration of one's faculties. Be a living example that no matter what age a person is, life is every bit worth living. If you resolve to age actively and dynamically, you will then prove that to others too.



Adrian as Shultz
in Pangdemonium's
Circle Mirror
Transformation

How are you preparing yourself for your Third Age?

I think I am gracefully entering my Third Age, haha! Through my work for my theatre company Pangdemonium together with my business partner and wife Tracie, I experience self-actualisation in a big way — the fulfilment I get from following my passion is something I've craved all my life.

“Life brings many challenges at every stage, but I can honestly say I love my life.”

My work keeps my mind working, to be creative and think out of the box. My work also demands that I stay physically fit — I set myself realistic goals, and exercise with my two teenage sons!

How has your family influenced you through your transition to Third Age?

My two sons keep me young because I am able to kid around with them all the time, and Tracie and I have always made it a huge part of family life to keep communication open between us as parents, and our two boys. I learned that from my own parents. The play that Pangdemonium is staging in May 2015, TRIBES, is a

very funny and moving story about a family that has to learn the hard way how to truly connect and communicate with one another. I firmly believe that as a family goes through life together, this kind of connection and openness is very important, and TRIBES very entertainingly proves that.

Do you think staying engaged is important?

As long as one is physically and mentally able, one should continue to pursue daily, weekly, monthly, and yearly goals. Whether it's work or recreation, having something that drives you and keeps you passionate about life is vital to ageing well. We need to focus on the “growing” part in “growing old”.

What do you enjoy most about your job, and do you find it easier to handle work demands now, given your experience?

The fact that I get to do what I love doing, and get paid to do it! Experience has certainly helped me be more honest with myself, and not be afraid of challenges. As an actor, in recent years, I'm learning to cast aside certain insecurities, and allow myself to be more vulnerable — and shameless!

Where do you see yourself fifteen years from now?

Doing what I'm doing now, but even more shamelessly!



A LABOUR OF LOVE

Engaging in meaningful work and endeavours brings joy to yourself and others

As we grow older, many of us yearn for more meaning in what we do. We can find fulfilment in our careers, by committing ourselves to do our best, and seek continuous improvement regardless of obstacles. All it takes is a conscious effort to achieve this goal.

You, too, may find vocational fulfilment after retirement. Rather than being idle at home, working after retirement allows you to contribute to your nest egg, and keeps your professional skills sharp. For instance, if you're an accountant, you could do bookkeeping for a small shop. It's also a good time to try a new trade — some seniors have even gone on to launch a second career, reinventing themselves as chefs, café owners or public speakers.

Your talent and accumulated wisdom can be used in giving back to society. It's no longer to prove yourself or to climb the corporate ladder. How about joining the volunteer ranks, like many of your peers? According to the Individual Giving Survey by the National Volunteer & Philanthropy Centre (NVPC), senior volunteerism amongst those aged 65 and above is on the rise, up from 10 percent in 2010 to 17 percent in 2012.

The Beauty of Volunteering

Volunteering can benefit you and your family as much as the cause you support.



FOOD FOR THOUGHT

Volunteering as a family is a way to give back to society as well as strengthen intergenerational relationships, and it serves to inculcate positive values and the spirit of helping in your loved ones.

As a volunteer, you can build a social network, strengthen community ties, gain self-confidence, boost your social skills, as well as discover fun and fulfilling activities. In addition, volunteering keeps you physically active.

There are many things seniors can offer as volunteers, skills that the younger generation may not have, such as proficiency in dialects which allows us to connect with people. Our professional backgrounds and life experiences have equipped us with the knowledge and confidence to handle different situations.

We can teach others these skills and life lessons, while serving as counsellor, friend or mentor. Besides, we can learn

new skills through volunteering.

Very often, through teaching others, we discover our strengths too.

Take a Step Forward

When it comes to volunteering, all you need is passion and positivity! Being a volunteer impacts lives, as every effort on your part can improve others' well-being significantly.

To get started, look for volunteer opportunities through the SG Cares website, or sign up through Voluntary Welfare Organisations (VWOs) such as RSVP Singapore – The Organisation of Senior Volunteers, Fei Yue Community Services and Lion Befrienders.

THE DEDICATED VOLUNTEER



Through volunteerism, Esther has found a way to indulge in her interest, and do good at the same time

When Ms Esther Tsen saw an advertisement recruiting volunteer docents at the Night Safari 15 years ago, she signed up immediately, and has never looked back since.

“I love animals and I want to correct the misconceptions that people may have about animals, as well as educate them about the importance of animal conservation,” she says. Now 55 years old, Esther has spoken to visitors of all nationalities and ages at the Leopard Trail and the Ranger Station. It gives her great satisfaction to share what she knows with others, and exchange knowledge with the visitors and zookeepers.

Having Fun and Feeling Young

Volunteering has also given her the chance to de-stress and enjoy a change of scene. “It keeps my mind and body active. I’m usually at home taking care of my father, who suffers from dementia, and doing the same things can get quite monotonous. Over here, I have fun interacting with people, and make friends with like-minded people who share my passion for animals!”

And it shows. Esther banter easily with her colleagues who are 10 or even 20 years younger than her. As she poses playfully with a lioness skull, curious visitors ask about it, and she explains its features animatedly, asking a little girl if she wants to take a photo with it. It is clear that being a volunteer keeps her young at heart.

Making the Most of Life

“Keeping active through volunteerism makes your life more worthwhile, rather than staying at home all day. After all,

“Volunteerism is regardless of age! It’s a good way to contribute to society, especially as seniors, we have more time on our hands and all this knowledge to impart to others.”



an idle mind is a dangerous mind — you start overthinking and worrying about things like, ‘I’m feeling some pain here, am I sick?’” jokes Esther.

When asked about what keeps her volunteering, Esther says, “Age is never an issue in volunteer work; it never struck me that age was a factor in slowing down. Volunteerism is regardless of age! It’s a good way to contribute to society, especially as seniors, we have more time on our hands and all this knowledge to impart to others.”

For Esther, volunteering is about caring for animals and educating people about animal conservation. For others, it may be about helping the needy. Everyone can contribute in their own way, to do their part for society. Esther has shown the example that volunteering is not necessarily for the young or the highly knowledgeable; everyone, including seniors can volunteer too, and gain knowledge and experience along the way.

THE ROAD TO FINANCIAL INDEPENDENCE

When it comes to retirement planning,
there's no such thing as starting too early

Almost everyone wants to live out their retirement years comfortably, without fretting about finances. These steps to plan, manage and grow your funds will help you achieve that for your silver years!

BEFORE RETIREMENT

Be clear about your goals

When do you want to retire? What do you want to do? What kind of lifestyle do you want to have? Knowing the answers to these questions will allow you to better plan and save for your retirement.



Get a clear picture of where you are financially

Assess how much income and assets you have now — salary, savings, insurance, property, and so on — and how much money you will need for retirement. Estimate how much you will need to fulfil the goals you've set.

AFTER RETIREMENT

Consider a part-time job

While retirement does mean getting out of the rat race, it helps to have a regular income to supplement your retirement funds.

Look into various income sources

For additional cash, you could downsize your apartment, rent out a room in your flat or consider your hobbies as money-makers. For example, if you are a good cook, you can turn a profit by teaching people how to cook or selling your homemade goodies during festive seasons.



Save up

Determine how much you need to save per month and for how long, based on your income level and desired retirement age. Remember to also include setting aside some emergency funds for rainy days.

Clear your debt

Pay off your debts such as housing loans as much as possible while you are still earning, to ensure a comfortable nest egg when you retire.

Have a budget and keep to it!

Keep in mind that you will be relying on the money you have saved. In addition, do ample research and price comparisons before making big-ticket purchases.

Stretch your dollar

Take advantage of senior concessions or discounts, take public transport, and cook your own meals, which is healthier and can be cheaper than eating out.

Consider investing

It is best to consult your bank's portfolio manager or an investment expert who can guide you, but be wary of get-rich-quick investment schemes and only invest money that you can afford to lose.

It's all about being financially savvy and thrifty, not miserly. So don't forget to give yourself an occasional treat. With a prudent budget and simple cost-saving measures, you too can enjoy a comfortable retirement.

Search for the Seven Dimensions of Wellness!

Here are some of the words:
 Physical Social Vocational
 Intellectual Emotional Financial
 Spiritual

I A N T R J F J A H F U N V R I N M Q A K
 Z C V Y G V R D M I P L A N O I T O M E T
 U T X L N Y C L C L K E I Q L V B R N G G
 R I W S I S N A H A P P N E V E S N E L H
 P V X T N V G N G U A I F Z S F E J Y L Q
 S E D A R T F O U T F O C Y Z T O W A B Y
 L A B F A D L I T C A T F R M S S I D V T
 E G T B E C F T E E P W S O S H C G M A C
 D E A X L H K A J L O U P B M N H P O Y L
 N I I O F G S C I L U K I E A G N V R I Y
 R N J T G P O O I E A D R N K L Y H F C G
 K G W P Z K F V X T O F I T H E A L Y U D
 F R Y Q A T L Y M N X F T T E W U I U Y S
 B P H Y S I C A L I G E U T Y F J L D F Y
 L S U A Z R M X A B W G A J E L A I C O S
 V P O S I T I V E S B N L N E R N O V U H

Solving puzzles such as crosswords, word searches and sudoku can help stimulate your brain and sharpen your mind. Enjoy!

PARTICIPATE & WIN!

We hope you have enjoyed reading the articles on Active Ageing in this magazine. It's now time to give us your feedback. Please complete the simple survey below and on the back of this page to help us understand how we can better promote active ageing to seniors. The first 250 to complete the survey will receive a \$5 shopping voucher*.

You may send the completed survey to:

**Communications Division
 Council for Third Age
 9 Bishan Place
 #10-01 Junction 8 (Office Tower)
 Singapore 579837**

Or visit www.c3a.org.sg/survey to complete the online version of the survey.

* Terms and conditions apply

Terms and conditions:

1. This survey is conducted by Council for Third Age (C3A), henceforth called "the Organiser".
2. Vouchers are given out on a first-come-first-served basis.
3. Vouchers are non-exchangeable for cash.
4. Submission of entries ends on 29 May 2015.
5. Only one entry per person will be accepted.
6. Proof of mailing, faxing, or delivering (in any manner whatsoever) of entries does not represent proof that the organiser has received the entry.
7. Participants who are eligible for vouchers will be notified via email by 12 June 2015.
8. The Organiser reserves the right, at its sole and absolute discretion, to use the information in the entries without first obtaining any consent nor making any payment whatsoever to the participant and/or representatives for publicity, advertising, trade or promotion purposes in any media.

Using a scale of 1 to 4, where 1=Strongly Disagree, 2=Disagree, 3=Agree, 4=Strongly Agree, how would you rate the following statements after reading the articles in this "Positive Ageing" magazine?

		Strongly Disagree	Disagree	Agree	Strongly Agree
		1	2	3	4
1	I understand the importance of using the 7 Dimensions of Wellness as a guide for healthy and positive ageing.				
2	I am inspired to pick up a new hobby, or learn a new skill.				
3	I am convinced that lifelong learning, which may take place anywhere, is important for ageing well.				
4	I am more aware of how to incorporate the use of technology into my daily life.				
5	I have a better understanding of keeping a positive mindset and managing stress.				
6	I am more aware of how I can contribute to society through volunteerism and work.				
7	I understand the importance of planning and managing my finances for my silver years.				

Using a scale of 1 to 4, where 1=Strongly Disagree, 2=Disagree, 3=Agree, 4=Strongly Agree, how would you rate the following statements:

		Strongly Disagree	Disagree	Agree	Strongly Agree
		1	2	3	4
a	I will adopt a positive mindset towards ageing.				
b	I will share my knowledge of the 7 Dimensions of Wellness with my friends and family.				
c	I will maintain an active exercise regime and a healthy, balanced diet.				
d	I will subscribe to a new learning course.				
e	I will continue to keep an open mind on learning.				
f	I will learn more about trends and technology to stay current and connected to my friends, family and society at large.				
g	I will participate in some form of volunteer work at least once a year.				

NAME

CONTACT No. **YEAR OF BIRTH**

EMAIL

NRIC **GENDER** Male Female

RACE Chinese Malay Indian Others

NATIONALITY Singaporean Singapore PR Others

MEMBERS / PARTICIPANTS OF:

U Live Fei Yue YAH RSVP WINGS SACE NVPC

PA, AIC Others _____

ADDRESS Street

Block Unit # - Postal Code

By submitting this form, I consent to receiving relevant information on programmes, events, survey and promotions relating to active living for seniors from Council for Third Age and I agree to Council for Third Age's privacy policy. I understand that I may update my personal data and withdraw my consent at any time by emailing dataprotection@c3a.org.sg. The privacy policy may be viewed at www.c3a.org.sg.

She is...



... Skyping her loved ones overseas



... reading a digital book



... signing up for activities



... picking up a new sport



... keeping in touch with friends on Facebook

... learning actively. Are you?

Council for Third Age works with and through partners to reach out to seniors and empower them with learning opportunities, so that they may lead active and fulfilling lives.

Log on to www.c3a.org.sg and start learning today!



Download C3A Mobile App:



Key Partners:



Your one-stop resource centre for senior-related information, relevant services, directory, discounts and latest activities



ACTIVITIES

Check out available activities in our calendar. It includes transportation tips to help you get to the activity that you decide to join.



DEALS

Exclusive treats await you in our Deals section. Enjoy special rates for seniors in a wide range of products and services including restaurants, health products and attraction places.



OUR PARTNERS

A list of contacts range from community services, government agencies, health services to legal services catering to seniors' diverse needs.



NEWS

Keep yourself updated on the latest in the Singapore scene.



VIDEOS

From gardening ideas to tips on things that matter, our video section is a must-see for you!



LEARNING

Featuring lifestyle reads and educational articles that will tingle your senses. From healthy food recipes to information about investments and technology, this section is chock full of interesting goodies for your mind.



SCHEMES

There are many schemes that suit your needs in the society. Check out the page and find out more!



FREE



Also available for iPhones, iPads, Android Phones and Android Tablets.

To discover information and activities to help you lead an exciting life and stay connected to society, visit www.c3a.org.sg

