

CELEBRATE

100

CENTENARIAN SECRETS *to* SUCCESS
in BUSINESS *and* LIFE

STEVE FRANKLIN, PHD *and* LYNN PETERS ADLER, JD

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To all the gracious, generous Centenarians and their lovely families who shared precious time and priceless wisdom with us for the benefit of current and future generations.

FOREWORD

I am a centenarian wannabe.

Reaching 100 is a great life goal because I have heard that not many people die over 100!

My good friend Steve Franklin and his colleague Lynn Adler have written books, articles, and given speeches all over the world, and *Celebrate 100: Centenarian Secrets for Success in Business and Life* is their best work ever.

Their combined videotaping, interviewing, and surveying of over 500 centenarians to capture their wisdom and advice about money, work, and life is a wonderful accomplishment. Working hard to share their priceless “secrets” and wisdom with the younger generation through this book is a great contribution to our society.

The English writer Samuel Johnson said that most people don’t need to be taught anything new—they just need to be reminded to do what they already know they should be doing.

For some of you, the wisdom and advice presented in *Celebrate 100* will teach you some “new” ideas that I hope you will put into practice if you want to live a long and prosperous life. For the rest of you, *Celebrate 100* will be an enjoyable “reminder” of what you already know you should be doing to live a full and productive life, no matter how long you live.

I hope you will embrace and practice the centenarian secrets about money, work, and life as you enjoy their interesting stories, witty comments, and observations from over a century of dynamic change and living life to the fullest.

As Steve and Lynn suggest, listen to them, learn from them, and laugh with them.

If you do, you just might make it into the Centenarian Club, too.

I'm planning on it!

S. Truett Cathy
Founder and Chairman
Chick-fil-A, Inc.

Introduction

Century-Old Questions . . . Century-Old Answers

“You can do anything you want if you just put your mind on it and start working.”

Besse Cooper, 116, former school teacher
Many answers to the challenging questions of life today are found in the wisdom of those who have traveled this road before us. We seek answers to our troubling economy, answers to an uncertain future, and answers that will lead to financial security, emotional stability, meaningful relationships, enjoyable work, and living life longer, healthier, and “larger.” What if the answers, the secrets, to many of these challenges about money, work, and life could be found in the authentic wisdom and experiences from the past and present in America’s centenarians? And, what if we fail to capture that wisdom and experience—those secrets—and share them with the younger generation? We set out to find these answers by interviewing America’s oldest generation.

ABOUT *CELEBRATE 100*

Celebrate 100 is the distilled essence of over 5000 combined years of wisdom, wit, insight, perspective, and advice about life from over 500 centenarians who have lived it with determination, resolve, and excellence.

They come from all across our great nation and represent the many different cultures of our rich heritage, and they

comprise all of our diverse socioeconomic strata.

They live in the country, the suburbs, and the cities. They have worked on farms and in factories, warehouses, offices, and in their homes. They have worked in government and in the private sector. They have been employees, bosses, and entrepreneurs. They have been married and divorced. They have laughed and cried—a lot. They have seen babies born and loved ones die. They are athletic and not so athletic. They are compliant and they are mavericks. They are conservative and they are liberal. They are religious and not so religious. They have served in the military and they have supported our troops. They have lived through the Roaring Twenties, the Great Depression, World Wars I and II, Elvis, the Beatles, the Internet, Cable News, space travel, and our current economic, social, and political challenges. They are givers—not takers.

They are witty and they are wise.

We traveled across America meeting with these special people whose ages ranged from 100 to over 116. We captured their goldmine of wisdom and advice through over 250 hours of videotaped interviews, extensive written questionnaires, and telephone interviews. They were born in 30 different states and in 13 foreign countries, creating a kaleidoscope of background, dialogue, and history. Many were themselves first-generation Americans.

Our centenarians were asked questions about money, work, and many aspects of life that confront every one of us. We asked them to share their wisdom, advice, and secrets about these issues from two perspectives: what they actually did that worked, or what would they recommend for the younger generation after a century of perspective, trial and error, successes and failures.

Since beginning this research endeavor in 2007 some of our centenarians have passed on to their next “chapter” in life as *Celebrate 100* goes to press. However, we write and

refer to all of them in the present tense since they still are very much present in our hearts, and to represent their most recent age since our last interview, conversation, correspondence, or communication about them.

Showing up with cameras and a few inquisitive questions, we witnessed them become alive as artists who begin creatively painting a picturesque scene, musicians passionately playing their instruments, dancers gracefully flowing with their favorite movements, writers thoughtfully articulating well-spoken words, or athletes pressing toward their goal with zest and determination. They light up as they reflect on memories, as they remember and put the pieces of life together in words we, the younger generation, are blessed and privileged to hear. Perhaps the gift of time we received from them, and gave to them, during the interviews, is the best kind of gift—a gift that encouraged wisdom to be shared that leads to a more hopeful future for us all.

OUR PROMISE TO YOU

If you will dig deep into this goldmine and treasury of experiences, stories, anecdotes, poems, and prose, extract the nuggets of time-tested wise advice from each page, and daily deposit them into your personal lifestyle bank account, you will be richer, wiser, more joyful, more enthusiastic about life, and dramatically increase your personal chances for celebrating 100 years of life lived with gusto.

Listen to them. Laugh with them. Learn from them.

And you will live life—and you will love life—longer.

ACKNOWLEDGMENTS

A project like this would probably take 100 years to complete if not for many devoted team members contributing generous time and talent throughout this journey to *Celebrate 100*. Each one of you has helped with your unique gifts to make this much more than just a great book. It is an awakening and awareness and celebration of life for everyone who seeks to live long and live well. We hope every one of you experience and celebrate the centenarian spirit each day of your journey into the exciting future.

Thank you with all of our hearts.

My wonderful wife, Elaine, for your tireless data tabulating and rich content contributions; all my beautiful children and grandchildren; Leo Wells for your enthusiastic support and encouragement; centenarian research team wannabes Nancy Daniel, Kendra Emigh, Doug Buce, Joe Colavito; Andy Stanley and Jeff Henderson for your encouragement and counsel on sharpening my 100 presentations; the awesome Northpoint and Buckhead Church replenishers for your priceless feedback; Tripp Crosby, Matt Garret, and team for creative context; Debbie Woodall for design ideas; all the Cathy family for your years of amazing generosity and support; Bill Heavener, Greg Suess, and Cynthia Manson for connecting us to create this book; and my two lifetime spiritual and barbeque buddies Robert Wynne (Joker 2) and Bob Day (Joker 3). You're the best!

Steve

My husband, Jim Adler, for his editorial wordsmithing and good counsel; my friend, Neil Holland, for his extraordinary dedication and collaboration, invaluable

suggestions, proofreading, and contributions in research; Donald Downes for his loyalty over many years, creating and maintaining the centenarian web site and blog; Ole Amundsen for his continued interest; Rebecca Strang for lending a helping hand; and the volunteers in Phoenix who worked on survey mailings, and the 319 Venti Sea-Salt Caramel Mocha coffees from Starbucks.

I also wish to acknowledge with sincere thanks the innumerable centenarians and their families over the years for their warm response to my efforts bringing and keeping centenarians “front and center.” And my twin brothers Brian and Marty Peters for their ever-present support, and posthumously, my mother, Evelyn R. Peters, who was always my steadfast advocate and best volunteer.

Lynn

Chapter 1

Today's Centenarians— Celebrities and National Treasures

A Century of Wisdom

THE CELEBRITIES OF AGING: CENTENARIANS IN THE SPOTLIGHT

THE AGE OF CENTENARIANS: A MILLION OR MORE BY 2050?

THE WISDOM OF CENTENARIANS: AUTHENTIC—EXPERIENCE, NOT THEORY

NATIONAL TREASURES: UNIQUE—INDIVIDUALLY AND COLLECTIVELY

CAMEOS OF TODAY'S CENTENARIANS

A CENTURY OF PROGRESS: THEIR CENTURY

People who have lived 100 years or more are here to share their experiences, having done and seen it all. They are also our living links to history and our role models for the future of aging. Their engaging spirit can help to shape the attitude of younger generations, especially Baby Boomers, who are looking toward their future years.

“My golden years are like sparkling diamonds,” says Elsa Brehm Hoffmann, 104.

To celebrate her 100th birthday, Elsa bought a brand new car, “eggplant color, because it was a little different.” After giving herself a birthday gala for 150 friends and family, she

took off on a two-week Caribbean cruise. On board she met another centenarian, John Donnelly, and his wife, Marian, who were celebrating their seventh wedding anniversary and his 102nd birthday. Meanwhile, Jack Borden, 101, was hard at work at his law firm in Texas, still handling a full caseload and loving every minute of it.

Centenarians are shattering the long-held stereotypes of life in later years, which is thought to be static, boring, and marked by disinterest in contemporary life. Today, we see active centenarians enjoying interests that are associated with much younger people, prompting us to think better of our future—30, 50, or 70 years from now. As with Elsa, John, and Jack, much of what we see in centenarians' lives is surprising—for instance, the increasing number of people who are living independently at 100 and over, and the number of centenarians still driving competently. We see centenarians living full lives: dancing, falling in love, traveling, playing in a band, taking courses, giving lectures; using cell phones, computers for e-mail, browsing the Web, socializing on Facebook and Twitter; working, volunteering, and lunching with friends. We like what we see, but how do we get there, and what “secrets” do we need to know?

The centenarians with whom you are about to become acquainted share an indomitable spirit. They tell us what has worked for them to live successfully into advanced age and they share their “secrets” of business and life. Indeed, centenarians are the true experts on living long and living well, and on what it takes to do so. Others can study them and turn them into statistics, but only they know what it is like and what it means to live for 100 years; only they can vivify the experience of reaching the century mark and beyond. Centenarians are here to share their hard-earned wisdom born of their experiences, and show us why it is worth the effort to strive to have the means to live a good life in old age.

“Think of it as mountain climbing,” explains Dr. Will Clark, 104, as he sits holding the hand of his wife, Lois. “Why do people climb mountains? Because they’re there. Because they can. Some people will be lost along the way, and it’s never going to be easy; but for those who reach the top, there’s no better view. So why give up on life? Why sell yourself short? There’s so much you can learn and do and enjoy. Life can be very fulfilling if you make it so. But you’ve got to want to do it.”

Centenarians such as Dr. and Mrs. Clark exemplify the positive attitude and other characteristics active centenarians have in common, the traits that have helped them to reach the century mark and enjoy a good quality of life at 100 and beyond. Lois, 101, says, “It’s not just how long you live that matters, but how well. People forget that, I think.”

“People ask all the time about how to live to 100,” Dr. Clark adds. “I tell them it’s easy: all you have to do is survive your 70s, 80s, and 90s, and that’s the hard part!”

This “Centenarian Spirit” will become familiar to you as you learn of the lives and lifestyles of the Clarks, Elsa, John, Jack, and many others in the following pages. You will see it in action: A love of life, which includes a sense of humor and a healthy dose of self-esteem; a positive yet realistic attitude; a strong religious or spiritual belief; personal courage, because a lot of things can go wrong as we get older, such as those that require medical intervention. And, most important, a remarkable ability to renegotiate life at every turn—to compensate—to accept the losses and changes that come with aging and not let it stop them.

“Keep good, keep busy, keep thinking about tomorrow,” advises Carl Azar, 100.

Carl’s thought could be the centenarian motto.

THE CELEBRITIES OF AGING: CENTENARIANS IN THE SPOTLIGHT

Centenarians are the celebrities of aging. They draw the most attention and capture the spotlight; they are the trendsetters. Centenarians are influencing society in ways once not imaginable. Longevity itself is one of the greatest developments of the twentieth century. Now, well into the twenty-first, growing numbers of elders are going far beyond the once touted ideal of “aging gracefully” to a new standard of “aging excellently!” And Baby Boomers are eyeing this with glee. Today’s centenarians are changing the very thought of what’s possible in our later years.

“It was once standard journalism for local papers to report on the event of a person in the community who had reached the remarkable age of 100, giving a chronological biography of the person’s life, often mentioning the person’s close family members,” says Mildred Heath, 101, a longtime newspaper reporter. “It was standard fare. Nothing unusual, just what the person used to do. Today, there is more interesting copy because people who have lived to 100 and beyond are very often continuing to do things and to be involved with their communities, clubs, churches, and families. In the old days, a local resident who took a trip out of town for vacation or to visit relatives was noteworthy, and a little article made the weekly paper. Today, centenarians are among those traveling to visit family and often just for pleasure. It’s really quite an extraordinary difference.”

Centenarians are sought out now because of their active lifestyles, not only for print media but also television features and specials, often centering around longevity. In the spring of 2008, for example, the ABC Barbara Walters

Special, “Living to 150—Can You Do It?” aired on network television. In one segment, it featured five centenarians, four of whom are included in *Celebrate 100*: Elsa Hoffmann; Lillian Cox; Karl Hartzell, PhD; and Rosie Ross. The fifth centenarian, Dorothy Young, was a performer who lived in New Jersey, and was the last living assistant to the magician Harry Houdini. The others traveled from their homes in Florida and Arizona to New York to be interviewed by Ms. Walters, who mentioned the Special in her book, *Audition*, as being one of her favorites in her long career. She related especially to Lillian Cox, she said, because of Lillian’s resilience.

After the taping, the group traveled by limousine to (then) Tavern on the Green, their choice, for carriage rides through Central Park and a lovely dinner. “The after-party was almost as exciting as the main event,” Elsa observed. “But it was a thrill to be interviewed by Ms. Walters, and to be on national television. A few weeks later, a film crew attended my birthday gala and footage was included.”

In December of the following year, Ruth Proskauer Smith, 102, and Captain Jose Grant, 101, appeared on a network TV special, “GO! New York.” Ruth, a native New Yorker, was featured because of her active lifestyle and civic involvement in her later years. For two decades she has led a weekly seminar at the City College of New York about the Supreme Court for a group of retired professionals. As an intrepid New Yorker, she travels from her home at the Dakota by subway each week. Ruth’s father was a prominent New York judge and lawyer, and confidant and speechwriter of Alfred E. Smith, four-time governor of New York and unsuccessful candidate for president. Governor Smith gave Ruth her first lesson in public speaking, when, while a student at Radcliffe College, she was called upon at the last minute to introduce him at a large political event. “I was so nervous,” she says, “and I didn’t want to do it. But

he assured me to speak my mind and I would do fine. So I did, and have been doing it—successfully—ever since.”

Centenarians with Lynn in New York



Joseph “Jose” Grant was included because of his continuing role in aviation and the jewelry business he founded in Stamford, Connecticut, after retiring as a Captain from TWA. He started flying as a barnstormer in the 20s and went on to become the private pilot for the King of Saudi Arabia in the 40s, and then joined TWA. He still frequently pilots his son’s private plane. Captain Grant returned to Saudi Arabia at the age of 99 and again at 101, to renew his acquaintance with the Saudi Royal Family; he helped to found their national airline in the late 40s. Recently, at 101, during the Oshkosh Air Show, actor Harrison Ford remarked “Jose was more like Indiana Jones than I was.” Jose’s advice to viewers of the show was: “Enjoy your life!”

Fitness magazine (Spring 2011) included four centenarians in an article encouraging healthy diet and exercise as a way to age well. Beatrice McLellan, 100, was disappointed she was not included, despite “pumping iron.” New Yorker Ruth Korbin, 101, was featured in an article in the November 2012 issue of *Pilates Style* magazine as possibly the oldest

Pilates student at 101. Ruth looks beautiful and stylish in the two-page spread. She began Pilates when she was 85.

Dr. Frank Shearer, 101, of Washington state, a retired family physician, made the cover of *National Geographic* and a host of other print media because of his continued passion for water skiing and horseback riding (he was shown, also, in the background segment of the ABC Barbara Walters Special).

Verla Morris was featured in March 2012 in a syndicated newspaper article covering the release of the 1940 census data. Verla, an avid amateur genealogist and computer whiz and all-around active new centenarian, was interviewed for her opinion on the relevance of the release of the census data, which some people oppose as an invasion of privacy. "I think it's a good thing," she told the reporter, and went on to explain why she thought so, from her perspective; she was actually included in the data.

"If I can be of help to someone, encouraging them to get off the couch and get out and move, then I'm glad to do it," Frank Shearer says. Garnett Beckman, 101, is always pleased to "help," as she puts it. She has a lovely speaking voice and does a lot of radio interviews. Elsa feels the same motivation as Frank and Garnett, but also admits to enjoying the limelight. "I had to wait until I was 100 to become a celebrity," she says, "and I love it!" Lillian does, too, although she's a bit coy about expressing it. "That's part of my Southern charm, darlin'," she says with a smile.

Rosie, 102, is miffed that he's not the only centenarian musician being featured in the media, but he's enjoying all the attention he's receiving. Rosie has played a regular Friday night gig to a packed house at a supper club in Prescott, Arizona, for the past 20 years. "Total strangers come up and give me a kiss after a set and thank me for the good time they're having. I've always liked the ladies. This is fun!" When asked how long he intends to continue, Rosie

says, “As long as people want to hear Clyde McCoy’s ‘Sugar Blues,’ or ‘You Made Me Love You,’ I’ll live to play it for them.”

The major media interest in including centenarians as role models is substantive. These aren’t just social gatherings or birthday parties being covered. Elsa was again featured in a *U.S. News and World Report* article entitled “A Long Life: 7 People, Sailing Past 90 with Lots Left to Do.” Garnett has appeared in a *Christian Science Monitor* article, “Redefining Longevity” (April 2010).

These are just a few examples of what is possible in our later years if we not only live long, but age well; active centenarians no longer behave like people who are 100 years old. They say they are not feeling it, either. This is good news for Boomers—and everyone—that well over two thirds of our centenarians report that they feel significantly younger than their chronological age. Many say they feel 80 or less and a few mentioned they feel mentally between 25 and 30.

“The secret is to not act your age,” Marvin Kneudson, 100, offers.

The centenarians in *Celebrate 100* will tell you it’s worth the effort to try to remain healthy and stay active. The fields of medicine, genetics, and technology are working overtime to come up with ways to make this feeling widely available.

Astrid Thoeing, 103, who is still working full time at her family insurance business in New Jersey as the office manager, says the trick is to not think you’re old. “I don’t feel old and I don’t think old.”

Leonard “Rosie” Ross



“Everybody wants to live to 100, but no one wants to feel old,” agreed centenarian twin sisters Lois Fisher and Eloise Rogers.

THE AGE OF CENTENARIANS: A MILLION OR MORE BY 2050?

Depending on the data source referenced, there are estimated to be between 55,000 to 80,000 current centenarians in the United States, with predictions ranging from 600,000 to over 1 million by 2050.

Over the past 20 years, the ratio of those in the United States 100 and over rose from 1 in every 10,000 people to 1 in every 6,000 people. As a result, centenarians are considered to be one of the fastest, if not the fastest, growing segments of our population. Eight out of ten centenarians are women. To put this in perspective, consider that in 2012, a newborn has a 29.9 percent chance of living to be 100; someone born in 1912 had only a 0.7 percent chance of reaching the century mark. And with medical and genetic advances growing at a rapid pace, good health in later years is becoming more the norm than the exception.

Supercentenarians

Those living to very advanced age—110 and over—have been on the rise as well, thus gaining their own subset as “supercentenarians.” Currently, there are an estimated 70 verified supercentenarians in the United States. No one has yet defeated the verified world record holder, Madame Jeanne Calment, of France, who lived to 122 years, 164 days.

It was our privilege to interview several supercentenarians, including the oldest, Besse Cooper, 116,

who became the world's oldest living person in 2011. She turned 116 in August 2012, only the eighth person in the world to verifiably reach this remarkable age.

Walter Breuning became the world's oldest living man at 114.

The ever delightful Dr. Leila Denmark, also 114, has been a friend since turning 100.

Beatrice Farve, 113, was, at the time we met her, the second-oldest person in the United States. She was still selling Avon products until she turned 100 and drove her car until age 106.

THE WISDOM OF CENTENARIANS: AUTHENTIC—EXPERIENCE, NOT THEORY

What is best about centenarian wisdom and advice is that it is authentic: No theory—tried and true—they have lived it. Each has his or her own experience to share. They have learned about coping with life through every imaginable economic, political, social, and technological change. Their advice is timeless because the basics do not change: having enough money to live, buying a home, raising children, investing for the future. Some of their advice may be new to us and our way of thinking and differ from the way we handle our financial matters now, but timeless in the positive effect it can have on our future.

We talked to people with such disparate backgrounds as Irving Kahn, who at 107 was still working on Wall Street, to Porter Edwards, 105, who had lived all his life in South

Georgia, and had earned the money to pay for the 40-acre farm on which he still lived alone by planting and picking crops.

“If I didn’t have cash to pay for it, I didn’t buy it,” says Porter Edwards, 105.

Surprisingly, the amount of money people had amassed, or not, had no effect on their outlook. Again, it really boils down to the basics: do not spend more than you earn, make saving and investing an integral part of living; avoid getting in over your head with debt; don’t waste money paying interest on credit cards; and plan for your future—because you just might live to be 100.

“Don’t discount the possibility of living a long life,” advises Lillian Cox of Tallahassee, Florida. “I did, and it was my biggest financial mistake.” Lillian sold her successful business at age 65 because she assumed that she wouldn’t live past age 70. Her advice is relevant to today’s generation of Boomers who are charging into their 60s in record numbers, and who are facing many difficult decisions.

Lillian’s resourcefulness has allowed her to continue to maintain her own home and to live a fulfilling life; she’s now 106. “But still, once money is gone, it’s gone.”

One important aspect of money that is often overlooked is the amount of stress it can cause on a person’s health and life. Centenarians had a lot to say about that. They also offered advice on work and choosing one’s career: if you can, do what you love, and you will be successful.

“If you’re not pleased, change. Do something you enjoy,” Joe Stonis, 100, advises.

Gordy Miller of San Francisco, the world’s oldest sailor, confided that sailing was the thing he enjoyed and said he only worked so he could afford to sail. It was still his passion when we visited him at age 100.