

THE 3RD AGE

life planning toolkit



The 3rd Age Life Planning Toolkit
by Margaret Newhouse, Ph.D., with Judy Goggin



© 2004

139 Townsend Street, Suite 505
San Francisco, California 94107-1946
www.civicventures.org

Civic Ventures grants you the non-exclusive right to use material from this publication provided that:

- (a) you use the materials for educational or personal use only;
- (b) you do not sell, use or distribute any part of this publication on a cost basis.

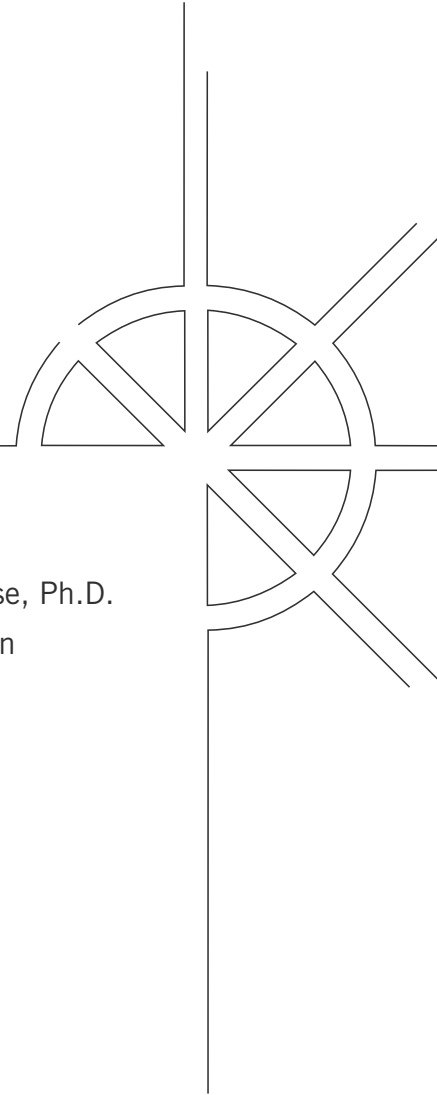
You may reprint the material in this publication provided you acknowledge the author as the source of the material by referencing the copyright notice in this publication found beneath each author's material. You may not amend or modify the material in any way.

If you wish to use the material for other than educational or personal use, please contact the author for written permission.

THE 3RD AGE

life planning toolkit

► by Margaret Newhouse, Ph.D.
with Judy Goggin



life planning toolkit

TABLE OF CONTENTS

INTRODUCTION TO THE 3RD AGE LIFE PLANNING TOOLKIT 4

FOUR CORE COMPONENTS OF THE BASIC PROGRAM

Acquiring a 3rd Age Perspective 6
Looking Inward: Self-Discovery 8
Visioning & Exploring Possibilities 10
Making Choices, Implementing Goals 12
Resources for the Four Core Components 14

SPECIAL CONSIDERATION: FINANCES & HEALTH

Money & Financial Planning 18
Health & Wellness 20
Resources for Finances & Health 22

OPTIONAL ELEMENTS

Civic Engagement 24
Employment 26
Learning 28
Relationships 30
Leisure 32
Lifestyle 34
Resources for Optional Elements 36

APPENDIX

Life Planning Exercises

Life Line..... 46

Questions to Elicit Passion & Purpose 47

Peak Experiences/Accomplishments Exercise 48

Generating Ideas, Options & Goals 49

Passion & Purpose Pie of Life 50

LifeWork Adventure Chart 51

Goal-Setting Guide 53

Life Options Mapping Guide..... 54

Existing Program Examples 58

► INTRODUCTION TO THE 3RD AGE LIFE PLANNING TOOLKIT

The information in these pages can be used as an outline for a series of 3rd Age life planning workshops. Our sample program uses a modular framework in three parts: 1) a core program¹, 2) special consideration of health and finances and 3) a number of optional elements. Each module offers four sections: 1) Desired Outcomes, 2) Key Questions & Concepts, 3) Sample Exercises and 4) Additional Resources. Program planners and designers will benefit from the resource lists as well as from the annotated bibliography in the *Life Planning Design Guide*. An Appendix offers a useful program Start-up Tool and examples of existing life planning programs.

Sample exercises were selected on the basis of availability, common usage or other special appeal. These are merely samples and suggestions, and we encourage program designers to create their own exercises or to explore the dozens of other excellent possibilities in the resources provided. We hope our suggestions will be useful catalysts for your program design work. Even if you choose other ways to deliver the material, the information in this *Toolkit* can guide your planning.

¹ The "Basic Life Planning Program: Exploring Passion and Purpose" was designed by The Massachusetts Coming of Age Curriculum Committee's Design Team.

Basic Program: The Four Core Components

ACQUIRING A 3RD AGE PERSPECTIVE

LOOKING INWARD: SELF-DISCOVERY

VISIONING & EXPLORING POSSIBILITIES

MAKING CHOICES, IMPLEMENTING GOALS

Special Consideration: Finances & Health

MONEY &
FINANCIAL PLANNING

HEALTH & WELLNESS

Optional Elements

CIVIC ENGAGEMENT

EMPLOYMENT

LEARNING

RELATIONSHIPS

LEISURE

LIFESTYLE

► DESIRED OUTCOMES

By the end of the module participants will:

- understand demographic and cultural changes affecting aging and “retirement.”
- understand the process of transitions throughout life and the stages of adult development.
- understand the opportunities of the 3rd Age.
- recognize fears and barriers to overcome when planning for the 3rd Age.
- understand the value of planning with openness to serendipity.
- understand that they are not alone.
- begin to build a community within the group.

► KEY QUESTIONS & CONCEPTS

- What is the “3rd Age”?
- What makes for successful aging?
- What are my attitudes and feelings about aging, retirement and transitions?
- What are the structures and characteristics of transitions, and where am I in the process?
- What are my most and least effective ways of coping with change?
- How ready am I for this stage?
- What are the gains and losses, pluses and minuses of this time in my life?
- How can I keep what I value about work in my life when I “retire”?
- How do I think about my financial needs and my health? What is the best time to address these issues?

SAMPLE EXERCISES

GROUP MIND-MAPPING

- What words/images/feelings come to mind when you hear the words “aging” and “retirement”? Write the ideas down and use them as a springboard for a discussion of challenges and opportunities.

(Source: M.L. Newhouse)

LIFE LINE

- Trace significant events, people, places; highs and lows; transitions and turning points. Use in part to inform discussion of transitions and adult development.

Life Line Exercise included in Appendix

(Source: The Adagio Group)

THE CYCLE OF RENEWAL

- Offer a handout to spark discussion of transitions.

(Source: Hudson and McLean, Map 1, p. 54)

LIFESPAN STAGES

- Offer a handout to spark discussion of adult development.

(Source: Hudson and McLean, Map 4, p. 89)

► DESIRED OUTCOMES

By the end of the module participants will:

- initiate the self-discovery process, including examining one's life journey.
- rediscover personal strengths, identify passions and purpose.
- create a sense of identity as something beyond roles and others' expectations.
- grow in trust of the group as ally.

► KEY QUESTIONS & CONCEPTS

- What are my strengths? gifts? talents? skills? assets?
- What are my passions and purpose? Explore values, purpose, passions, interests and dreams (current and deferred).
- Who am I when I am at my best?
- Where have I been and how does that affect where I want to go?
- What have the difficult times and failures taught or given me?
- What do I want to leave behind?
- What else do I bring to the process? How will my personality, needs and temperament affect the process?
- What is the "Good Life" for me? Where? With whom?

SAMPLE EXERCISES

PASSION & PURPOSE QUESTIONS

- The questions are designed to elicit values, purpose, passions, strengths and gifts. The exercise can be done in a workshop or as homework.

Questions to Elicit Passion & Purpose Exercise included in Appendix

(Source: M.L. Newhouse, adapted from various sources)

LIFE VALUES LIST

- The exercise is best done as a Values Sort (values are put on cards and participants sort first into “important”/”not so important”, then into the top 8 to 10, and finally into the top 4 to 5). Pick and choose or create your own Values lists.

(Sources: Edwards, p. 84; Ballards, App. B)

PEAK EXPERIENCES/ACCOMPLISHMENTS

- Develop detailed descriptions of peak accomplishments or experiences. Each participant shares one with a small group and receives feedback on the values, gifts and passions revealed. Look for themes and patterns across stories. This exercise is best if prepared ahead as homework.

Peak Experiences/Accomplishments Exercise included in Appendix

(Source: The Adagio Group)

REVISIT THE LIFE LINE

- Look for values, life purpose, strengths, gifts and passions in your life story.

Life Line Exercise included in Appendix

► **DESIRED OUTCOMES**

By the end of the module participants will:

- be aware of different strategies for eliciting dreams, visions and goals.
- discover a new or refocused passion, dream or direction.
- understand the “pie of life” concept and explore possibilities within each of the “life areas.”
- assess the balance and quality of their current life and determine the ideal future balance and priorities for attention.
- understand the value of networks and allies in the Life Options planning process.

► **KEY QUESTIONS & CONCEPTS**

- How do I currently spend my time *vs.* what would I like to do?
Introduce the “portfolio” or “pie of life” concept:
 - 1) Paid Work
 - 2) Civic Engagement
 - 3) Learning and Self-development
 - 4) Relationships and support networks (partner, children and grandchildren, parents, extended family, friends, community)

- 5) Leisure/Travel/Play/Adventure
- 6) Wellness (emotional, spiritual)
- 7) Physical Health (fitness)
- 8) Routine Maintenance activities (dressing, cooking, shopping, sleeping, etc.)

- What’s out there or what can I create that fits me?
Consider possible portfolio areas, with special attention paid to Civic Engagement for the common good. Discuss the importance of self-care and the value of informal volunteering.
- How do I figure out where I want to go?
Consider different methods to elicit dreams, ideas and possibilities through brainstorming alone and with others, and through visualizations.
- What are some of the options/issues to consider?
- What are the next steps?
Identify choices, make decisions and set priorities. The power of choice is key. Consider the trade-offs and ways to set priorities.

SAMPLE EXERCISES

GENERATING IDEAS, OPTIONS & GOALS

- Brainstorm ideas for specific possibilities based on values, gifts and passions. This is most effective when done in a group of at least four.

Generating Options Exercise included in Appendix

(Source: M. L. Newhouse for James Weil and LifeCare)

FUTURE SELF-VISUALIZATION / IDEAL DAY IN THE FUTURE

- Use guided visualization to elicit a more intuitive, holistic image of future self and life.

(Sources: Schachter and Miller, FS exercise, p. 274; Whitworth et al., FS exercise, pp. 216ff.)

SUMMARY MOSAIC

- Using colored pens or other art supplies, create a visual mosaic from information gathered from previous inventories, such as the Values List and Future Self-Visualization. This exercise may also be done as a collage using images and words from magazines, photos and other sources.

PASSION & PURPOSE PIE OF LIFE

- Fill in pie charts for current and future time allocation.
Evaluate the quality of life indicated by the current pie chart.

Pie of Life Exercise included in Appendix

(Source: The Adagio Group)

► DESIRED OUTCOMES

By the end of the module participants will:

- be motivated to set, and commit to acting on at least one goal.
- be aware of likely obstacles — psychological and other — and how to compensate for them.
- understand the importance of intention, goals, accountability and loosely-held plans — as well as serendipity — in assuring action and results.
- have made a partial plan for steps to take to reach the goal(s).
- know what some of the available resources are and where to look for others.
- know the value of allies and consider avenues to strengthen support networks through “success teams,” “conversation cafés,” or “virtual water coolers.”
- understand how the learned tools are useful for continuing the process and managing future transitions.
- have evaluated the workshop and their learning, and devised a way to check in with each other six months later.

► KEY QUESTIONS & CONCEPTS

- How do I turn my dreams into goals? How do I turn visions into actionable long-term and short-term goals, in line with my priorities? How can I develop or create possibilities that aren't readymade?
- How can I create an action plan from my goals? Recognize the interplay between planning and serendipity: “Chance favors the prepared mind.”
- What kind of help do I need and how do I get it? Consider strategies for identifying allies, building networks, finding resources, getting more training and creating new possibilities.
- What are my obstacles and how do I overcome them? Identify and overcome internal and external obstacles.
- How do I find commitment and accountability to take action and keep going? Consider how to attain and sustain commitment and accountability to continue the journey, even when it is difficult.

SAMPLE EXERCISES

LIFEWORk ADVENTURE CHART

- Write: “Being, Having, Doing” goals on “post-its” and place on a chart.

LifeWork Adventure Chart Exercise included in Appendix

(Source: Ballards)

GOAL-SETTING GUIDE

- Complete the worksheet for setting a goal, overcoming potential obstacles and taking action steps.

Goal-Setting Exercise included in Appendix

(Source: The Adagio Group. Adapted from Richard Haid.)

“CHUNKING DOWN”

- Starting with a goal, ask what you have to do in order to achieve it, working backward until you have a step you can take tomorrow. This breaks down the work into “manageable chunks” that are easier to grasp and carry out.

(Source: Sher, Wishcraft, Ch. 6)

IDEA BRAINSTORMING

- Engage in small- or large-group brainstorming, giving each other mutual assistance with goals, plans and resources, and overcoming obstacles.

COMMITMENT

- Each participant writes 6- to 12-month goals in a contract or letter to him- or herself. (If you have sufficient resources, mail them back to participants in self-addressed, sealed envelopes).

(Source: M. L. Newhouse)

► RESOURCES FOR THE FOUR CORE COMPONENTS

The listed books and other resources are recommended in their entirety, but we have noted chapters that have special relevance to particular modules.

ACQUIRING A 3RD AGE PERSPECTIVE

For Information on Transitions, Aging and Retirement

- Ballard, Jack and Phoebe. *Turning Points: Create Your Path Through Uncertainty and Change*. TPE Publications, 2002. Chs. 2, 14–16.
- Bridges, William. *Transitions: Making Sense of Life's Changes*. Pearson Addison-Wesley, 1980. This entire book is useful, especially Ch. I and Part II.
- Hudson, Frederick M., and Pamela D. McLean. *Life Launch: A Passionate Guide to the Rest of Your Life*. 4th ed. Hudson Institute Press, 2001. Chs. 1–4 (fears of aging, gender differences).
- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999. Chs. 2–5.
- Sadler, William A. *The Third Age: Six Principles for Growth and Renewal After Forty*. Perseus Publishing, 2000.

For Information on Life Stages

- Chinen, Allan B. *In the Ever After: Fairy Tales and the Second Half of Life*. Chiron, 1989. Ch. 3.
- Cohen, Gene D., M.D., Ph.D. *The Creative Age: Awakening Human Potential in the Second Half of Life*. Avon/HarperCollins, 2000. Ch. 3.
- Erikson, Erik Homburger. *Identity and the Life Cycle*. Reissue ed. W. W. Norton, 1994.

LOOKING INWARD: SELF-DISCOVERY

- Beilenson, John. *The Future Me: Authoring the Second Half of Your Life (A Guided Journal)*. Peter Pauper Press, Inc., 2003.
- Birren, James, and Linda Feldman. *Where to Go from Here: Discovering Your Own Life's Wisdom in the Second Half of Your Life*. Simon & Schuster, 1997.
- Boldt, Laurence. *Zen and the Art of Making a Living: A Practical Guide to Creative Career Design*. Rev. ed. Penguin Arkana, 1999. Act I, Scenes 1–7.
- Burgett, Gordon. *How to Create Your Own Super Second Life: What Are You Going to Do with Your Extra 30 Years?* Communication Unlimited, 1999. Chs. 2 and 4.

- Cantor, Dorothy (with Andrea Thompson). *What Do You Want to Do When You Grow Up?: Starting the Next Chapter of Your Life*. Little, Brown, 2000.
- Edwards, Paul and Sarah. *Finding Your Perfect Work*. Jeremy Tarcher/ Putnam, 1996. Chs. 2–8.
- Everett, Melissa. *Making a Living While Making a Difference: The Expanded Guide to Creating Careers with a Conscience*. Rev. ed. New Society, 1999. Part 2, Steps 6 and 9.
- Gambone, James V. *Refirement: A Boomer's Guide to Life Over 50*. Kirk House, 2000. "My Assets and Liabilities" (and their gifts), as seen by self and others (p.153); see also Ch. 10.
- Goldman, Connie, and Richard Mahler. *Secrets of Becoming a Late Bloomer: Extraordinary and Ordinary People on the Art of Staying Creative, Alive, and Aware in Midlife and Beyond*. Stillpoint, 1995. Chs. 2, 5.
- Hudson, Frederick M., and Pamela D. McLean. *Life Launch: A Passionate Guide to the Rest of Your Life*. 4th ed. Hudson Institute Press, 2001. Ch. 5 (see Map 2, p. 67, the Six Adult Passions).
- Knox, Deborah L., and Sandra S. Butzel. *Life Work Transitions.com: Putting Your Spirit Online*. Butterworth Heinemann, 1999. Both the book and the Website are useful, especially Part III of the book.
- Leider, Richard J., and David A. Shapiro. *Repacking Your Bags: Lighten Your Load for the Rest of Your Life*. Barrett-Koehler, 1995.
- Lloyd, Carol. *Creating a Life Worth Living: A Practical Course in Career Design for Artists, Innovators, and Others Aspiring to a Creative Life*. Harper Perennial, 1997. Chs. 3–5.
- Markova, Dawna. *I Will Not Die an Unlived Life: Reclaiming Purpose and Passion*. Conari Press, 2000.
- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999. Chs. 6, 12.
- Winter, Barbara J. *Making a Living Without a Job: Winning Ways for Creating Work That You Love*. Bantam Books, 1993. Chs. 2–4.

WEB RESOURCES

- www.jobhuntersbible.com (Richard Bolles Website)
- www.keirsey.com (related to the Myers Briggs Temperament Indicator)
- www.lifeworktransitions.com (companion site to Knox and Butzel book)
- www.turningpointsinstitute.org (for information on the Ballards *Turning Points Self Assessment Experience*)

VISIONING & EXPLORING POSSIBILITIES

- Burgett, Gordon. *How to Create Your Own Super Second Life: What Are You Going to Do with Your Extra 30 Years?* Communication Unlimited, 1999. Chs. 8, 9 (introduces concept of 3 “time pegs” — early, middle, late); Ch. 10 on prioritization; dreams exercises.
- Cantor, Dorothy (with Andrea Thompson). *What Do You Want to Do When You Grow Up?: Starting the Next Chapter of Your Life*. Little, Brown, 2000. Ch. 6 (Life Balance).
- Edwards, Paul and Sarah. *Finding Your Perfect Work*. Jeremy Tarcher/Putnam, 1996. Ch. 2 (pie charts).
- Schachter-Shalomi, Zalman, and Ronald Miller. *From Age-ing to Sage-ing: A Profound New Vision of Growing Older*. Warner Books, 1997. Future Self exercise, p. 274.
- Sher, Barbara. *It's Only Too Late If You Don't Start Now*. Delacorte Press, 1999. Ch. 10.
- Whitworth, Laura, et al. *Co-Active Coaching: New Skills for Coaching People Toward Success in Work and Life*. Davies-Black, 1998. Future Self exercise, pp. 216ff.
- See also the Resource list for *Looking Inward: Self-Discovery*.

MAKING CHOICES, IMPLEMENTING GOALS

- Burgett, Gordon. *How to Create Your Own Super Second Life: What Are You Going to Do with Your Extra 30 Years?* Communication Unlimited, 1999. Chs. 10–11 (commitment, prioritization, meshing with partner); Chs. 12–14 (Ch. 13 adds financial resources to the action plan).
- Cantor, Dorothy (with Andrea Thompson). *What Do You Want to Do When You Grow Up?: Starting the Next Chapter of Your Life*. Little, Brown, 2000. Ch. 7 (Activators/Roadblocks), pp. 166ff.
- Everett, Melissa. *Making a Living While Making a Difference: The Expanded Guide to Creating Careers with a Conscience*. Rev. ed. New Society, 1999. Part 2, Steps 7 and 8.
- Goldman, Connie, and Richard Mahler. *Secrets of Becoming a Late Bloomer: Extraordinary and Ordinary People on the Art of Staying Creative, Alive, and Aware in Midlife and Beyond*. Stillpoint, 1995. Goals and Collage, pp. 85–86; see also Chs. 4 (risk taking) and 5 (action steps).

Haid, Richard L., Ph.D. Haid offers helpful “Third Quarter of Life Card Sorts” in three topics – Concerns, Strengths, and Passions. These topics can be purchased separately or in a full set of three. A *Third Quarter of Life Guide* is also available. These materials are distributed by Career Trainer and can be ordered at www.careertrainer.com. See Haid’s site at www.adultmentor.com.

Hudson, Frederick M., and Pamela D. McLean. *Life Launch: A Passionate Guide to the Rest of Your Life*. 4th ed. Hudson Institute Press, 2001. Ch. 9.

Lloyd, Carol. *Creating a Life Worth Living: A Practical Course in Career Design for Artists, Innovators, and Others Aspiring to a Creative Life*. Harper Perennial, 1997. Chs. 8–10 on goal setting, planning, and implementing.

Sher, Barbara. *It’s Only Too Late If You Don’t Start Now*. Delacorte Press, 1999. Ch. 11.

Sher, Barbara. *Wishcraft: How to Get What You Really Want*. Ballantine Books, 1983. Chs. 6 and 8.

Stone, Marika and Howard. *Too Young to Retire: An Off-the-Road Map to the Rest of Your Life*. The Writers’ Collective, 2003. See www.2young2retire.org.

► DESIRED OUTCOMES

By the end of the module participants will:

- understand and develop personal financial goals.
- understand the tools for assessing their financial pictures and how best to use them.
- recognize some of the emotions and values held around money and gain a better understanding of how these emotions and values either help or hinder the handling of their financial affairs.
- understand the value of developing a financial plan and sticking to it, and make a commitment to do so.
- know where they can go for professional advice, and criteria for selecting a financial adviser.

► KEY QUESTIONS & CONCEPTS

- How do I set financial goals that are in alignment with my values and passions? What is essential for my happiness (lifestyle, values, where to live, etc.)?

Distinguish among various types of goals, going from short-term to life goals.

- What are the tools used for understanding finance, and how do I use them to gain an honest assessment of what my financial picture is today?
You should know your starting point before planning where you want to go. Introduce concepts with examples and instructions on how to use them: Net Worth statement, Cash Flow statement, creating a realistic budget.
- What are my income and my expenses (current and likely in retirement)? How can I bring them into balance, either by reducing expenditures or augmenting income?
Start creating budgets.
- If I am resisting looking at my financial situation and doing the planning, what is holding me back? Are there emotions or values that I hold around money that are holding me back and no longer serve me? If so, what do I want to do about it?

SAMPLE EXERCISES

TAKING STOCK OF FINANCIAL SITUATION

- Fill out worksheets on Net Worth, Income and Expenses.

(Source: Burgett, pp. 207ff.)

ATTITUDES ABOUT MONEY

- Design questions to reach attitudes about money and to understand one's relationship with money.

(Sources: Rich et al., pp. 118–19; Orman, Steps 1 and 2; Kinder)

“THE BIG QUESTIONS”

- Writing quickly, without judgment, jot down answers to some “big questions,” such as: Where am I going? What do I really want and not want? Why am I on this planet? What would I hate to regret when looking back?

(Source: Sher, It's Only Too Late, p. 16)

► DESIRED OUTCOMES

By the end of the module participants will:

- understand the importance of health in successful aging and the interrelationship among the components of health, particularly the importance of a positive attitude.
- better understand what will contribute to their emotional and spiritual wellness.
- have made an inventory of their current health status in all dimensions.
- be motivated to change their behavior to improve their health or prevent future problems, especially in the areas of nutrition and exercise.
- understand what might derail them and develop strategies to compensate.
- know where they can go for help and support — professionals, information resources, and their own support system.

► KEY QUESTIONS & CONCEPTS

- Importance of health in successful aging; interrelated components (mind/body, physical/emotional/mental).
- Determinants of good health (in addition to genes): exercise, good nutrition, no smoking or alcoholism, positive attitude (including humor), intimate relationship(s) and support systems.
- “Use it or lose it” — for physical and mental ability.
- Spiritual health — self-defined, but including a sense of meaning or bigger force (God, Spirit, etc.); interconnection of all life, sense of the sacred.
- What is my current health status (all dimensions), and what do I need to do to improve it?
- What are my obstacles, and how can I overcome them?
- What resources do I need, and how can I find them?

SAMPLE EXERCISES

HEALTH & FITNESS CHECKLIST

- Take a 12-minute quiz on all aspects of health. Complete a Medical Health History as a prelude to a checkup visit to the doctor.

(Sources: www.successfulaging.ca; Burgett, p. 205)

OVERCOMING OBSTACLES

- Hold a group brainstorming session of ideas or ways around current or potential obstacles.

GOAL-SETTING & ACTION STEPS

- Set health-related goals and action steps, using exercises such as those in *Making Choices, Implementing Goals*.

SPIRITUAL ASSETS INVENTORY OR ETHICAL WILL

- Create an inventory of the most important spiritual assets you have to offer someone else. An Ethical Will is your spiritual legacy and includes important personal and spiritual values, hopes and blessings for future generations and life lessons such as extending and requesting forgiveness.

(Source: Gambone, *ReFirement*, Ch. 9, p.147; Ch. 11, pp. 163ff.)

► RESOURCES FOR FINANCES & HEALTH

MONEY & FINANCIAL PLANNING

- Ballard, Jack and Phoebe. *Turning Points: Create Your Path Through Uncertainty and Change*. TPE Publications, 2002. Ch. 9.
- Burgett, Gordon. *How to Create Your Own Super Second Life: What Are You Going to Do With Your Extra 30 Years?* Communication Unlimited, 1999. Ch. 7.
- Dominguez, Joe, and Vicki Robin. *Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence*. Penguin, 2000.
- Kinder, George. *The Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life*. Dell Publishing, 2000.
- Orman, Suze. *9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying*. Three Rivers Press, 2000.
- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999. Ch. 7.
- Schwab, Charles R. *You're Fifty — Now What? Investing for the Second Half of Your Life*. Three Rivers Press, 2002.
- Wasik, John F. *Retire Early — and Live the Life You Want Now: A 10-Step Plan for Reinventing Your Retirement*. Henry Holt, 1999.

Web Resources

www.fool.com/retirement

The Motley Fool Website has basic information and tools for financial planning.

www.ihatefinancialplanning.com

An entertaining and comprehensive site with planning tools.

www.morningstar.com

An excellent site for financial information, planning and analysis tools, and on-line training.

www.newroadmap.org

The New Road Map Foundation (NRF). A foundation set up by Dominguez and Robin; offers newsletters and on-line and local courses.

www.scn.org/lightly

Voluntary Simplicity and Financial Independence, a Seattle-based organization, was also started by Dominguez and Robin and is associated with NRF.

www.sevenstages.com

George Kinder's Website.

HEALTH & WELLNESS

- Benson, Herbert, and Eileen M. Stuart, eds. Reprint. *Wellness Book: The Comprehensive Guide to Maintaining Health and Treating Stress-Related Illness*. Fireside, 1993.
- Burgett, Gordon. *How to Create Your Own Super Second Life: What Are You Going to Do With Your Extra 30 Years?* Communication Unlimited, 1999. Ch. 6 (Physical and Mental Health).
- Cohen, Gene D., M.D., Ph.D. *The Creative Age: Awakening Human Potential in the Second Half of Life*. Avon/HarperCollins, 2000. Ch. 2 and App. A.
- Gambone, James V. *Refirement: A Boomer's Guide to Life Over 50*. Kirk House, October 2000. Chs. 5 (Taking Charge of Your Own Health) and 9 (What Really Spirits You?).
- Goldman, Connie, and Richard Mahler. *Secrets of Becoming a Late Bloomer: Extraordinary and Ordinary People on the Art of Staying Creative, Alive, and Aware in Midlife and Beyond*. Stillpoint, 1995. Chs. 1 (Attitude), 3 (Forgiveness), 8 (Intimacy), 9 (Health) and 10 (Humor).
- Kahn, Robert, Ph.D., and John Rowe, M.D. *Successful Aging*. Delacorte Press, 1999.
- Rosenfeld, Isadore, M.D. *Live Now Age Later*. Warner Books, 1999.
- Valliant, George. *Aging Well: Surprising Guideposts to a Happier Life from the Landmark Harvard Study of Adult Development*. Little, Brown, 2002.

Web Resources and Organizations

www.agingresearch.org

The Alliance for Aging Research is a leading citizen advocacy organization for improving the health and independence of aging Americans.

www.edlertrek.com

Eldertrek Hiking for the 50-plus.

www.healingwell.com

Offers health resources and interactive tools to enable patients to take control of their illnesses.

www.silversneakers.com

Silver Sneakers is a unique exercise, physical activity and social-oriented program designed to encourage Medicare-eligible members, often burdened by multiple chronic conditions, to increase their levels of physical activity and motivate them to continue to be active.

► **DESIRED OUTCOMES**

By the end of the module participants will:

- understand the connection between fulfillment, purpose and service or philanthropy based on values, gifts and passions.
- have explored the opportunities for community involvement and be motivated to pursue those that interest them.
- be aware of their needs for self-care and for serving through desire rather than expectation.
- have gained confidence in what they have to offer and their self-presentation skills.
- understand the gap between what most organizations offer and what most 3rd-Agers want in the way of meaningful contribution.
- have considered some strategies for overcoming the gaps.

► **KEY QUESTIONS & CONCEPTS**

- How does service fit in with adult development theory (generativity, giving back, etc.)? What is different about civic engagement in the 3rd Age?
- Revisit passion and purpose. How have I contributed in the past, and how do I want to serve during my next chapter? What are my work-related values and talents? What needs doing in my community, my country, my world?

- Do I have caregiving responsibilities, and how does that impact my social service choices and my need for self-care?
- What are possible engagement avenues? Here are some ways to categorize them:
 - Giving money (philanthropy) *vs.* giving time and energy (service)
 - Individual or group activities
 - Low or high mobility and energy levels
 - Institutional or informal organization structure
 - Type of organization (public, political, private, etc.)
 - Passion areas (children, education, the arts, etc.)
 - Skill-based areas (writing, lobbying, computer expertise, etc.)
 - Geographic area
 - Nature of commitment, number of hours, benefits, level of complexity
- What is self-care and how do I include that in my work? How do I prevent burnout? Do I need a “vacation” from serving?
- How can I help existing organizations make more effective use of volunteers?

SAMPLE EXERCISES

PASSION & PURPOSE EXERCISE

- See *Looking Inward: Self-Discovery* for exercises to elicit values, gifts and passions geared to civic engagement.

VISIONING / BRAINSTORMING EXERCISES

- See *Visioning & Exploring Possibilities* for exercises geared to civic engagement possibilities and/or strategies for exploring different opportunities.

“GIVING YOUR TIME”

- Generate a list of questions to elicit readiness for volunteering, potential obstacles and ideas for service.

(Source: Rich, et al., pp. 111ff.)

ROLE-PLAYING SELF-PRESENTATION

- Assign participants to find or invent a volunteer opportunity they'd love and to role-play a 3- to 5-minute pitch to the decision-maker. Solicit group feedback. Alternative: explain to a nonprofit manager how you can help the organization when the manager does not have a position in mind.

(Sources: Ballards; M. L. Newhouse)

ELDER OF THE TRIBE VISUALIZATION

- Conduct a guided visualization to elicit values, passions and best ways as an elder to serve the planet, nation, community, family and elders-in-training.

(Source: Schachter & Miller, Exercise 11, p. 283)

► **DESIRED OUTCOMES**

By the end of the module participants will:

- gain some clarity about whether to work and what kind of work is desired.
- have begun researching and exploring possibilities, honing skills in interviewing and networking.
- gain confidence in what they have to offer and improve self-marketing skills.
- be aware of the importance of allies, mentors and group support.
- understand the current market, trends, challenges and ways to overcome challenges.
- focus on how to turn age into an advantage.

► **KEY QUESTIONS & CONCEPTS**

- What does work mean to me?
Participants will think about the values and benefits of working.
- How important is paid work? for what reasons? How do I balance such work with unpaid work and the other elements of life?

- Myths and realities of the mature worker. Demographic trends. Economic trends. Challenges of reentering the work force.
- Do I want a job or a new career? for an organization or myself (entrepreneurship, freelance, consulting)? part-time or full-time? temporary, seasonal or steady? alone or with others? What are the pros and cons of each alternative, given who I am? What will be the impact of my choices on my family?
- What is the best strategy for transitioning out of my current job or career and into a new one? What are the possibilities?
- How do I find out about careers and jobs?
Discuss networking, informational interviews, internships, Web and print sources.
- What do I need to learn or do to prepare myself for this work?
- How do I market and present myself for the option(s) I want?
Discuss résumés, networking, interviewing, overcoming age bias.

SAMPLE EXERCISES

WORK VALUES

- Prepare a list of work values on cards. Use in a card sort so that participants can identify and prioritize their own work values.

(Sources: Harkness, p. 140, Grail Q's, p. 149; Knox and Butzel Work Values, pp. 98ff.; Critchley Work "Satisfiers and Dissatisfiers," p. 44)

SKILLS & ASSETS

- See *Looking Inward: Self-Discovery* for lists and questions that will help identify strengths, skills and assets.

(Sources: Harkness: "Adaptive Self-Management Skills," exercise 8, pp. 150ff.; Edwards: Personal Style inventory, App. 1)

ENTREPRENEURIAL SKILLS & VALUES

- Perform a self-assessment to determine entrepreneurship skills and attitudes.

(Sources: Rich, et al., "Free Agent/Entrepreneur Characteristics," p. 148; Harkness: Questionnaire, Exercise 12, p. 170)

BRAINSTORMING IDEAS

- See the "Generating Options" exercise in *Visioning and Exploring Possibilities*. For solo activity, use Edwards' Personal Style inventory (see Skills & Assets above), which links styles with work possibilities.

ASSIGNMENT

- Create a résumé and prepare a 2- to 5-minute hiring pitch. Participants will present their pitches in groups and receive group feedback.

► **DESIRED OUTCOMES**

By the end of the module participants will:

- understand the value of lifelong learning, both intrinsic (for inherent pleasure) and instrumental (to achieve other goals, such as upgrading skills for work and leisure opportunities).
- understand the link between continuing learning and development with health and happiness, in the context of adult development.
- know about a variety of venues and programs and how to find resources.
- have set goals for learning and created action plans to realize them, based on their values, passions, needs and learning styles.

► **KEY QUESTIONS & CONCEPTS**

- What do I want to learn, how do I want to further develop myself? To what end? What do I want to unlearn?
- How can I combine learning and self-development with travel, adventure, service or other goals?

- How do I best learn?
Experiential *vs.* classroom; visual, audio, kinesthetic learning; self-directed *vs.* structured by others. Teaching as a way to learn.
- What are the resources and strategies to help me achieve my goals?
- Here are some ways to categorize learning opportunities:
 - Types: Institutional *vs.* self-directed, experiential *vs.* “book learning”
 - Venues: adult/community education, colleges/universities (special programs), college-based Lifelong Learning Institutes, Elderhostel, libraries, senior centers, fitness centers, on-line and tele-class offerings, employer training programs, on-the-job training, professional organization meetings, publications, privately offered seminars and consulting, book and discussion groups, educational travel programs
 - Motivation: Instrumental compared with intrinsic
 - Skill development compared with information/knowledge
 - Skills: life, technical, administrative or leadership skills

SAMPLE EXERCISES

REVISIT PASSION

- Ask questions to gain a knowledge of areas for learning/teaching — see *Looking Inward: Self-Discovery*.

(Source: Hudson and McLean, Map 5 and Ch. 8)

IDENTIFY LEARNING NEEDS

- Develop a series of questions designed to elicit the kinds of learning that are needed and best learning environments and methods.

BRAINSTORMING

- Ask for group help in generating options, overcoming obstacles and directing to resources, including contacts.

VISIONING, GOAL-SETTING, ACTION PLANS

- See *Making Choices, Implementing Goals*.

► **DESIRED OUTCOMES**

By the end of the module participants will:

- understand the connections between “successful aging” and intimate relationships, friendship and support networks.
- have reassessed their relationship needs and set and committed to goals for improving them.
- understand the value of allies, mentors and support systems of all ages for creating a fulfilling 3rd Age.
- understand how to improve and be motivated to improve communication with family.
- understand how to improve dealing with conflicts and difficult issues around retirement and 3rd Age issues.
- feel empowered to deal with their own issues, understanding that they are not alone.

► **KEY QUESTIONS & CONCEPTS**

- Relationships and support networks are key ingredients for successful aging.
- Understanding the value of intergenerational friendships.
- Importance and roles of allies and mentors in creating a fulfilling 3rd Age.

- Family issues. Effect of changing roles on family dynamics, children, grandchildren, parents. Care-giving issues. Communication issues.
- Partner issues. Communication issues. Negotiating separate needs. Romance and sex in later life.
- Singlehood, widow(er)hood.
- What are my significant relationships and how satisfied am I with them? Draining *vs.* nurturing relationships. What do I want to preserve and change about my key relationships, including professional support? How can I improve my relationships?
- How can I make friends with solitude?
- What are the likely challenges to my marriage (or partnership) from retirement and other lifestyle changes, and how can we deal with them most effectively?
- How can I reap the benefits of intimate relationships outside the context of marriage?
- What/who is my community, and what does it mean to me? How does that affect the issue of moving? How can I contribute to my community?

SAMPLE EXERCISES

RELATIONSHIPS CIRCLE

- Draw a circle on a page and place yourself in the center. Write in the circle — around you in the center — all friends, relatives, acquaintances, groups, support professionals and pets who are important to you. Draw a dotted line to those you feel are being neglected. Outside the circle, list all relationships that are draining you or no longer serving you.

(Source: Chapman, p. 137)

LOCATING YOUR RELATIONSHIP

- Ask a series of questions to help understand the role that your marriage or key relationship plays in your retired life and to make clear the role you want it to play.

(Source: Rich et al., p. 163)

RELATIONSHIP NEEDS

- What do you want most from your relationships? Ask a series of questions to consider the general state of your relationships and whether or not they are meeting your needs.

(Source: Rich et al., pp. 192ff.)

ASSESSING HOME & COMMUNITY

- Examine a series of questions that evoke ideas on what home and community mean and what possessions are important.

(Source: Leider, p. 46)

► **DESIRED OUTCOMES**

By the end of the module participants will:

- have a concept of leisure that serves them, including how it ties in with other life areas.
- have some ideas and goals for how they want to spend their leisure time.
- have an action plan for gathering information, exploring and implementing their goals.
- know about some resources and how to find more.

► **KEY QUESTIONS & CONCEPTS**

- How do I want to view my leisure?
Some possibilities: unobligated time, freedom for contemplation and creative thought, nonwork activities, doing

vs. being, structured vs. unstructured, alone vs. with others, fulfilling leisure vs. busyness.

- What are the components of leisure? Hobbies, socializing, playing, travel, and so on. Play and its benefits, including its relationship to creativity.
- How busy do I want to be?
Consider the virtues of downtime.
- What leisure activities do I want to pursue and how do I go about it?
- How can I combine my leisure interests with other components of my life (such as travel with learning or service, any activity with friends and family)?
- How can I introduce adventure into my life?
Adventure and its benefits.
- What are the resources and strategies to help me achieve my goals?

SAMPLE EXERCISES

LEISURE TREE

- Extensive, sometimes whimsical, list of ideas for leisure activities.

(Source: Zelinski, pp. 112–14)

FIVE LIVES

- If you had five lives you could live simultaneously, each expressing an important part of who you are, what would they be? This exercise can also be used for self-assessment and in other modules.

(Source: B. Sher, used in a workshop attended by author)

BRAINSTORMING

- Get group help in generating options, overcoming obstacles and directing your resources, including contacts.

VISIONING, GOAL-SETTING, ACTION PLANS

- See *Making Choices, Implementing Goals*.

CREATE A COLLAGE

- Make a collage of all the leisure activities you might want to try. Use pictures, photos, words, “found” objects – work quickly and intuitively.

► DESIRED OUTCOMES

By the end of the module participants will:

- apply their values to creating criteria for where and how they want to live at different stages of their 3rd Age.
- know the pros and cons of their various options for housing and community.
- have a strategy for exploring their leading alternatives and for decision-making with relevant people.
- understand possible needs to make trade-offs and compromise creatively with significant others.
- have considered whether, where and how they may want to simplify their lives.

► KEY QUESTIONS & CONCEPTS

- Where do I want to live?
Discuss the geographical location and character of community that is most aligned with my values.
- What kind of housing/type of community do I want for now and later? What are the alternatives?
Aging in place, “down-sizing,” independent life-care communities, assisted living, mobile homes, intentional communities including co-housing.
- What are the most important elements in the lifestyle I want? the most important criteria for my choices?
- What trade-offs might I have to make to accommodate various constraints (such as other family members’ needs, financial considerations)?
- How much baggage do I want to take? Simplification and “decluttering.”

SAMPLE EXERCISES

VISIONING EXERCISE

- Engage in guided visualization, collage or writing in order to articulate a vision/dream.

LIST OF CRITERIA

- Create, personalize and prioritize a list of criteria for relocation decisions.

(Source: Leider, p. 142)

STRATEGIES & ACTION PLANS

- Discuss strategies and make plans for exploring alternative living arrangements. See also the Goal-Setting Guide in *Making Choices, Implementing Goals*.

DECLUTTERING EXERCISE

- Take an inventory of your possessions and decide what you want to let go.

(Source: Leider, pp. 160–62)

► RESOURCES FOR OPTIONAL ELEMENTS

CIVIC ENGAGEMENT

Books

- Blaustein, Arthur. *Make A Difference: America's Guide to Volunteering and Community Service*. Heyday Books, 2002.
- Cohen, Gene D., M.D., Ph.D. *The Creative Age: Awakening Human Potential in the Second Half of Life*. Avon/HarperCollins, 2000.
- Collins, Joseph. *How to Live Your Dream of Volunteering Overseas*. Penguin USA, 2002. See also www.volunteeroverseas.org.
- Cusack, Sandra, and Wendy Thompson. *Leadership for Older Adults: Aging with Purpose and Passion*. Brunner-Routledge, 1998.
- Daloz, Laurent A. Parks. *Common Fire: Leading Lives of Commitment in a Complex World*. Beacon Press, 1997.
- Everett, Melissa. *Making a Living While Making a Difference: The Expanded Guide to Creating Careers with a Conscience*. Rev. ed. New Society, 1999. See also www.hudsonvalley.com/realwork.
- Freedman, Marc. *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*. Public Affairs, 1999.
- Larned, Marianne. *Stone Soup for the World: Life-Changing Stories of Everyday Heroes*. Rev. ed. Three Rivers Press, 2002.
- Lawson, Douglas. *Volunteering: 101 Ways You Can Improve the World and Your Life*. Alti Publishing, 1998.
- Mancuso, Anthony. *How to Form a Nonprofit Corporation*. 5th edition. Nolo Press, 2002.
- McMillon, Bill, et al. *Volunteer Vacations: Short-Term Adventures That Will Benefit You and Others*. 8th ed. Chicago Review Press, 2003.
- Putnam, Robert D., and Lewis M. Feldstein. *Better Together: Restoring the American Community*. Simon & Schuster, 2003.
- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999.
- Roszak, Theodore. *America the Wise: The Longevity Revolution and the True Wealth of Nations*. Houghton Mifflin, 1998.
- Schacter-Shalomi, Zalman, and Ronald Miller. *From Age-ing to Sage-ing: A Profound New Vision of Growing Older*. Warner Books, 1997.
- Straub, Gail, and Wilbur Williams. *The Rhythm of Compassion: Caring for the Self, Connecting with Society*. Charles E. Tuttle, 2000.

Web Resources and Organizations

www.aarp.org/volunteer

AARP state organizations can connect applicants to local volunteer positions.

www.charityamerica.com/wcvb

A donation resource for nonprofits; supporters can connect with their community to offer time, talents, services and item or financial donations.

www.civicventures.org

Civic Ventures promotes civic engagement and contribution by 3rd-Agers for social and personal regeneration. Its philosophy is articulated in founder/president Marc Freedman's book *Prime Time*.

www.escus.org

Executive Service Corps is an organization for retired high-level executives who can offer consulting services to nonprofits.

www.experiencecorps.org

A program that engages Americans aged 55-plus in public and community service. Experience Corps is a program started by Civic Ventures.

www.fdncenter.org

The Foundation Center offers a wealth of resources on grants and grant-seeking, as well as links to 1500-plus grantmaker sites.

www.idealists.org

Action Without Borders is a global network of individuals and organizations that offers volunteer or paid positions at nonprofit organizations.

www.mentoring.org

National Mentoring Partnership is an advocate and resource for mentors and mentoring initiatives nationwide. It provides links to local mentoring opportunities.

www.networkforgood.com

Network for Good is dedicated to using the Web to help people get more involved in their communities, from volunteering and donating money to advocacy.

www.score.org

Service Corps of Retired Executives (SCORE) is an organization whose volunteers provide free, confidential face-to-face and e-mail business counseling to entrepreneurs. Counseling and workshops are offered at 389 chapter offices across the country.

www.seniorcorps.org

Senior Corps is a network of programs that tap the experience, skills and talents of older citizens to meet community challenges. Programs include Foster Grandparents, Senior Companions, and RSVP (Retired and Senior Volunteer Programs).

www.volunteermatch.org

Volunteer Match links volunteers with opportunities, local or national, matching interests and schedules.

www.volunteersolutions.org

United Way Volunteer opportunities.

International Volunteering

www.crossculturalsolutions.org

Cross-Cultural Solutions pairs volunteers with locals in locally-designed projects (Latin America, Asia, Russia) to foster cultural understanding.

www.globalvolunteers.org

Global Volunteers coordinates teams of volunteers to work on short-term development projects in twenty countries worldwide.

www.hvousa.org

Health Volunteers Overseas is dedicated to improving the availability and quality of health care in developing countries through training and education.

www.iesc.org

International Executive Service Corps sends volunteer business consultants abroad for short-term projects.

www.interaction.org

Interaction is a coalition of 160-plus U.S.-based relief, development, environmental and refugee agencies working in 100-plus countries. Includes job and volunteer opportunities and extensive links.

www.peacecorps.gov

The Peace Corps today is especially interested in teaching technical skills but is also interested in those who can teach English.

www.worldteach.org

World Teach offers opportunities to live and work as volunteer teachers in developing countries.

EMPLOYMENT

Books

Critchley, Robert. *Rewired, Rehired, Retired: A Global Guide for the Experienced Worker*. Jossey-Bass/Pfeiffer, 2002. See also **www.robertcritchley.com**.

Edwards, Paul and Sarah. *The Best Home Businesses for the 21st Century*. 3rd ed. J.P. Tarcher, 1999. *Encyclopedia of Associations*. 38th ed. Gale Group, 2001. An invaluable listing of all associations – professional, business, hobby-related, you name it.

Harkness, Helen. *Don't Stop the Career Clock: Rejecting the Myths of Aging for a New Way to Work in the 21st Century*. Davies-Black, 1999.

Hawken, Paul. *Growing a Business*. Simon & Schuster, 1988.

Jankowski, Katherine. *The Job Seeker's Guide to Socially Responsible Companies*. Gale Group, Visible Ink Press, 1994.

Knox, Deborah L., and Sandra S. Butzel. *Life Work Transitions.com: Putting Your Spirit Online*. Butterworth Heinemann, 1999.

Landes, Michael. *The Back Door Guide to Short-term Job Adventures: Internships, Extraordinary Experiences, Seasonal Jobs, Volunteering, Working Abroad*. 3rd ed. Ten Speed Press, 2003.

Pink, Daniel. *Free Agent Nation: How America's New Independent Workers Are Transforming the Way We Live*. Warner books, 2001.

Stone, Marika and Howard. *Too Young to Retire: An Off-the-Road Map to the Rest of Your Life*. The Writers' Collective, 2003. Chs. 3, 5 (101 Opportunities for the Open-minded).

Tieger, Paul and Barbara. *Do What You Are: Discover the Perfect Career for You Through the Secrets of Personality Type*. 3rd ed. Little, Brown, 2001. Applies the MBTI to career and work choices.

Walker, Jean Erickson, Ed.D. *Age Advantage: Making the Most of Your Midlife Career Transition*. The Berkeley Publishing Group, 2000.

Weinstein, Bob. *So What If I'm 50: Straight Talk and Proven Strategies for Getting Hired in the Toughest Job Market Ever*. McGraw-Hill, 1995. See list of top 25 temp agencies on p. 109.

See also the general career books in *Looking Inward: Self-Discovery* (Boldt, Edwards, Everett, Knox & Butzel, Lloyd, and Winter).

Web Resources and Organizations

www.aarp.org/moneyandwork

Excellent general resource reflecting new focus on working.

www.experienceworks.org

Dedicated to mature workers. Includes staffing service, training programs, low-income employment service and e-commerce Website for older artisans.

www.notyetretired.com

Pages include post-retirement jobs, post-retirement businesses, on-line businesses, good links and information, as well as a newsletter.

www.quintcareers.com/mature_jobseekers

Good resources, links and advice on career and job searches for mature workers.

www.seniorjobbank.com

Independent nonprofit organization provides links for older workers, business owners and homeowners to create income and job opportunities.

New Directions, an outplacement firm and a leader in the field of 3rd Age life planning, has developed a "Portfolio Program" for executives 50-plus. Located in Boston, MA. Other for-profit venues are sure to follow. See **www.newdirections.com**.

Operation ABLE (Ability Based on Long Experience) Found in 15 cities. Promotes employment and training opportunities for individuals over 45 from economically, racially and occupationally diverse populations. See **www.operationable.org** (Michigan), **www.operationable.net** (Massachusetts).

Small Business Development Centers (SBDC) Supervised by the SBA, the SBDC program offers management assistance to established and new business owners. One in each state, DC, Puerto Rico, the Virgin Islands and more than 700 branch locations. See **www.sba.gov**. See also **www.sbaon-line.sba.gov**, which includes **www.score.org**, a free SBA consulting service for business startups, tapping volunteer former business executives.

General career and job-related sites with emphasis on part-time, temporary and independent work

www.backdoorjobs.com

The companion to Landes' *Back Door Guide*. Although directed at younger readers, it's a great resource for 3rd-Agers who want to try out short-term, adventure and other jobs, in the U.S. and abroad.

www.bizplanit.com

Free help writing business plans and advice on starting small businesses; site also provides consulting services for a fee.

www.coolworks.com/olderbolder.htm

Adventure and resort seasonal jobs, internships and volunteer positions, with a special section ("Older and Bolder") for 3rd-Agers.

www.directorship.com

The Directorship Search Group, Inc. is one of the premier search firms for recruiting directors/board members.

www.FreeAgent.com

Matches consultants and other free agents with projects; provides links to services/resources needed by solo practitioners; newsletter.

www.guru.com

Matches job-seekers with jobs in business, technical, creative and some other fields, based on a questionnaire and résumé. Has zippy articles.

www.nonprofitjobs.org

Provides a searchable database for jobs in the nonprofit sector as well as good resources and links.

www.workingsolo.com

Terri Lonier's Website for independent entrepreneurs in home or small offices; advice, newsletter, resources. (See her books *Working Solo* and *Smart Strategies for Growing Your Business*, John Wiley & Sons).

www.workingtoday.org

Represents the needs of independent workers, providing advocacy, information and services such as insurance and benefits, tax and legal help, financial planning, career and business strategy.

www.workrover.com

Posts 1000s of hourly positions offered by reputable employers and matches needs. Part-time, seasonal, temp assignments, mostly in service and retail.

Note: There are many more Websites in each of these areas, as well as for specific industries (academic, finance and financial services, health care, HR, IT, international jobs, legal, nonprofit). Well-known job boards include **www.monster.com**, **www.careerbuilder.com**,

www.careerjournal.com (from Dow Jones/WSJ, a premier site for career changers with special reports on jobs for over-50s) and **www.rileyguide.com** (the premier directory of employment and career information sources and services on the Internet).

LEARNING

Books

Hudson, Frederick M., and Pamela D. McLean. *Life Launch: A Passionate Guide to the Rest of Your Life*. 4th ed. Hudson Institute Press, 2001. Ch. 8.

Lamdin, Lois (with Mary Fugate). *Elderlearning: New Frontier in an Aging Society*. The Oryx Press, 1997.

Manheimer, Ronald J., et al. *Older Adult Education: A Guide to Research, Programs, and Policies*. Greenwood Press, 1995. See also *The Second Middle Age: Looking Differently at Life Beyond 50*. Visible Ink Press, 1995.

Nicholas, Charles, Ph.D. *The Rest of the Story: A Comprehensive Annotated List of Feature Films about Aging and the Second Half of Life*. Dr. Nicholas teaches courses on the 3rd Age in film and literature in various adult education settings in the Boston area. For a complete filmography (over 125 titles), contact Elderquest: Workshops in Creative Aging, 352 Harvard St. # 1A, Cambridge, MA 02138.

Peterson, David A. *Facilitating Education for Older Learners*. Jossey-Bass Publishers, 1983.

Web Resources and Organizations

National Elderlearning Programs

www.elderhostel.org

Elderhostel pioneered travel learning for 3rd-Agers, and is the largest educational and travel organization for older adults. They also sponsor The Elderhostel Institute Network, a national organization of independent lifelong learning institutes that offers local adults the chance to be involved in ongoing academic programs that are geared specifically to their interests in their communities.

www.nucea.edu

University Continuing Education Association (UCEA) offers information about college/university programs, distance learning opportunities, professional development.

www.seniornet.org

An international community of computer-using seniors.

Institutes for Learning in Retirement (ILR's) are usually associated with colleges and universities. Look for Adult and Community Education organizations (public and nonprofit). Local colleges/universities often have auditing arrangements for older town residents and/or alumni.

Independent Learning Opportunities

www.esc.edu

Center for Distance Learning (Empire State College)

www.jec.edu

Jones International University is an accredited on-line university offering courses, degrees and certification, primarily in business administration and communication, IT and education.

Travel and Learning (see also Civic Engagement)

www.amnh.org

Discovery Tours (American Museum of Natural History)

www.earthwatch.org

The Earthwatch Institute offers opportunities to contribute to academic field research projects promoting sustainable conservation of environment and cultural heritages. Volunteers pay their costs.

www.learn.unh.edu/interhostel

Interhostel is a good source for 50-plus hostelling.

www.si.edu

Smithsonian Study Tours and Seminars, including ROAD Scholar

www.urep.ucdavis.edu

University Research Expeditions Program is similar to Earthwatch.

Many “educational tours” are offered by university alumni associations, other nonprofits (e.g., NPR) and special-interest groups.

RELATIONSHIPS

Chapman, Elwood, et al. *Comfort Zones: Planning Your Future*. 4th ed. Crisp Publications, 1997. Chs. 12–15.

Cohen, Gene D., M.D., Ph.D. *The Creative Age: Awakening Human Potential in the Second Half of Life*. Avon/HarperCollins, 2000. Chs. 5 (Creativity in Relationships), 7 (Community).

Goldman, Connie, and Richard Mahler. *Secrets of Becoming a Late Bloomer: Extraordinary and Ordinary People on the Art of Staying Creative, Alive, and Aware in Midlife and Beyond*. Stillpoint, 1995. Chs. 3 (Forgiveness), 7 (Secret of New Roots), 8 (Intimacy).

Leider, Richard J., and David A. Shapiro. *Repacking Your Bags: Lighten Your Load for the Rest of Your Life*. Barrett-Koehler, 1995. Chs. 7, 9.

- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999. Chs. 9 (Marriage), 10 (Being Single, Male and Female), 11 (Managing Family Relationships).
- Stone, Douglas, et al. *Difficult Conversations: How to Discuss What Matters Most*. Penguin USA, 2000.
- Storr, Anthony. *Solitude: A Return to the Self*. Ballantine Books, 1989.
- Warner, Ralph. *Get a Life: You Don't Need a Million to Retire Well*. 4th ed. Nolo Press, 2002.
- Zelinski, Ernie. *The Joy of Not Working: A Book for the Retired, Unemployed and Overworked*. Ten Speed Press, 2003. Ch. 10 (It Is Better to Be Alone than in Bad Company).

LEISURE

Books

- Benson, John. *Transformative Adventures, Vacations, and Retreats: An International Directory of 300-plus Host Organizations*. New Millennium, 1994.
- Cameron, Julia. *The Artist's Way: A Spiritual Path to Higher Creativity*. 10th ed. J.P. Tarcher, 2002.
There are other creativity-themed books by Cameron.
- Cohen, Gene D., M.D., Ph.D. *The Creative Age: Awakening Human Potential in the Second Half of Life*. Avon/HarperCollins, 2000.
- Encyclopedia of Associations*. 38th ed. Gale Group, 2001. Includes leisure/hobby associations.
- Heilman, Joan. *Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50*. McGraw-Hill, 2003.
- McMillon, Bill, et al. *Volunteer Vacations: Short-Term Adventures That Will Benefit You and Others*. 8th ed. Chicago Review Press, 2003.
- Zelinski, Ernie. *The Joy of Not Working: A Book for the Retired, Unemployed and Overworked*. Ten Speed Press, 2003.

Web Resources and Organizations

www.ecotourism.org

The International Ecotourism Society (TIES) promotes ecotourism, with members from 70-plus countries who are in travel industry, conservation organizations and many other groups. A Travel Choice section provides a database for would-be travelers seeking eco-friendly tour operators and lodges or help with travel planning.

www.Eldertreks.com

Eldertrek was the first adventure travel company designed exclusively for people aged 50 and over. It offers active, off-the-beaten-path, small-group adventures in over 50 countries, with the focus on adventure, culture and nature.

www.untours.com

Untours offers apartment-based flexible European tours.

LIFESTYLE

Books

- Armstrong, Elizabeth. *America's 100 Best Places to Retire*. 3rd ed. Vacation Publications, 2002.
- Elgin, Duane. *Voluntary Simplicity: Toward a Way of Life That Is Outwardly Simple, Inwardly Rich*. Rev. ed. Quill, 1998. The manifesto of the Voluntary Simplicity movement.
- Goldman, Connie, and Richard Mahler. *Secrets of Becoming a Late Bloomer: Extraordinary and Ordinary People on the Art of Staying Creative, Alive, and Aware in Midlife and Beyond*. Stillpoint, 1995. Ch. 7 (New Roots).
- Leider, Richard J., and David A. Shapiro. *Repacking Your Bags: Lighten Your Load for the Rest of Your Life*. Barrett-Koehler, 1995. See especially Ch. 9.
- Luhrs, Janet. *Simple Living Guide: A Sourcebook for Less Stressful, More Joyful Living*. Broadway Books, 1997. The Bible of voluntary simplicity.
- Rich, Phil, and Dorothy Sampson, et al. *The Healing Journey Through Retirement: Your Journal of Transition and Transformation*. John Wiley & Sons, 1999. See "To Move or Not to Move" on p. 260.
- St. James, Elaine. *Simplify Your Life: 100 Ways to Slow Down and Enjoy the Things that Really Matter*. Hyperion, 1994.
- Savageau, David. *Retirement Places Rated*. 5th ed. John Wiley, 1999.

Web Resources and Organizations

www.digitalcity.com

Information and links to most U.S. cities/towns, with an array of information.

www.findyourspot.com/survey

Questionnaire designed to help you pick the right community for you.

www.ic.org

Intentional Communities is a site providing information and access to resources for eco-villages, co-housing, residential land trusts, communities, urban housing cooperatives, etc. It offers access to *The Communities Directory: A Guide to Intentional Communities and Cooperative Living* from The Fellowship for Intentional Community.

www.virtual-retirement.com

Offers an index of retirement and assisted living communities, continuing care and nursing homes, senior housing and active-living retirement communities located in U.S. and Canada.

A P P E N D I X

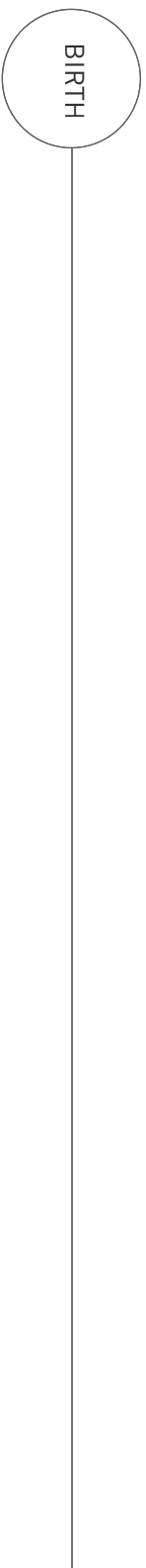
Life Line

Review your life to date in 10-year stages. What were the significant events, moments or turning points/transitions of each phase?

What were the happiest/most successful times/moments and unhappiest/"failure" times, and what learning did you take from them?

Who were the people who guided and influenced you during each period? What did each phase contribute to the continuum of your life? (Feel free to use more paper!)

As you review your life line, look for patterns and themes. What do you think your life has been about? Consider your achievements and fulfillment, as well as sacrifices and paths not taken. What, if anything, is missing?



Some triggers for your memory: education/training; career/job changes; marriage, children, grandchildren; family changes (death, divorce); moves; travel/vacations; mentors/teachers; role of music/art/literature; religious/spiritual experiences; politics; hobbies/sports; food/leisure/recreation; holidays.

Questions to Elicit Passion & Purpose

PASSIONS AND INTERESTS (*answer at least one*):

- What do/would I most enjoy spending time on?
- What did I like to do as a child/adolescent/young adult that I would like to revive? What childhood or later dreams have I buried?
- If I had unlimited money to spend in a book store (or a hobby-related store) what would I spend it on?

GIFTS, CAPABILITIES, ASSETS

(*answer at least one*):

- Which of my inborn talents/skills do I use with great enjoyment and ease?
- What capabilities or qualities am I most frequently praised for? What do people ask me to help them with or do for them?
- What assets do I bring from my life experiences and circumstances?
- What have I liked most and least about the jobs I have done in the past? What have I done best and enjoyed most in my work?

MISSION AND PURPOSE (*answer at least one*):

- What does my community/country/world most need?
- What makes me angry or what do I care strongly enough about to make me take action? (principles, causes, injustices, etc.)

- What personal tragedy, illness, or loss have I experienced that suggests how I might like to serve others?
- I have not yet accomplished/experienced/completed the following things in my life....

VALUES, PURPOSE (*answer at least one*):

- What sustains or nourishes me? What gives me energy/"juice"? Conversely, what drains my energy? (to be avoided)
- What is essential for my life to feel worthwhile? What are my fundamental beliefs and values?
- What experiences in my life have really made me "live"? What themes and patterns emerge?
- What would I want as my epitaph (or eulogy)?
- How would I spend my time if I had no financial constraints and could not fail? If I had six months to live? Three years?

GENERAL:

- If I could live 5 lives simultaneously with each expressing an important part of me, what would they be (leaving practicality and "shoulds" aside)? (*Source: Barbara Sher*)
- What has work meant to me? What positives do I want to keep and how will I keep them?

Peak Experiences/Accomplishments Exercise

Think back over the experiences you have had in your life — in the areas of work, leisure, learning, or relationships — and pick three to seven that have the following characteristics:

- you were a significant actor — alone or as a group participant or leader;
- you accomplished, did or created something with concrete results, or acted to solve a problem, or gave something of yourself that really mattered to you, that you — and not necessarily the world — are proud of and pleased by; OR you experienced something profound that has impacted your sense of self and your life;
- you truly enjoyed yourself (most of the time); you felt engaged, alive, energized, centered, content, “on purpose,” fulfilled, in the flow, at your best (choose any that apply to you).

List each of them, write why you consider it a peak experience or accomplishment, and outline or write a paragraph or two detailing the experience, step by step. Extract from these stories the values and passions they reveal about you and the talents/gifts you used. In other words, what do they reveal about what you care about, like to do, and do well?

Note: you may have to go back to childhood or adolescence for some of these experiences. An experience can be as “trivial” as performing in a grade-school production and as extensive as a year abroad. It can be social or solitary, a moment or a month. Do not judge its importance by external standards; rather, select it on the basis of how you felt about it at the time (or in retrospect).

Additional:

- This exercise works well if you also tell your stories aloud to one or two friends and ask them to reflect back to you the skills, qualities, passions, and values they perceive.
- If you distill the themes of these experiences to their essence you can often formulate a statement of your “life purpose.”

Generating Ideas, Options & Goals

Here are some ways to generate ideas and options. Try the ones that appeal to you.

1. Give some friends or family members a thumbnail-sketch of your passions, and ask them for ideas.
2. Hold a brainstorming party to get the benefits of group synergy.
 - Invite several friends over (you can entice them with a meal or dessert if you want).
 - Put your top 5 or 6 passions, gifts, and values at the top of a large (poster size) piece of paper and skills.
 - Based on your profile, brainstorm ideas for whatever you need help with — career, part-time jobs, volunteer work, social enterprise, hobbies, artistic expression, getting involved socially, fitness activities. At this stage do not interrupt the creative process with reasons why the suggestions are impractical. Later on you can discuss obstacles and objections to your heart's content, so long as you are committed to looking for ways to overcome them, preferably with some additional brainstorming help from your friends.
3. Keep a running list of everything related to your quest that catches your attention during your weekly activities — from newspapers, magazines, TV or radio, to stories you hear from others or people you bump into. Ask yourself: What does my world need now?
4. If you are more visual than verbal, try making a collage of images of possible activities or interests.
 - Look through magazines and newspapers and quickly tear or cut out the pictures and words that draw, energize, and inspire you. You can also use photos or natural materials such as leaves or any supplies you want. Don't limit or second-guess your choices.
 - Once you have enough images, make a collage that you can hang on a wall.
 - Let your feelings and intuition — rather than your critical mind — guide you as you arrange the images on the paper. (Paste or glue afterwards.) As you examine your collage, look for themes and ideas suggested by the images and words you've selected.
5. Mind-map your options.
 - Right in the center of a piece of paper put a phrase or image that stands for one of your passions or visions.
 - Let yourself go into a creative, uncensored place and jot down on the paper all the ideas, images and feelings that occur to you in relationship to the center.
 - Look for the themes and patterns . . . and the gems that sparkle.
6. Search for volunteer and learning opportunities through the Internet (try the Google search engine), through volunteer clearinghouses such as your local AARP or United Way (see list of resources), or through public libraries and religious and educational institutions. Focus your search according to your passions and gifts.
7. If you are of an analytical bent, try filling out a grid on the intersection of your gifts/strengths and your passion/purpose.
8. Write down all the options that appeal to you or that call you in some way, even though your mind may label them as impractical or unrealistic. You might want to organize them by the areas of your life.

Passion & Purpose Pie of Life

(Achieving Life Balance)

It is important to reexamine how we are spending our time in the different parts of our lives and how satisfied we are with the quality of our lives in each part. This exercise will help us make conscious choices and plans rather than react without direction to the freedom of this stage.

To help us do this we use the image of a pie, with eight different slices, each representing an element of your life:

- ▶ Civic Engagement
- ▶ Work (paid)
- ▶ Relationships: family, close friends, support network, professional colleagues, community
- ▶ Learning and self-development
- ▶ Health and Fitness — physical
- ▶ Health and Wellness — emotional/spiritual
- ▶ Leisure, Travel, Play, Adventure
- ▶ Routine maintenance (e.g., physical environment, personal care, routine tasks, sleeping)

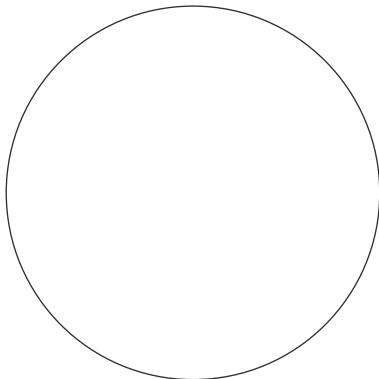
INSTRUCTIONS

Your Current Pie:

- Try to estimate the amount of time you currently give to the above activities. If you assume 100 hours per week, it makes it easier to estimate.
- Now give each slice a rating of 1 to 10 based on how satisfied you are with the amount of time you devote to that part in your life right now: 1 = “the pits” and 10 = “bliss.”

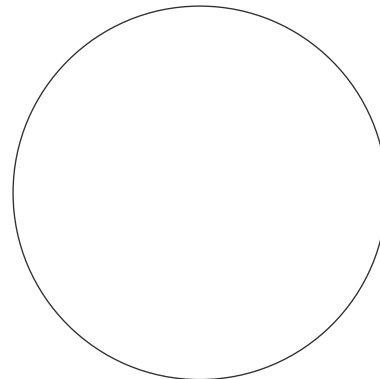
Your Future Pie:

- Now pick a time 2 to 5 years from now. How would you like the pie to be sliced then? Try to do this intuitively, quickly.



CURRENT PIE

(Rank each slice for satisfaction)



FUTURE PIE

(Rank each slice for satisfaction)

LifeWork Adventure Chart

What are your Goals? *Ask yourself the following...*

What would you like to HAVE?

Identify all your material desires — let it all hang out, don't censor yourself. Brainstorm first, prioritize later.

What would you like to DO?

- **Career, job, civic engagement/volunteering**

List your business or professional interests, your community or civic interests, or any project or activity for which you'd enjoy using your capabilities and qualities.

- **Personal interests**

Identify your learning interests, your leisure interests, creative projects, hobbies, any interests that would turn you on. On this first cut, don't worry about potential conflicts in terms of time or energy — just identify what you'd enjoy.

What would you like to BE?

How would you like to feel about yourself, about your life, about your relationships? What quality of life would suit you — would be consistent with your values? List those characteristics that you want to define yourself.

Now, what would you like the most? What do you really want to have, to do and to be? Mark those items you'd like to focus on first, those that could really turn you on, be most enjoyable and give you the most satisfaction — a sense of meaning and purpose.

What RESOURCES do you need?

Think of the experiences, capabilities, knowledge and special people identified in your examination of who you are (see chapters four and five of *Turning Points*). These are your existing assets. You already have a lot of resources, but you may need to add to your inventory. You need to be specific about your asset base in order to clarify what more you need, if anything.

What EXPERIENCES do you require?

All the experiences and accomplishments so far in your life that may be applicable to achieving your goals can be listed. Then, think about what other experiences would be helpful.

What EXPERTISE do you require?

What are the capabilities and qualities you already have that will enable you to reach your goals? Note which skills are most enjoyable for you to perform. Identify what else you might need to be successful in your chosen goal.

What KNOWLEDGE do you require?

For many of your desires, you have the know-how in hand. However, there may be a call for additional formal schooling or training, which needs to be noted. These days many people keep studying every year in order to keep up to speed in their particular field.

What RELATIONSHIPS do you require?

Numerous individuals in your network can be helpful – some may be essential to your success. You may need other contacts as well. Take stock of these human resources that you have or may need.

These categories of goals and resources can be “charted” for visual ease. Start with your “Wants” so that you can prioritize them; it is unlikely that they can all be realized all at once. Use post-its to make your lists – they let you move your choices around if need be. The model could look like this:

WHAT I WANT – MY GOALSTo HaveTo DoTo Be

You will find that your charting this information about yourself in columns will assist you in clarifying your many goals in life.

WHAT I NEED TO GET WHAT I WANT – MY RESOURCESExperiencesExpertiseKnowledgeRelationships

As you put this data in columns, arrange it in sections to correspond to the groupings in your first three categories. Remember, the advantage of using post-its is that you have the flexibility to change your mind as you work, and days or months from now, too.

The chart can be a “live” tool to enable you to keep up-to-date with yourself. Getting feedback from your efforts to implement your plans is almost surely going to lead to at least modest revisions in your overall strategy.

Goal-Setting Guide

1. What is the ONE goal that you are MOST passionate about?
2. Write a one-sentence telegram reminding yourself why you are so passionate about this goal.
3. What are your obstacles and how will you overcome them in achieving your goal?

OBSTACLES	HOW TO OVERCOME

4. What and/or who will help you reach your goal (family/friends/network; strengths, skills, knowledge, money, attitude, etc.)?
5. What more do you need (e.g., experience, learning, resources)? What would be most helpful? Be as specific as you can.
6. Answer the following questions:

How will you proceed?

When will each step occur?

Who else will/should be involved?
7. How will you celebrate?

Life Options Mapping Guide

© Central Florida Community College, Ocala, Florida

The journey of a thousand miles must begin with the first step.

— CHINESE PROVERB

Welcome to the Life Options Center, a program of Central Florida Community College!

As young adults, we often face large challenges and responsibilities: providing for our families, raising children, and living through obstacles to financial and physical comfort, among others. But now that we're freed from many of those responsibilities, it's time to celebrate one of the best times of our lives. Perhaps you are interested in another career but don't know the standards or requirements. Or maybe you are interested in some recreational classes now that you finally have a little more time. You might be someone who would enjoy helping out with a community project requiring the kind of expertise you can offer. We know you have ideas and energy and we want to help channel them. Your new journey begins with this first step — an interest survey we like to call our Mapping Guide.

This simple assessment only takes a few moments to complete and will provide you with the right direction to not only find your way during your journey, but to enjoy the attractions along the way.

The mapping guide is comprised of five sections: Healthy Body, Healthy Mind; Workforce; Learning; Financial; and Significant Service. Based on your responses, each section can provide a link to local services where you can obtain more information about that area and how to get involved. We provide the direction for you to reconnect yourself by accomplishing some new goals and desires while growing and learning.

It's as easy as taking that first step...

HEALTHY MIND, HEALTHY BODY

Sometimes in life you will go on a journey. It will be the longest journey you have ever taken. It is the journey to find yourself.

—KATHERINE SHARP

In this section, we look at ourselves in terms of fitness and the need to improve or simply grow in a healthy manner. Please circle all of the statements below that apply to you:

1. I need a routine physical from my physician, dentist or other medical provider.
2. I need a healthier lifestyle in terms of what I eat and/or drink.
3. I need an exercise routine to help me lose weight, gain energy and/or feel better.
4. I have a bad habit (smoking, drinking, etc.) I would like to reduce or eliminate.
5. I have a health concern I need to see a professional about, but haven't done so yet.
6. There is something about my physical appearance I would like to change.
7. I have emotional needs that are unmet.
8. I need more personal interests to keep me intellectually stimulated.
9. I would like to belong to a group of people who enjoy the same intellectual interests I do.
10. I lack a spiritual practice in my life.

WORKFORCE

Work is effort applied toward some end. The most satisfying work involves directing our efforts toward achieving ends that we ourselves endorse as worthy expressions of our talent and character.

—WILLIAM J. BENNETT

This section will examine your basic interests in new careers or activities in the working world. You may wish to try something totally different from your past work experiences, or offer new ideas for a career related to your past work-life. Please circle all of the statements below that apply to you:

1. I am interested in taking classes to enhance my professional development.
2. I don't know what jobs in this area would utilize my skills and expertise.
3. I need assistance in determining my work skills.
4. I am interested in so many different work areas that I am having trouble defining one area I would like to work in.
5. I am interested in working in a specific area, but am not sure what training/education would be required.

LEARNING

One can never consent to creep when one feels an impulse to soar.

—HELEN KELLER

This section will examine your interests in continuing education and intellectual enhancement. Please circle all of the statements below that apply to you:

1. I am interested in learning about other cultures.
2. I have always wanted to learn another language.
3. I am interested in self-improvement.
4. I am interested in recreational classes, such as cake decorating, mechanics for the layman, etc.
5. I am interested in introductory classes to various professions just so I have an idea of what it's all about.

FINANCIAL

Do what you can, with what you have, where you are.

—THEODORE ROOSEVELT

This section examines participation in financial aspects from managing money to more aggressive activities. Please circle all of the statements below that apply to you:

1. I have investments and am interested in learning about more.
2. I am interested in learning more about investments although I don't have any.
3. I follow the stock market daily.
4. I have always been good at offering financial advice.
5. I would like advice on managing finances on a fixed budget.
6. I would like to learn how to do more than just cover expenses with my money.
7. I am interested in supplementing my income on a part-time basis.
8. I need assistance in covering basic needs such as food, shelter and/or prescription drugs.

SIGNIFICANT SERVICE

Use what talents you possess; the woods would be very silent if no birds sang except those that sang best.

—HENRY VAN DYKE

In this section, community service is the focus, through both individual and team efforts. Please circle all of the statements below that apply to you:

1. I enjoy working with other people toward a common goal.
2. I enjoy working alone to accomplish goals and objectives.
3. I would like to work with young people in the community.
4. I like to be with animals.
5. I have specific volunteer interests, such as culture, education, community boards and committees, etc.
6. I like to be part of the planning phases in projects.
7. I like to be part of the hands-on phases of projects.
8. I would enjoy volunteering in public places.
9. I would prefer to volunteer in specific geographic areas of our county, such as the north-west, southeast, a specific city, etc.

REVIEWING PRIORITIES

In reviewing all of the items of interest that you circled throughout the five sections, please prioritize your top five:

1. _____
2. _____
3. _____
4. _____
5. _____

Now that you have started on your journey, the next step involves looking at your choices and priorities to determine a personal plan of action options.

LIFE WORK AFTER RETIREMENT

© Janet M. Hively, Ph.D.

PROGRAM

Vital and active “young-old” adults, ages 55 to 80-plus, constitute a new generation. What are the implications: for each individual? for families? for communities? Guest lecturers (policy-makers and role models) will discuss aspects of this phenomenon, looking at the breadth of empowering options for responding to “What’s next for me?”

In this course, we are both students and teachers — considering together the broad array of opportunities for purposeful lifework development that are available for older adults in this 21st century. Format is lecture with discussion.

Session One.

Vital Aging: New Opportunities for a New Generation

Participants: Introductions and reflections on individual patterns for lifework

Leader: Framing the topic — the meaning of lifework — overview of the course, suggested readings

Session Two (Week 2).

Career Transitions: Closing Doors, Opening Worlds

Participants: Introductions and reflections on career expectations

Leader: Framing the topic — changes in employment patterns — what older workers want — opening the door to new worlds

Session Three (Week 3).

Volunteer Service: The Challenge of Matching Needs and Interests

Participants: Introductions and reflections on volunteer service experiences

Leader: Framing the topic — traditional system and patterns for community service — challenge of creating a new system to meet a new generation of needs and interests

Session Four (Week 4).

ElderLearning: Stimulation for the Mind and Spirit

Participants: Introductions and reflections on learning experiences

Leader: Framing the topic — history of Third Age learning — the pent-up demand for older adult education — conditions for success

Session Five (Week 5).

Leadership: Public Service, Personal Enrichment and Empowerment

Participants: Introductions and reflections on the meanings of leadership

Leader: Framing the topic — shifting leadership roles to find balance in later life

Session Six (Week 6).

The Ageless Spirit: Encouraging News for Late Bloomers

Participants: Introductions and reflections on ageism

Leader: Framing the topic — the big picture — sharing our strengths to care for ourselves and others — applying the art of staying creative, alive, and aware

THIRD AGE INITIATIVE² PROGRAM DESIGN EXAMPLE

Like other Leadership Greater Hartford programs, the Third Age Initiative is a dynamic learning experience highlighted by community action projects carried out by task teams over the course of a year. The emphasis of this program is to develop and engage Greater Hartford's older adults as policy makers, change agents, program developers and project managers in the vast array of organizations and agencies that would benefit from their wisdom, insight and experience.

The program begins with five weekly day long workshops followed by a two-day retreat. Several of the workshops include community sampler tours in Greater Hartford so that participants can learn first hand about the issues and needs of the community and meet community leaders who are making a difference. During the workshops, class members assess their leadership skills and abilities. Training exercises and discussions will build on those capacities, particularly in non-hierarchical participative group settings. At the retreat, the class members form teams to research issues and later develop projects that address some of the community needs showcased earlier. They work on these projects in self-directed teams while they continue to develop their expertise and perspectives. Graduation is one year after the program begins. Examples of team projects during the first two years are listed below. As noted, many of the teams choose to continue their work with their projects even after graduation.

Common Sense Curriculum

This team's mission is to create, develop and implement a curriculum to teach young adults a common sense approach to life that reflects the collective wisdom of this task force. They piloted the program as part of the rehabilitation of youth referred to the Hartford Community Court in the Fall of 2002. They are currently developing plans to institutionalize the program as a regular part of the court's restorative justice program.

Using Arts as Revitalization

This team's mission is to encourage elementary school children to use the arts to express what they learn about their own history and heritage. During the 2002–2003 school year, they are piloting the program at the University of Hartford Magnet School and exhibited the children's work throughout Greater Hartford in the spring. The program will be expanded during 2003–2004.

Agency Strengthening/Volunteer Matching

This team's mission was to empower individuals to make a positive difference in Hartford by adding personal interaction to the recruitment, training and placement of volunteers with nonprofit agencies. In the fall of 2001, they researched the effectiveness of the volunteer matching system in place at the United Way, and recommended changes. They have also piloted some new approaches with Our Piece of the Pie and Clark School Family Resource Center, and several members of the team continue their work with these two organizations.

² For more information on Leadership Greater Hartford's Third Age Initiative, please see their website at www.leadershipgh.org/programs/third_age.html.

Enhancing Perspectives of Hartford

This team wanted to improve the image and perception of Hartford. They planned and implemented a bus tour of some of Hartford's Hidden Treasures — focusing on outstanding specimen trees at the Institute for Living and Cedar Hill Cemetery. About 200 people participated in the first tour in May 2002, and a second tour for another 200 was held in September 2002. The Knox Parks Foundation has incorporated this tour in its programs and plans to run it twice each year. Several members of the team continue their involvement.

Opening Doors for Children

This team was formed with the themes of mentoring, literacy and children. They have developed a project called "Readers as Leaders," which was piloted during the 2002–2003 academic year. Middle school youngsters were recruited to be readers to children in kindergarten and first grade. The readers were trained to read to children and also received leadership training. The goals include helping middle school youth to assume responsibility as positive role models for younger children and to engage younger children in pleasurable experiences around reading and academic pursuits. The team received grant funding to double the program in 2003–2004 and has opened discussion with the Hartford Superintendent of Schools about incorporating the program in the curriculum district-wide.

Strengthening Families

This team was formed with the idea of helping to strengthen the family unit, specifically through parent education. During the fall of 2002, they developed a resource center for Friends of the Family, a program of the Village for Families

and Children that supports teenaged parents. The resource center includes parenting resources (books and tapes) as well as children's books.

Onward Hartford

This team's goal was to enhance Hartford's neighborhoods. They had planned to develop programming to draw families from Hartford's neighborhoods to the winter ice skating rink in Bushnell Park. Plans for building the temporary rink for the 2002–2003 winter season did not materialize, so this team's project is on hold, and will likely be implemented should a permanent rink be developed.

The Neighborhood

This team results from a merger of two smaller teams and has come together around housing and neighborhood collaboration. They plan to refurbish a small park in one of North Hartford's neighborhoods and are currently working with neighborhood leaders and potential funding sources.

Rising Stars

This team organized around their common interests in positive youth development. They are currently researching programs that exist in Hartford and will later define and focus their efforts.

Voter Education

This newly organized team shares a concern about the appallingly low voter turnout in Hartford (14.3% of registered voters cast ballots in the November election). They are researching the issue and developing an idea bank of possible projects.

LEADERSHIP TRAINING FOR OLDER PERSONS (LTOP)

© North Carolina Center for Creative Retirement

Leadership Training for Older Persons (LTOP) was designed for low-income seniors normally under-represented as community leaders and advocates.

PROGRAM OBJECTIVE

Provide training and create opportunities to help participants develop leadership skills and demonstrate newly acquired skills/knowledge

SESSION ONE: GETTING TO KNOW YOU (and EACH OTHER)

Introduce class objectives, topics, and format; Provide ways for participants to get to know each other; Identify the skills and qualities of good leaders and class participants; Prepare participants to interview a community leader

SESSION TWO: WORKING TOGETHER

Discuss effect of culture on leadership styles; Learn how to get people to volunteer and how to keep them involved

• LET'S TALK ABOUT

COMMUNITY RESOURCES

Introduce participants to community resources: being organized to help solve problems

SESSION THREE:

THE ABC's of MEETINGS

Learn the basics of meeting management: planning a meeting and setting the agenda; Overview parliamentary procedure and Roberts' Rules of

Order; Discuss the roles of people at the table

• DEALING WITH DIFFICULT PEOPLE/SITUATIONS

Introduce tips on dealing with difficult people and situations: saying "no" to phone scams; noisy neighbors in close quarters; kids with drugs

SESSION FOUR:

AGING: WHAT'S NORMAL?

Talk about aging: what's normal and abnormal, finding available health care resources

• FINDING COMMON GROUND

Learn skills and practice how to handle and resolve conflicts

SESSION FIVE:

HOW TO GET YOUR POINT ACROSS

Learn the art of public speaking: to have a voice, be more visible, voice your view

• LEGAL RESOURCES

Overview of Elder Law Issues: landlord/tenant, end of life directives, etc.

SESSION SIX:

MAKING A DIFFERENCE

Learn how to be an advocate for current aging issues: contacting elected officials; getting your message across; writing letters to the editor of the local paper

COMPLETION CEREMONY

© DISCOVERING WHAT'S NEXT: REVITALIZING RETIREMENT

A Community Initiative in Newton, Massachusetts

Discovering What's Next: ReVitalizing Retirement

is a community-based initiative that provides mid-life and older adults the information, interaction, inspiration and opportunities for community involvement that will lead to both individual and societal renewal. We have been developing a model program in Newton to be replicated throughout Massachusetts.

We do this through community partnerships and innovative programming which includes:

- Public forums – discussions with experts and peers – at the library
- Topical workshops in conjunction with Newton Community Education
- Transition Talks – drop-in small group discussions in conversation café settings
- Virtual and real resources and communication modalities

For the 2002-2003 season, our programming included:

- Four Library Forums with attendance averaging 150 persons at each Forum
 - *Exploring Your Options in Retirement*
 - *Can I Really Afford to Retire?*
 - *Working in Retirement: Opportunities and Realities*
 - *Resiliency in the Face of Life Changes: The Mind/Body Connection*

- Three Topical Workshops
 - *Passion and Purpose: Making the Most of the Rest of Your Life*
 - *Everything You Wanted to Know About On-line Financial Calculators . . . and More!*
 - *An Insider's Guide to Finding the Right Financial Advisor for You!*
- Transition Talks – three per month – 6 to 10 people per Talk

FUTURE OPPORTUNITIES

We are planning expanded programming for the 2003-2004 season beginning October 2003, with the first Library Forum. Keynote speaker is Marc Freedman, Founder and President of Civic Ventures and author of *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*.

Fall Workshops (Newton Community Education)

- *Answering the Question, "So . . . what do you DO?" or: How to Craft Your Elevator Pitch*
- *Can I Really Afford to Retire? A Three-Part Series*
 1. *Sharpen Your Pencils: Constructing Your Retirement Cash Flow Statement*
 2. *An Introduction to On-line Financial Calculators...and More!*
 3. *Finding the Right Financial Advisor*

Film Series – A three-part series with discussion on what aging means for this new generation of older adults.



139 Townsend Street, Suite 505 · San Francisco, CA 94107

www.civicventures.org