

**Do you need, or want, to  
continue to work  
in some capacity?**

**Would you like some new  
ideas for your future?**

**Read real-life stories and  
advice from peers who have  
generously described their  
journeys to exciting  
ventures.**

**They will inspire you to  
discover new, purposeful and  
meaningful ways to work in  
this changing economy at  
this great time of your life!**

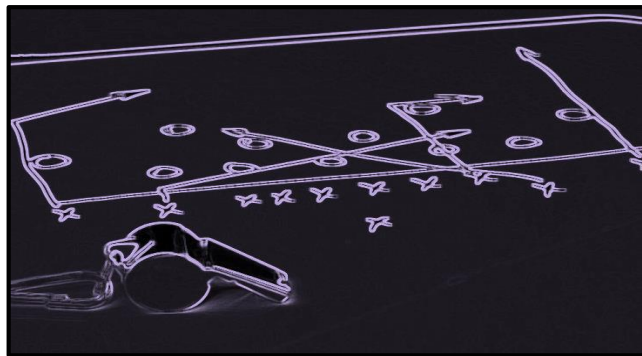
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# **The Career Playbook**

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## **Second Half Plays For Boomers & Beyond**



### ***Producers***

***Jan Hively  
Carleen MacKay  
Dorian Mintzer***

This Playbook was designed, written and developed on behalf of the Boomers and Beyond Special Interest Group (SIG) and the Life Planning Network.

No rights are reserved. You are encouraged to share the Playbook with clients, friends and others in need of imagining and discovering new ways to work in their maturity.

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## About Your Playbook

*“Once-upon-a 20th century, regular, full-time jobs dominated the workplace.*

*That was then!*

*The 21st century workplace tells us who will work, when we will work,*

*how we will work and, even if we will work.*

*This is now!”*

*...Carleen MacKay*

In sports, at work, on stage or in any number of work situations, a "Playbook" describes strategies to follow in order to reach new goals.



In football, for example, each Player's plays are outlined in pursuit of achieving touchdowns—or preventing those by the other team. In theater, a playbook is given to players to instruct their actions in alignment with the play's script. In this Playbook, the plays describe how people created their "winning game plans" and overcame obstacles in their pursuit of new ways to work in a changed time and a changed stage of life.

As you read the real-life stories, note the intersection between the Players' various goals and the market-shifts and life changes they all have experienced. Each storyteller, either a coach or one of their clients, will tell you how and why they explored alternative options to the once-familiar world of traditional "jobs." They will share their goals, challenges, actions, and the consequences of their actions, in order to help you imagine, dream and take away the lessons embedded in their inspirational journeys.

Please share your Playbook with friends who need or want to work, who may have sparse savings or fear rising health care costs...or, on a more positive note...who still have dreams to fulfill or seek the connectivity work provides. This purposeful sharing of real-life journeys ("Plays") may be just the boost they need at just the right time in the second-half of their lives.



At the conclusion of every story, the contributing "coach" offers a connecting email link for your benefit. If you want to know more about a particular way of working, reach out and ask for advice and ideas as "Plays" for your own journey. The coaches will be happy to respond.

## About Us – Producers



**Jan Hively** - Encore Entrepreneur U.S.A. Jan is a living testament to her credo of maximizing productivity and assuring “*meaningful work, paid or unpaid, through the last breath.*” After playing leadership roles in government and education, she received a Ph.D. in education for work and community from the University of Minnesota in 2001 at age 69.

Since then, Jan has helped found three organizations dedicated to empowering older adults: the Vital Aging Network that promotes self-determination and civic engagement; ArtSage, an organization expanding opportunities for creative expression; and “SHIFT,” a community network empowering midlife transitions in life and work. Now, she’s co-developing a global program exchange for older adults called the Pass It On Network, [www.passitonnetwork.org](http://www.passitonnetwork.org). Jan can be reached at [hiveloo1@umn.edu](mailto:hiveloo1@umn.edu).



**Carleen MacKay** – Emergent Workforce Expert U.S.A. Carleen is a popular author, keynoter, panelist and guest in multi-media venues. She is a new product developer for organizational clients and coaches in all sectors of the economy. She specializes in helping workers, of all ages, to understand the emergent 21st century workplace.

Carleen is author or co-author of Plan “B” for Boomers, The 50,000 Mile Career Checkup, Return of the Boomers, Boom or Bust, Myth Cards (dispelling myths about older workers), Live Smart After 50!, The Playbook for Teens and The SD Mature Workers’ Playbook. Additional Playbooks are under development for several other special interest groups. She is co-host of the [www.agelessinamerica.com](http://www.agelessinamerica.com) website. If you wish to reach out to her, write to [carleenmackay@sbcglobal.net](mailto:carleenmackay@sbcglobal.net).



**Dorian Mintzer** – Retirement Transition Expert U.S.A. An experienced therapist and coach, workshop facilitator, speaker, writer and teacher, Dori helps individuals and couples navigate the second half of life. She is a sought after speaker for professional and community groups and frequently quoted in national media.

Dori is founder of two free virtual communities: the “Boomers and Beyond Special Interest Group” (SIG) and the 4<sup>th</sup> Tuesday “Revolutionize your Retirement: Interview with Experts Series.” Learn more at [www.revoutionizeretirement.com](http://www.revoutionizeretirement.com). She is co-author of The Couple’s Retirement Puzzle, a co-author of Live Smart after 50! and a contributor to Not your Mother’s Retirement, 70 Things to do When you Turn 70, 65 Things to do When you Retire (and its sequel: Travel), The Six Secrets to a Happy Retirement and Remarkable and Real. She publishes her “Living with the Brakes Off” e-zine and also writes blogs and articles about mid-life and beyond. If you wish to get in contact with Dori, email her at [dorian@dorianmintzer.com](mailto:dorian@dorianmintzer.com).

## Foreword – Our 21<sup>st</sup> Century Story



*Look at the light of the 21<sup>st</sup> century peeking from behind the storm clouds of change.  
That's the future you see; it signals that your best work may lie ahead, not behind!*

*But, as always, our question is: **ARE YOU READY?***

**Who are the readers** who may need to get ready for new work in a new time? **YOU ARE!** You are, if your traditional job has disappeared or has been so materially changed that it has disappeared for you. You are, if you face serious financial stress so that learning to shift direction and work later in life is simply a necessity. You are, if you seek new and exciting opportunities within the stories of those who have faced the challenges of change. You are, if you have an unrealized dream yet to fulfill or if you are inspired to do something for the good of others. You are, if you simply want to explore possibilities you may never have considered. You are, whether you seek opportunities for free, for a fee, part-time, full-time or some-of-the-time.

EACH of us, including the three co-authors and our several contributing life coaches, are here to inspire you. We used the following outline either to write our own personal stories or real-life stories about “unnamed” clients with whom we have been privileged to work.

On your behalf, we asked our contributors and ourselves the following four questions:

1. What was the situation?
2. What were the storyteller's work-related goals?
3. What actions did the storyteller take to achieve the goals?
4. What were the consequences of these actions? How did the stories end?

Ask yourself the same questions. Then, together, let's help ourselves and each other “*to live and work happily ever after.*”

**...The Producers**



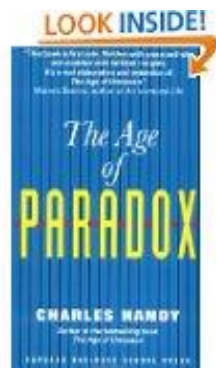
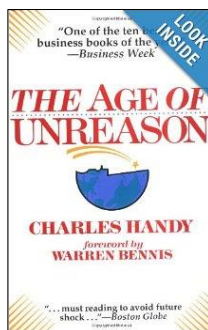
**“Sensible people reinvent themselves every 10 years.**

**You can have a mixed portfolio of paid work, gift or volunteer work and study work, where you continue to learn...”**

**...Charles Handy\***

*The first person who suggested the “portfolio” way of working was the well-known author, Charles Handy. His book, The Age of Unreason, copyrighted in 1989, changed the course of many a person’s lifetime from thinking about work as a long-term job with one or two employers to thinking about work in a new way as a series of changes for which they, not employers, were in charge.*

*Mr. Handy compared portfolio work to managing a stock portfolio. Some investments, he proposed, are initially risky but offer a high degree of probability for future growth. Others provide a steady and relatively certain climb over time. Diversifying your portfolio improves the probability of doing good work and enjoying a return on your investment in **YOURSELF**.*



**Do you know Charles Handy’s work?** Have you read any of his over a dozen books? His work is elegant yet simple; profound yet enjoyable and, most importantly, spot on when it comes to predicting the future of work. What is most amazing about his first book, The Age of Unreason, written in the late 1980’s, is that he clearly told us then how we would be working now!

***Now...for our Player’s story about portfolio work!***





## Portfolio Work

**Situation:** Our Player “came of age” in the 60’s, going to school and living in Berkeley, California. She completed her BA and then moved and got her M.S.W., worked for a few years for service agencies and realized she wanted more autonomy. Assessing her skills, she decided she needed some additional training. She moved again, went back to school, got her Ph.D. and ultimately was licensed as both a Psychologist and a Social Worker. As a recent graduate who was newly divorced, and with no money, she began a private therapy practice and worked long hours to support herself and build her clinical practice. Often on the edge of burnout, she looked toward a time when she could explore her broad range interests beyond clinical work

She ultimately married again, and then became a mother at an age when many of her friends were becoming grandparents. She cut back on her clinical hours when her son was born, choosing to work part-time so she could also be an active Mom, and enjoyed multi-tasking. She knew she both wanted and needed to continue to work to contribute to her family and larger community, but she wanted to work in a different way.

**Goals:** Our Player took the time to figure out how to work in a different way so she would be in a situation to accomplish several objectives: earn an income to contribute to her family’s life-style and household expenses, help pay for her son’s needs and education, save for retirement, and find a good work/life balance so she would have time for her family, friends and herself. Our Player realized she wanted to do some things that she had done at earlier times in her life: speaking and teaching. She wanted to integrate those activities with writing, and to become an expert and thought-leader in her field. She enjoyed connecting people to each other, liked to be part of community and had a strong desire to keep learning and help build community.

**Actions:** Our Player pursued training (via the telephone) to become a personal and professional coach to give her more flexibility. As her son grew, she began to add other activities to her life. She went to conferences and took professional training courses and was licensed or certified in a variety of areas. She joined organizations related to her professional interests and



began speaking, teaching and writing. She co-authored two books and contributed to others. She found she felt energized and thrived with the variety of roles and also felt she was maintaining (most of the time) a family/work balance. She also decided to bring “kindred spirits” together to talk about their shared interests regarding aging, and created a virtual community for interdisciplinary professionals from around the globe. Later, after meeting many incredible experts in the field, she began another virtual community, offering a free monthly series of “interviews with experts” which is open to professionals and the public.

**Consequences:** Our Player developed a “portfolio career” for herself. Her company/website functions as the “umbrella” for her various pursuits: therapy, coaching, speaking, consulting, writing and teaching. Through her outreach and hard work, she began to reach her goal to become a sought-after expert and thought-leader in her field with requests for interviews and speaking engagements. She speaks locally and nationally, sometimes for a fee and other times for free. Even when she speaks or writes “for free” she realizes that she is building community and “giving back.” Through the communities she’s created and the ones she has joined, she has developed some wonderful friendships, collaborating with people who share many of her values.

Our Player learned to take risks to expand her world to accomplish her goals, all the while keeping her eye on earning an income. **A “portfolio career” can include a combination of different activities at the same time or it can also be a career that includes a variety of different activities or skill-sets at different times in one’s life.** Part of the beauty of having a “portfolio career” is the flexibility it offers. When one income stream dries up, you can shift to another area. Also, you’re less likely to “burn out” since you’re performing a variety of tasks and can add or decrease time spent in the various areas. In addition, you may not feel the need to retire since you can periodically reevaluate the amount of time you’re spending with your various activities and “tweak” your schedule as needed, based on your energy, health, abilities, income needs and time. Our Player’s current goal is to be actively engaged, connected and productive, to whatever degree possible, for many more years.

Yes, **Dorian (Dori) Mintzer** is our first Player as well as a Producer. Connect with Dori, who founded the Boomers and Beyond Special Interest Group and the 4<sup>th</sup> Tuesday “Revolutionize your Retirement Interview with Experts” series. She is also a member of the Life Planning Network. If you want to know more about this way of working, write to Dori at [dorian@dorianmintzer.com](mailto:dorian@dorianmintzer.com). But first—Google her and take a look at her profile on LinkedIn; you’ll be glad you did!





## **A Cautionary Tale by a Player caught in a *great wave of change***

*The 21<sup>st</sup> century message is that 50-60% of the jobs that existed in the 20<sup>th</sup> century no longer exist or are so materially changed that they do not exist for many people today.*

*But...how will you work, where will you work and what will you do to continue to earn when many “jobs” no longer exist or are so changed that they no longer exist for YOU?*

**Situation:** This Player had a variety of training and skills, which included a BA in Finance, certification as a Massage Therapist, training in Culinary Arts, and some management experience. She had been gainfully employed full-time in a well-paid managerial position in the culinary arts field and then, when the economy collapsed, she was laid off from her job. She rapidly discovered that her layoff was indicative of the changing job market and that future full-time positions in her areas of interest were, at best, unlikely.

At that point in time, with no income, health insurance or benefits, she realized she had to be creative and figure out what to do next. She couldn't count on positions similar to what she held in the past.

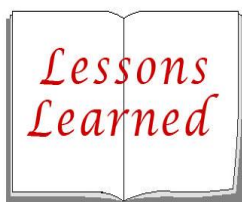
**Goals:** Her primary goals were to find some form of work so she could pay her rent and other expenses, maintain a healthy lifestyle, help her aging mother, secure health care benefits and put at least a little money aside for retirement.

**Action:** Our Player began to think about the skills and experiences she had and tried to figure out how to combine her skills for some employment. She considered doing something else in the culinary arts field but found no realistic opportunities. She also considered working as a massage therapist in a hotel or on a cruise line. That work would not pay enough to solve her situation.

She had developed a wide network of contacts -- people who respected her skills and hard-working, responsible nature. Among the opportunities that were presented was one from an acquaintance who needed some help with organizing her life and doing various household tasks. Seemingly at the end of her options, our Player immediately expressed interest in this kind of work and in performing a variety of tasks, such as: organizing, bookkeeping, cooking, massages, dog walking, childcare, etc. — integrating her skills in the role of Personal Helper. Her one drawback was that she didn't drive and had no interest in learning to drive, but was very comfortable walking and taking public transportation. Fortunately, not being able to drive "wasn't a deal breaker" and this part-time opportunity was within her neighborhood.

The prospective employer and our Player agreed to give this work situation a try and our Player began to work 15 hours a week. Fortunately, universal insurance was available in Massachusetts so she was able to purchase health care. Knowing she had to work more hours, she was able to get a second position working with a family with a disabled child and doing bookkeeping for one of the family's businesses. She ended up with a full-time work situation for herself by developing two part-time positions. She helps manage two different households with a variety of services such as cooking, massage, bookkeeping, dog walking, caregiving and helping to organize their lives.

**Consequences:** Both of her employers respect and value her and the help she provides, and view her as "invaluable." Both she and her employers accommodate needed schedule changes to fit shifting circumstances. Our Player has created a life-style that works for her!



***So...the lesson, dear readers, is  
NOT to hang onto your past but  
to look forward and prepare for  
your NEXT step in that part of  
life we label as **work**.***

**Dori Mintzer** wrote this real-life story

## **Planned Shift Happens\***

*A planned shift from a well-established career happened for our Player. It will work for you if you listen carefully to messages from the fast-changing market and from the equally fast-march of a lifetime.*

*The work you liked, needed or wanted at 30 or 40 may be different from what you like, need or want to do with your work and life after the midpoint. The work the market wants or needs you to do is different too!*

*Well, why shouldn't both be different? YOU are and IT is!*

**Situation:** By her middle age, our Player was feeling a little stagnant in her once near-perfect job as a career counselor for graduate students and PhD's at a major university. Listen to her words. *"After five 'career-lets' in my professional life, I pretty much knew that I needed change about every seven years. I was used to transitions, although I didn't necessarily enjoy them, and trusted I would come through them with a fulfilling job. This time, however, I was approaching (probably unemployable) sixty. I had only vague ideas of what I wanted to do, and my job provided a secure and stimulating environment. It was hard to leave."*

**Goals:** Our Player knew that she wanted to work with people who were in the second half of life. Since the mid 1990's, following promptings from her own development as well as from the looming ("silver tsunami") demographic changes, she began offering workshops (on her own time) focusing on "Passion and Purpose: Making the Most of the Rest of Your Life" in various local venues. This led her to engage with a small pioneering community interested in helping people navigate what was called "retirement." Her goal was to create work in this field, probably as an independent practitioner. What she helped generate is now identified as the "encore" or "next chapter" stage of life.

**Actions:** Her husband decided to take his first ever sabbatical. With his financial support during a time of transition, she gathered sufficient courage to resign from her position and leap

into the unknown. During this time of new adventures, she discovered life coaching, got trained and certified as a life coach, began a leadership training course, and set herself up as an independent career and life coach specializing in the second half of life.

Through a serendipitous connection from her previous job, our Player got involved in planning a metro area “Coming of Age” conference held October 2001. This exciting project introduced her to local “movers and shakers” and a nascent national movement spearheaded by Marc Freedman and his organization Civic Ventures (now at [www.encore.org](http://www.encore.org)).

**Consequences:** Our Player’s work took an unexpected turn after the “Coming of Age Conference.” That meeting spawned several organizations, including the Coming of Age Coalition and Discovering What’s Next. With support from others, our Player founded the Life Planning Network (LPN), a network of professionals from diverse disciplines dedicated to helping people navigate and make the most of the second half of life. Over a decade, the LPN evolved from a gathering of about a dozen people into a vibrant national all-volunteer organization. Through LPN and other connections with the positive aging movement, many new opportunities came her way.

At this time, our Player experienced another shift. Her coaching practice never thrived, not because she didn’t love and help her clients, but because she lacked the skills and motivation for business and marketing. She took another tack, and started working on a book. As she nears completion, she is realizing, once again, that she needs to hone her business and marketing skills. That learning will be part of her preparation for her next life stage -- working on the possibilities and responsibilities of “conscious elderhood.”



This real-life story is from – and about - **Meg Newhouse**. Meg is a Life Coach and Founder of The Life Planning Network.

Keep your eyes open for her new book, *The Cultivated Legacy*. And, if you want to know more about this way of working, write to Meg at [mnewhouse@gmail.com](mailto:mnewhouse@gmail.com). But, first – Google Meg and take a look at her profile on LinkedIn; you’ll be glad you did!

***P.S. \*See the most recent Shift Happens and Did You Know videos on YouTube. In a few short minutes these videos demonstrate some of the changes in the world that affect – or will affect – you! Play around as there are dozens of videos to view.***

## ***Our Player's Reinvention***

***...From the hustle of a loud urban world  
to breakfast on a quiet mountaintop!***



**Situation:** Our Player had a successful career as an engineer, a project manager and an International consultant. He lived in a suburb and routinely made a 30-minute commute to his urban New Jersey office. His children were grown and lived independently. He was financially able and eager to officially retire from his high powered and demanding work and find a satisfying retirement career. He loved to cook and also loved the mountains and wanted to work in a more rural environment. His wife was supportive of him and shared some of the same interests. They were both in good health and had no physical limitations.

**Goals:** Our Player had many ideas but did not want to make a move based on enthusiastic fantasy. He began to explore owning and operating a Bed and Breakfast. He chose this venture because it would engage his love of cooking, utilize his strongly extroverted personality, and create the flexibility to assume an active role in the community in which he lived. His wife was an active gardener and their interests were aligned in pursuit of an opportunity to do more of what they both loved.

**Action:** To evaluate his idea of opening a B&B, he called owners of B&B's in selected locations to get his initial information. Through an online search, he found a center which ran a two-week course specifically designed to systematically help people explore each aspect of the business and to provide opportunity for hands-on work as well. After this experience, he and his spouse were confirmed in their decision to start a B&B. This decision influenced the type and size of the home they would need to accommodate guests. Because family was important to both of them, they deliberately explored locations within a reasonable distance from their married children. They found and purchased a place in Maine which clearly met their needs.

Joined in their shared purpose, our Players began the needed renovations to their home in order to meet safety and health codes. He participated in training to be certified in safe food handling and they met with other B&B owners. They joined their local association, learning from the members and sharing the practice of referring guests to each other in peak seasons. He also took a workshop on marketing a small business. Ten months later, when the renovations to their home were completed and both Players had created and tested hundreds of breakfasts, they began to advertise their business. In addition to starting their B&B, they also wanted to become part of their new community. Because both held strong religious values, they joined a church and took on important and satisfying service roles in the church. He volunteered to serve on a town board. Both of these endeavors, although pursued with different motivations, have enhanced their visibility in the community and have been good for business as well. They opened their B&B the following summer. For more information about Bed & Breakfast Inns and opportunities in the U.S., go to: [www.abba.com](http://www.abba.com).

**Consequences:** Our Players spent a considerable amount of time, money and training to test and realize their shared dream. They have run a successful business for the past decade, hosted guests from the U.S and abroad, and loved every aspect of their work together. Flexibility for time to pursue many varied interests, their vision of living in a rural area, and their desire to connect with people from around the world were all met by this considered choice.

**Joanne Hadlock** wrote this real-life story



Dr. Hadlock (Joanne) is a Counseling Psychologist and coach from Massachusetts. She provides consultation to professionals re-evaluating personal and professional goals as they adapt to major technological and organizational change. To connect with Joanne, write to her at [joannehadlock@comcast.net](mailto:joannehadlock@comcast.net). But, first – Google her and take a look at her profile on LinkedIn; you'll be glad you did!

Is **GOLF** in Florida really  
Retirement Fantasy?



the Great American  
Not for our Player.

***He is a Subject-Matter-Expert who lives in Reality-Town, U.S.A.***

*According to Social Security records, the average life expectancy for a man in his middle 50's is about 26-30 additional years and that's enough golf time to take it from the realm of fantasy to the certainty of overload.*

*Now, look up the statistics for average life expectancy. You will soon see that if you continue to work in some capacity, you are likely to live more years -- well-beyond the average life expectancy of the fully-retired person.*

*What isn't measured is how satisfying your life will be if you continue to work. Aye...there's the question.*

This is the story of our Player; a man in his early 60's for whom the dubious pleasure of spending endless time playing round-after-round of golf in a retirement community in Florida held no appeal. Rather, his is a story filled with self-directed purpose and outwardly-directed good deeds. And yes, he still finds time enough – and money enough - for many rounds of golf!

**Situation:** Our Player was a middle school Principal in a large American city until he retired after 30 years of service. A confirmed city dweller, he still wanted to make a contribution to the system he had worked in for so long. Besides, he worried that his brain would deteriorate if he didn't find a way to stay engaged and challenged. Although he had a stable pension, he wasn't sure if that money would be enough over time. He did know he no longer wanted to work full time after years of getting up at 4 a.m. and putting in long hours. He also knew he didn't want the kind of pressure he had had as an administrator.



Our Player did have a vision. Long concerned with bullying in the schools and neighborhoods where he had worked, he wanted to bring the kind of anti-bullying program he had often thought about creating into schools not too far from where he lived. (He didn't want to commute great distances.) He hoped to be paid for doing this for two reasons. First, he would be taken more seriously if he were paid something. Second, he would be covered legally while working with the students if he were even a small part of the system.

**Goals:** He set two goals. One was to develop a program description he could present to school administrators. The other was to explore who would hire him and how it could happen. His underlying goal was to have a modest income from this work, but most of all to give back in a personally meaningful way.

**Actions:** Because he was, and is, an action-oriented person, he reduced his anxiety over becoming a solo entrepreneur after years in a bureaucracy by reaching out to former colleagues who were still working. He shared his ideas with them. Their feedback helped him start to shape the program that had been in his imagination.

This was not at all easy or simple to do. Everybody he reached was overworked and had little free time. The school system was undergoing a financial pullback. His willingness to be persistent—even a pest--and the genuine passion he felt about this work helped him get the feedback he needed, but it took time. He had to moderate his impatience. As a principal he would answer emails immediately and be available to anyone who asked for his help. He had to repeatedly remind himself that not everyone was like him. Gradually he learned to adjust his expectations and stay calm. He took up meditation and amped up his exercise as ways to cope.

His big break came when a principal he had worked with in the past agreed to let him try out his program in her school. She knew him and trusted his judgment. She even found a little money to make his work official. It was a small step, but it got him started. He went to the school for just a few sessions with the students, but the letters they wrote to him afterwards showed him that they understood the skills he was teaching them. Those letters became the basis for the services he began to develop to show to other principals. Small steps, not all of them successful, but most of them encouraged him to stay the course of change.

**Consequences:** Over several years he got enough small repeat contracts to feel gratified at his success in achieving his goals. This work led him into new areas he hadn't even thought about before. He was asked to join the state council on bullying, where he met people who listened to

his ideas and recognized the value of his approach. He was newly stimulated by these professional relationships. This gave him the idea of going to a major charity and offering his services as a volunteer. They recognized his skills and began asking him to do training for them. Instead of getting narrower and more boring, the whole world was opening up for him.

The passion and purpose of his journey took determination and dedication. But the very act of exploration brought unanticipated benefits and new openings that made life rich and exciting. How about you? Do you have an idea that will benefit your part of our world?

**Lynne Berrett** wrote this real-life story



Lynne Berrett has created immersive experiences for people over 50 who need to learn ways to keep themselves happy and healthy over longer lifetimes. Her "[Fit, Fearless, Fabulous over Fifty](#)" program, for example, gives clients the powerful tools they need to actualize an exciting, fulfilling second half of life. To connect with Lynne, write to her at [lynneberrett@gmail.com](mailto:lynneberrett@gmail.com). But, first – Google Lynne and take a look at her profile on LinkedIn; you'll be glad you did!

***P.S. For proof that continuing to work extends life expectancy***, read the [RP-2000 Mortality Study](#) (various websites) that compared the annual death rates between two groups of men ages 50 to 70. The first group included men who were working, and the second group was for men who were fully retired. The death rates of those who were still working were roughly half that of the death rates of men the same age who were fully retired. But, don't take one study's word for it. Look up current data for yourself. Start by watching a short video by Howard Friedman and Leslie Martin. Look up [The Longevity Project](#) on YouTube. They talk about increasing life expectancy on many fronts, including the benefits of work for longevity. The [Stanford Longevity Project](#) report is also worth your reading time if you like a great number of statistical graphs to confirm your sense of the accuracy of shared knowledge.

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## ***The Futurist - Meeting the Needs of a Changing Workplace***



*"I am hooked on what's coming in our future  
rather than interested in what once was our past.*

*I believe our best days lie ahead but we have to be ready...  
So, the question is... **ARE YOU READY?**"*

*...Carleen MacKay, Emergent Workforce Expert*

**Situation:** Widowed and achingly lonely, living frugally but comfortably, our Player wanted to remain relevant in the business world while earning just enough for an extra treat or two. A pension-less private sector expert, our Player once had worked in career and talent management.

**Goals:** As time ticked ceaselessly forward and the world of work changed, she became increasingly interested in the emergent workforce and, in particular, the plight of the Boomers who would soon face disaster on many fronts if they could not continue to work, in some capacity, past traditional retirement age and on into longer lives.

She also wanted to remain relevant in the world of work and to find new social outlets. Optimally, she hoped to become regarded as one of a few experts in the changing workplace and workforce in order to receive modest stipends, enjoy the opportunity to travel, stand on a few large stages and "hang-around" with like-minded experts.

**Actions:** Our Player researched demographic change and studied the growing practice of outsourcing and offshoring by U.S. organizations. She followed the trends of a broad range of developing and changing technologies and looked at the impact of their *disruptive change*\* on the 21st century world-of-jobs. She studied which organizations were growing and which were not. She interviewed organizational leaders; people like Carl Camden, CEO of Kelly Services, one of the fastest growing organizations in the United States. She wrote, or co-wrote, book after book on the subject of work and stood on every stage to which she was invited. She joined like-minded organizations, such as the Boomers' Special Interest Group, the Life Planning Network, the San Diego Mature Workers Coalition and the Intergenerational Center at Chaminade University in Honolulu.

She did these things, and more, for years! It was only when the full-time employment market bottomed out - and stayed flat - that *most* people began to listen to what she had been saying all that time. So now, as the saying goes, we are together again for the first time.

**Consequences:** People are beginning to see the structural disconnection between work in the 20th and 21st centuries. There are more stages to stand on today than yesterday and there are more opportunities to help Boomers in the second half of life. There are more friends and colleagues in like-minded pursuit of the future. Our Player is grateful for the clamor of new voices and thankful for the lessons from the past... BUT, she is busy listening to the voices of America's future (and your own) and getting ready for more change. There is opportunity within every threat and the market is talking!

Yes, this is **Carleen** treasured Hawaii. Carleen to Clark Little, an Oahu. See his work on the change affects your



Google her; take a look at

**MacKay's** real-life story and a glimpse of her is one of the Producers. (Credit for photo goes amazing photographer from the North Shore of web.) If you want to know more about how future-focused choices, write to Carleen at [carleenmackay@sbcglobal.net](mailto:carleenmackay@sbcglobal.net). her profile on LinkedIn; you'll be glad you did!

### **P.S. Do YOU need additional directions to your future career choices?**

➡ Study \* "Disruptive change" (AKA: disruptive technologies) as described by Clayton Christensen of the Harvard Business School. The term conveys the idea that certain innovations create new markets and displace existing businesses. Read about him in Wikipedia. Go to: [www.claytonchristensen.com](http://www.claytonchristensen.com). Learn which lines of business are highly affected by disruptive change.

➡ Browse TEDTALKS at [www.ted.com/talks/browse](http://www.ted.com/talks/browse). You will find dozens upon dozens of fascinating speakers on the subject of workplace and workforce change. Some are controversial; some are riveting and some are rather boring but... all have important messages for you if you want to begin to understand the near-term future's challenges, threats and opportunities.

➡ Pay strong attention to the plight of boomers such as verified by the hundreds of thousands (yes, hundreds of thousands) who have gone home to live with their parents...no...not to help their parents but rather to be helped by them! See the threats; look for the opportunities embedded within the threats.

***Single, Broke and Prospect-less, our Player turned to  
TEMP-ING in order to start over in a new way.***



Today “almost half the women over age 65 in the U.S. are widows. About 7 out of 10 live alone” (U.S. census). Some singles may never have been married in the first place. For others, mid-life divorces caught up with their pocketbooks. Some are still caring for an aging parent.

All too often, for whatever reason, loneliness and poverty are the only companions for many singles.

*Think this can’t happen to you? Think again! Countless surveys tell the grim statistics of people in similar situations. For example, a recent survey done by CareerBuilder stated that more than 68% of those they surveyed reported that Social Security was their major source of income during retirement.*

*If it feels as though lightning has struck many of our oldest Boomers ...it has...  
but it need not be true for you!*

**Situation:** Our Player lost her full-time, professional job two years ago. She relentlessly pursued every posted job but few interviews and no job offers were forthcoming. She owned a house that was far from mortgage-free. Furthermore, the housing market was stagnant and the opportunity to sell was not good. Her 92 year-old mother lived with her. Their combined Social Security benefits reflected the sum total of their disposable income. Both mother and daughter were on Medicare and both struggled to maintain the additional costs of “gap” insurance. Our Player had some modest savings at the time she had lost her last full-time job, but they were gone; apportioned to subsidize their fixed expenses.

**Goals:** With counseling, our Player came to face the reality that a senior level, full-time job in Human Resources was unlikely to be in her future. She needed to upgrade her administrative skills in order to compete in the flexible (contingent) workforce where far more opportunities existed than in the full-time world of work.

**Actions:** She interviewed temp agencies to determine the most critically needed skills their clients demanded. She investigated options in the private, public and non-profit sectors. Ultimately, she upgraded her skills through a combination of classes offered online and through the services of the temp agencies where she had registered.

Our Player became purposeful in formatting the signals she sent to the marketplace. She modified her resume and created other marketing documents to reflect qualifications targeting temp positions. Likewise, she amended social media sites, such as LinkedIn, to clearly support her interests.

She came to realize that this work was a better way of using time to her advantage than sending endless resumes to employers who had few openings, lots of candidates, and often, an unstated reluctance to “invest” in someone who was well into her 60’s for a so-called, increasingly mythological, “permanent” role.

Armed with new skills, she maintained her professional memberships and made a point of letting her colleagues know that she was seeking temporary or part-time opportunities rather than full-time employment at this particular stage of her career.

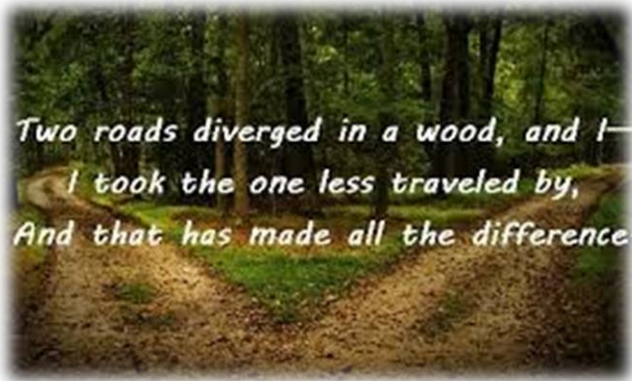
**Consequences:** Within two months, she received her first temporary assignment as a replacement for a Human Resource professional who was on a leave-of-absence. She completed the assignment successfully and was soon placed in a second administrative assignment.

While the money is not as good as what she once earned; it is obviously much better than the year-and-a-half of angst she suffered without income. Furthermore, she reports that she has enjoyed an interesting variety of work assignments and enough time off between assignments to continue to care for her mother. She has regained a strong sense of self-worth.

**Carleen MacKay** wrote this real-life story.

**Explore Temping:** According to March 2014 data from CareerBuilder and Economic Modeling Specialists Intl. (EMSI), *“More than 2.9 million U.S. workers were employed in temporary jobs in 2013, jumping 28 percent since 2010 and outpacing the 5 percent growth rate for all jobs.”*

In a separate CareerBuilder and Harris Poll study, *“42 percent of employers reported that they plan to hire temporary or contract workers in 2014, up from 40 percent last year.”* For more information, go to: [www.careerbuilder.com](http://www.careerbuilder.com).



*We remember...Robert Frost*

### ***A Success Story...of a Resolutely Independent Worker on (what once was) the Road Less Traveled***

*Today, roughly a third of the U.S. workforce is made up of contingent workers (U.S. Bureau of Labor Statistics and others) and that percentage is forecasted to grow to 40-50% by 2020.*

*The bottom line is this: If you're not needed full-time, you won't be hired full-time.*

#### ***Why, you ask?***

*Because... any organization that cannot reduce costs - while improving efficiency - is unlikely to survive the battle for their place in the future.*

Just what is the effect of this change on the mature workforce? Mature workers are leading the march to contingency employment.

But, wait, here's some strikingly good news for you. According to *The Boomer Report*, a recently released phase of MBO Partners' Independent Workforce Index, 59% of boomers chose to be independent, and just 23% said job loss was a reason for selecting that path. Go to:

<http://www.mbopartnlrs.com/state-of-independence/independent-workforce-index.html>

*What is the lesson for mature workers?*

*Let choice – not chance – direct your future.*

**Situation:** Our purposeful Player has preferred the *freelance* world of work to *regular*, full-time employment for several years. She offers organizations multiple competencies in



marketing, writing talent, and analytical savvy as well as multi-layered experience in a number of different product and service areas.

**Goals:** When she segued to the independent world, our Player knew she must take responsibility for the continued upgrading of her skills and competencies in line with changing market demands. Her goal was to be able to continue to work in a number of evolving ways.

**Action:** This is what our Player did and what she recommends to professionals seeking purposeful work as resolutely independent workers.

- ✓ She studied organizational change. For a reality check, she followed the job boards for data about current needs.
- ✓ She began to build her practice by using temp firms to market her services and by learning to understand pricing strategies.
- ✓ She built a strong social network and, simultaneously, built *active* memberships in both virtual and “live” professional organizations.
- ✓ She created new marketing materials, such as biographies and very short resumes – each tailored to a specific organization’s needs.
- ✓ She found several easy ways to learn to market and “sell” herself, as they are not inborn talents (as many people mistakenly believe). Marketing/selling skills helped her to move from traditional contingent work for a temporary agency to finding client opportunities, making deals, following through on contracts, and pocketing the results.

**Consequences:** While the process took the better part of a year to begin to generate results, our Player is now comfortably settled in a successful freelance business. She works regularly for a wide range of clients across the U.S. some of whom she has never met in person and with whom she stays in contact via email and other online modes of communication. Additionally, she has mastered the art of writing business blogs for both small businesses and individual CEOs. She is regularly challenged by new communications projects that expand her range of skills. Her next step is to “go global” without actually moving.

**Carleen MacKay** wrote this real-life story.

**Additional Resources:** Although Daniel Pink’s book, *Free Agent Nation*, was written in 2003, it is an even more relevant reading experience for independent workers today than it was then. Other books by Dan Pink speak to the topic – some with a slight twist.



Add these books to Charles Handy’s books, previously described, for good advice and ideas about working as a resolutely independent worker.

Finally, link to [The San Diego Mature Workers Playbook](#) and [Plan “B” for Boomers](#) as cited at the end of this Playbook.





## ***Franchising - Building a Lasting Legacy***

*Research and trend trackers, such as the Kauffman Foundation, readily prove that the age of people investing in franchises is rising and that mature buyers – all ages of “Boomers and Beyond” - have a higher success rate than younger buyers.*

*Furthermore, the exodus from a broad range of jobs due to technological impact is real and the threat is immediate. McKinsey, for example, has estimated that by 2025 productivity gains in fields of “knowledge work”, ranging from clerical to professional services, could account for up to 40 per cent of all traditional jobs in certain areas. Finding new opportunities, such as franchising, is an important hedge against traditional job loss.*

**Situation:** Although his last “job” had faded into the proverbial sunset, our Player planned on continuing to work for several years. How he might continue to work was still in question and he would have to explore the market before making a final decision.

**Goal:** As important as his own need for continued income, both he and his spouse felt the need to help their son, a recent – unemployed - graduate from a major state college.

**Actions:** The spouses settled on the idea of buying a franchise, principally because the lines of business and marketing strategies were established. They decided that buying a franchise offered them the least risky way to start a family business and continue to realize income while allowing them to help their son who, like over 50% of other recent U.S. graduates, had not been able to land a “job” in his field.

Cari Vinci, Owner of FranNetWest, a national franchise consultancy firm, comments about the trend of using franchises as a way to grow a family business: *“Opening a franchise either for your kids or to employ your kids makes a lot of sense. Internally these deals are*

*euphemistically called ‘Daddy – Mommy - Deals’ and these investments are happening country-wide.” She adds: “Franchise investments are available for qualified buyers. Most are not the savings-shattering event many people fear.”*

Our Players purchased a home improvement franchise in their hometown. This affordable franchise addressed the needs and wants of an aging population whose homes needed modifications, of dual income families who had little time for doing the work themselves and of investors who saw the bottom-line advantages of remodeling a property they already owned.

**Consequences:** After one year in business, our Players have paid back their original investment and are vital members of their hometown business community, an added benefit they had never enjoyed while working in corporate jobs. They do not “swing the hammer” themselves, although they are involved in every step of each home improvement task their firm undertakes. They have discovered how valuable it is to be able to reach out to fellow franchisees for support and solutions to their questions.



**Cari Vinci** wrote this real-life story

Cari has helped many Boomers find their niche in the franchise world. Interested in knowing more about franchising? Take a look at FranNet; at [www.frannet.com](http://www.frannet.com) for more information. Or write directly to Cari at [cvinci@frannet.com](mailto:cvinci@frannet.com).

But, what you don’t know about Cari is that she is also a “serial entrepreneur” and her latest venture is life-changing for many young women, such as your daughters or granddaughters. Cari is founder/owner of an emerging business especially designed to encourage high school girls into STEM careers that the future demands. Her *Playbook for Teens*, part of our series of Playbooks, went live on May 1, 2014. Read about this Playbook at [www.meincusa.com](http://www.meincusa.com). But first, Google her and take a look at her profile on LinkedIn; you’ll be glad you did!

# FOR *Goodness* SAKE

**Being good is one thing; doing good is another thing.**

**Our Player is busy doing good for goodness sake!**

**Situation:** Our Player had spent nearly 40 years in the architectural program management field. He had been happy for many of those years, as he was able to use his analytical and aesthetic abilities while providing a major income source for his family. He sought training and additional credentials when he found gaps in his expertise and was able to secure full-time employment and contract work as his needs for work changed over time.

When he turned 50, our Player had an opportunity to submit a proposal for a hospice development project. In order to understand all the potential parameters of the program, he made the decision to volunteer at a local hospice residence. As a creative and thoughtful architect, he wanted to understand the needs of the patients and staff so that he could design the most supportive and comforting environment possible. This decision would set the direction of his career 10 years later.

Fast forward to today, 10 years later...

**Goals:** Our Player sought a late-stage career that put his years of volunteering to good use and allowed him to continue on the trajectory of providing service to elders. His income needs were minimal so his main requirement was maintaining a schedule that allowed time for writing and travel.

**Actions:** Our Player sought ways to gain new credentials: a) in mediation, through two mediation programs including elder care mediation; and b) in advocacy, through ombudsman training in nursing homes; while continuing weekly hospice volunteering. He attended professional conferences and studied and networked with professionals throughout the field. As he continued to learn and to build connections, he knew he was headed in the right direction and his sense of fulfillment and purpose increased.

**Consequences:** He is advocating and mediating for elders. And he is continuing to invest in

teaching and learning by developing a small private practice to serve the needs of families and the elderly as they navigate the issues that come up during the later years, including medical/social/ insurance concerns. He feels very positive about continuing to make a significant contribution.

This Player showcases Gandhi's philosophy, "YOU must be the change you wish to see in the world."



**Gail Liebhaber** wrote this real-life story

Gail is a Career Development/Executive Coach and a Certified Life Coach. She uses a holistic perspective and has coached and counseled a diverse clientele of people, ranging in ages from 16-73, to enter and succeed in the workplace. She uses her listening skills to teach her clients to develop a deep understanding of themselves so they can move forward into clarity and action. Gail is the author of *Purposeful Listening: Spiritual Coaching Techniques for Career Development Practitioners*, as well as a painter in the Greater Boston area. Reach out to her through her website at [www.yourcareerdirection.com](http://www.yourcareerdirection.com). But, first – Google her and take a look at her profile on LinkedIn; you'll be glad you did!

## ***Global Traveler - A Purposefully Connected Life***



*According to many sources, including Wikipedia, the global workforce reflects “a new international division of labor that has been emerging since the late 1970’s in the wake of other forces of globalization.” Whether you move abroad or work for multinational organizations from your home office, opportunities exist like never before in the history of the world.*

*A new version of the question we often ask is:*

***Are you ready...for your life/work anywhere on this planet?***

**Situation:** Our Player worked all his life in the service industry. He developed a reputation for honing high performance teams through solid recruiting, coaching and employee development. After almost 12 years at a multinational financial services corporation, his thirst for adventure kicked in again. He knew there must be more to life than just surpassing challenging sales targets and satisfying a demanding Platinum clientele. He resigned and, only then, pondered the question – “What’s next?”

**Goals:** Our Player wanted his life to reflect his true life purpose. Knowing that finding one’s purpose evolves as one grows, he allowed himself time for personal discovery and took a year off from work.

**Actions:** During his yearlong hiatus, he asked himself the following questions: What difference did he want to make in this world? What really “lit him up” and what impact did he want to make on others? His future direction became increasingly clear and he focused on helping others to embrace their passions and lead more enriched lives. At a personal level, his travel year reinforced his belief in the power of adventure to renew, restore, and provide novel experiences that uncover new perspectives.



Soon it was time to step up and live his purpose. His new personal manifesto was born:

*“I am the fun loving and passionate life coach  
inspiring people to live life fully by helping them to realize their dreams.”*

He returned to Europe and began his professional coaching career with intensive training at the Coaches Training Institute ([www.thecoaches.com](http://www.thecoaches.com)) in London. This action set the stage for the creation of his company, ([www.i-coach.ch](http://www.i-coach.ch)), where he primarily focused on helping expatriates integrate as residents in Switzerland, his homeland. Clients started to enlist his services from all over the world. Being multi-lingual and cross-culturally trained, he was entrusted with many challenging assignments he might not otherwise have been offered. He became the course leader for the reintegration of jobless people and coach for the whole of French-speaking Switzerland on behalf of a large corporation. He was asked to join a coaching pool for another big Swiss company, and soon new ideas and actions were waiting for him around the next corner.

**Next step:** Many clients wanted to experience the kind of life our Player lived as a world traveler. That truth made him think about showing them how to create new opportunities to live their dreams *while* travelling the world. And so, a new company – *Dream...Plan...Live* it was born. This coaching experience takes clients anywhere they wanted to go. *“It is their passport to travel across their own borders to a new sense of freedom.”*

**Consequences:** Our Player lives his own dreams while helping others to realize theirs. He invites clients to join him on their journey around the block or around the world.

Our player’s free spirit is infectious. In addition to one-on-one coaching, he has broadened his practice to take individuals beyond previously held limitations to live more expansive, fulfilling lives. As we complete our Playbook, this Player is in Bali doing just that.



**Dieter Zwicky** Traveling the Oceans of the World  
and Touring with his Steel Band!

This real-life story was written by **Dieter Zwicky**. And, as you guessed, this is his story. Born and raised in Basel, Switzerland, Dieter has travelled the world for business and pleasure. He is the author of numerous articles in monthly publications, offering advice on expatriate assimilation and integration issues. He works with all ages and also helps the unemployed to successfully re-enter the job market. As a 2young2retire certified facilitator, he works with those looking for meaning in their post-career years, where he also took on the role as the Pass It On Network's country liaison for Switzerland ([www.passitonnetwork.org](http://www.passitonnetwork.org)). He continues to coach people all over the world as they make their transition to retirement, and, most recently, has developed *Dream...Plan...Live it* ([www.dreamplanliveit.com](http://www.dreamplanliveit.com)), a consultancy that helps clients actualize their dreams. But, first – Google him and take a look at his profile on LinkedIn; you'll be glad you did!



***If not now, when?***



## ***The Collaborative Entrepreneur***

*As the idea of a place of work moved from office to home to online community to global community, a focus on human connectivity prompted our next Player to initiate collaborative work for a world without boundaries*

**Situation:** Single, South African born, with dual-nationality and living in France, our Player's career included journalism, public relations, life coaching, world café hosting, training and management. She has worked internationally as an employee, a shareholder, a consultant, a freelancer and a free agent. At 68, she's in the final stage of winding up her full-time job. While a tad apprehensive about the risks involved in "letting go," her call is to collaborate with innovators around the world who are empowering positive aging.

**Goals:** Her goals were, and are, to pursue her passion for the positive aging movement, to travel globally, and to proceed to what she considers the next step in her life's work; developing the Pass It On Network, incorporating 60 countries and 100+ programs by 2015, while also spending meaningful time with her family and friends around the world.

**Actions:** Our Player's first challenge was to find an income to support her passion. She planned to begin by developing a coaching practice as well as by connecting companies setting up businesses in South Africa with the financial services they required.

An Internet search led her to pioneers and a training program in the field of reinventing retirement with purpose, meaning, and contribution. She trained in the 2Young2Retire program and then returned to the university to qualify as a professional coach. She went on to coordinate the 2Young2Retire network in Europe with its French counterpart, *Le Cercle des Seniors Actifs*, [www.cercle-des-seniors-actifs.eu](http://www.cercle-des-seniors-actifs.eu)), the association that supports the Pass It On Network.

She attended the first Positive Aging Conference in December 2007. That trip crystallized her growing excitement about positive aging and changed the course of her life. During this period of time, she was exposed to her first World Café, started building a network of contacts and has since hosted several World Cafes. It was also the starting point for her friendship and entrepreneurship with Jan Hively, co-author of this Playbook and an Encore Purpose Prize Fellow. In fact, Jan presented the Pass-it-on-Network project as their “Big Idea” at the Encore Summit in San Francisco, February 2013.

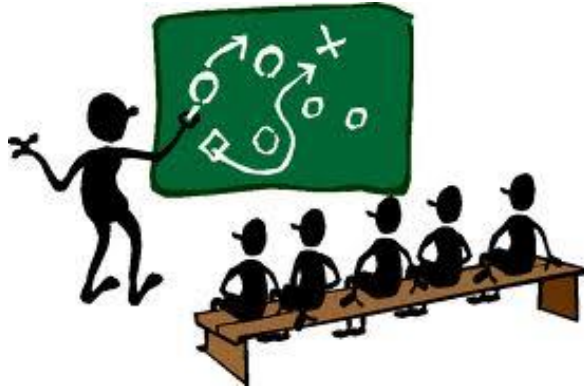
**Consequences:** The idea to build upon shared experiences grew as she learned. Today, our Player enjoys a consultancy retainer with a financial services company in South Africa that does 80% of its business internationally. She coaches, and she uses her bilingual communication and organizational skills as the International Coordinator of the Pass It On Network.

Our Player is a wonderful example of the importance of seeking out kindred spirits and being open to new possibilities and collaboration at this stage of our life. It’s both a way to connect and engage with others in a purposeful pursuit and a way of “giving back”.



**Moira Allan** wrote this real-life story

And, yes, it is her story. Moira is the International Coordinator of The Pass It On Network ([www.passitonnetwork.org](http://www.passitonnetwork.org)). Reach out to Moira through the website, or contact her directly at [moiraallan@yahoo.fr](mailto:moiraallan@yahoo.fr). But first – Google her and take a look at her profile on LinkedIn; you’ll be glad you did!



## ***A Journey to Self-Discovery***

### **When You Need the Courage for New Plays in a New Time**

*“Faced with the choice between changing one’s mind and proving that there is no need to do so; almost everyone gets busy on the proof!” ~ John Kenneth Galbraith.*

*This particular quote makes a clear argument for finding help when you are faced with changes that affect many aspects of your life.*

*Why? Because you are your best investment!*

**Situation:** After many years in his field of expertise, our Player realized that he hadn’t been happy in his work for years. However, he felt paralyzed about making a change or even starting the process of making a change.

**Goals:** Our Player had two goals, both of which were tentative in the face of having to deal with a major career change and the resulting impact on his income. Not only did he want to get away from his former career in marketing and business development, he yearned to write a book – a book that for the past several years he’d been saying he was writing. In fact, he had only been imagining what he would write and scribbling a paragraph or two.

**Actions:** Filled with uncertainty, he reluctantly chose to find help from a coach. As he began to work with her, they explored the plusses and minuses of sweeping change. Our Player began to realize several things. Read his words:

*“First, while my job had some low points, it was not bad. At least, it was not as bad as I sometimes made it out to be (a result of my focusing on the negative). I faced the fact that I could get myself worked up about what bad things could happen, instead of just living in the*

*moment. I began to realize that most things I worried about never came to pass. I decided not to worry until I had good reason to, and that wasn't very often.*

*Second, I realized that finding and getting a different job in my field wasn't the answer. Why go someplace else and just start doing the same thing in a different environment? So I stopped thinking about getting a new "job" and made the decision to make the current job work for me.*

*Third, I started to pursue my dream AND live my life fully by doing things I've wanted to do for years. I started bicycling and I loved it for the physical benefit as well as for the all-around good feelings it offered. (My coach pointed out to me that bicycling was aligned with a goal I set to lose a few pounds and tone up my stomach, as well as my personal mission of living with fun and creativity.) Better still, I started writing."*

**Consequences** Our Player continues working in his current day job where he has an income, health insurance and vacation AND has sent a first draft of his book to a publisher! His optimism and self-confidence is remarkable. He "knows" the book will be published and states that what he is *"really looking forward to is when the movie based on it comes out."*

Read our Player's words about where he is emotionally today: *"It's hard to isolate an experience and say, I'm different now, and it's because of this one thing. I'm more confident and relaxed. I've set goals for myself that, for the first time, are realistic. I'm doing what it will take to accomplish those goals and I will stay on that path, unless something happens indicating a course change. Then I'll adjust."*

He further states: *"I'm grateful to my coach, who not only helped, but, as I discovered later, tailored her help based on who I am. She offered numerous tools that I'm using, and for which I credit much of the change I'm experiencing. I'd recommend coaching to others; probably with a knowing grin on my face."*



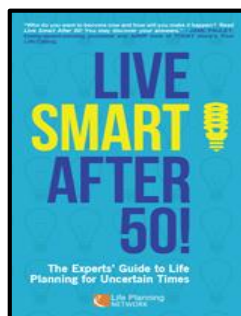
**Mary Radu** wrote this real-life story

Mary is a Certified Professional Coach and Philanthropy Consultant. She is the founder of Pathmaker Coaching ([www.pathmakercoaching.com](http://www.pathmakercoaching.com)), the Chairperson of the Northern California Chapter of the Life Planning Network and Past VP of the National Life Planning Network.

Since many mature workers have worked in only one field for years, and often in just one or two organizations, Mary knows that *“facing our financial realities along with the limitations of a single career is one of the most difficult and emotional transitions that many long-term workers will face in their lives. Making a change is often overwhelming.”* She adds that, *“There are resources in your community to help you get clear about what’s important, how to focus your limited time or money, and leverage your talents to make the best choices to support your life circumstances.”*

Reach out to Mary at [mary@pathmakercoaching.com](mailto:mary@pathmakercoaching.com). But first, Google Mary and take a look at her profile on LinkedIn; you’ll be glad you did!

**P.S.** If you haven’t yet read the book [\*Live Smart After 50! The Experts’ Guide to Life Planning in Uncertain Times\*](#), we recommend it. It was compiled and published by The [Life Planning Network](#) and provides a holistic approach to the second half of life. Mary was one of the editors of this comprehensive guide. A number of the authors and contributors to this Playbook were also co-authors of this terrific book. You can find coaches and other professionals who work with people in the second half of life on the Life Planning Network website. You’ll find that many coaches work with clients in person but also on the phone or via the Internet.





## ***A Story about Becoming a Life Change Artist\****



### ***Our Player and his Self-Portrait***

**Situation:** Our Player, like so many of our readers, lived his life on two levels. The public level was there for all to see. He kept his private “dream-self” hidden from public view.

On the public side of his life, everyone could readily see that he had left his position as an executive in a Fortune 100 financial services company to pursue his interest in painting and sculpture. What people did not see was that he still needed to generate income but had no idea how to do this in his reinvented field. They didn’t see his real-life identity crisis as, for almost two years after leaving his corporate role; he continued to describe himself as a “*former business executive*.” He did not know how to describe himself in the present tense, and felt emotionally uncomfortable throughout that painful time. He hated the discomfort and longed for new confidence as well as the opportunity to earn some income.

**Goals:** While our Player did not expect to replace his former income, he wanted to develop his artistic interests and talents while earning some money.

*Aye...Here’s the truth of it all –*

*Linking dreams and talent with reality is the bottom-line of a well-spent life!*

**Actions:** Our Player kept on painting and had some modest success by selling some of his work at one-person shows. He joined two non-profit boards, which, while unpaid, allowed him to become part of new communities of friends and colleagues. He continued to consult now and again. He created workshops that used art to teach organizational leaders how to become more innovative. Soon the workshops replaced consulting. With his co-author, Kathy Jordan, their book, *On Becoming a Life Change Artist*, is about the experience of making a big change. As it

turned out, the book was not so much about him as about others (much like this Playbook) who wanted to make major changes in their lives. He discovered he was not alone and that he had more in common with others than he thought! He wondered why he had kept his private-self so hidden when, as it turned out, it was a common experience that many people felt but few talked about!

**Consequences:** Read our Player's words: *"I have developed new skills and capabilities. I have built new networks of friends, colleagues and communities. I continue my artwork and have had exhibits. I do not earn much through my artwork. But my consulting, teaching and speaking in my new field—using art to help others bring out the best in themselves and their teams—provides an income flow. I feel as though I have created a new field. I have learned to let go of certain things such as my old identity. I even feel comfortable in describing the activities I engage in without the need to call myself just one thing. Most of all, underneath, I feel more whole as a person."*



**Fred Mandell**, Author, Artist, Contributor

This real-life story is from—and about Fred Mandell. His mission is to help individuals, leaders and their teams unlock their full creative powers. With a unique blend of practical wisdom born from decades of executive experience, and with creative provocation derived from his work as a nationally collected artist, Fred and his team guide clients through a rigorous journey of exploration, discovery and transformation.

Reach out to Fred at [famandell@verizon.net](mailto:famandell@verizon.net). But first, Google Fred and take a look at his profile on LinkedIn; you'll be glad you did!

**P.S.** \*Daniel Pink had this to say about Fred's book, [On Becoming a Life Change Artist](#): *"A book that manages to be exceedingly smart and enormously hopeful at the same time...It can help anyone create a more meaningful future."*

## ***Finding work in unexpected places!***



**Situation:** Sick and tired of corporate life, our player left his role as a business executive knowing only what he didn't want to do—that is, return to the same sort of work he had done for the past 25 years. At midlife, he knew there were many useful years ahead but had no idea what to do or how to go about it. Unlike the career decisions he had made so far—to accept promotions or not—he knew that this time around, a different approach was needed.

**Goals:** Our player set three basic goals. He wanted to take a short break, which he called a sabbatical, to regain his perspective and energy. He deliberately set out to learn more about different ways of working. And he decided to make comfort and fit a higher priority than money or other considerations in any new role.

**Action:** During his “sabbatical,” our player got involved in some community projects. This opened his eyes to a new understanding about how his workplace skills might be adapted. He also began doing project work for former colleagues and others through word-of-mouth referrals. This allowed him to observe and assess a range of work situations he was not familiar with.

After doing several projects for an executive outplacement firm, the company offered our player a so-called “permanent” role—one he would never have qualified for on paper but that made sense in the context of work he was already doing. Since he knew the organization, its culture and its people, he also knew the fit would be good. In negotiating terms of employment, our player reduced his schedule, and therefore his paycheck, to four days a week, allowing time to continue the community work he had begun earlier.

**Consequences:** Our player happily stayed in this role for ten years, leading the development of programs that offered alternatives to traditional retirement. Along the way, he helped start or

got connected to organizations and networks whose purpose was to promote new opportunities in the second half of life. Advancing this idea became his fulltime focus as he entered his own retirement years.

**Lesson:** If you can't see a clear path forward, get started by taking on projects or consulting gigs. This approach ensures there will be forks ahead that will offer choices along with continuing opportunities to learn and decide about next steps. With patience and persistence, good options will emerge.



This real-life story is from - and about - **Doug Dickson**. Doug is co-founder of the Encore Boston Network and the national Encore Network. He is past president of Discovering What's Next and the Life Planning Network, and contributing author to *Live Smart After 50!* & *Audacious Aging*. If you want to contact Doug, you can reach him at [doug dickson17@gmail.com](mailto:doug dickson17@gmail.com). But first, Google him, and check out his profile on LinkedIn; you'll be glad you did!

**P.S.** To learn more about Encore.org check out their web site: [www.encore.org](http://www.encore.org). You may also want to look up *The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life*, by Marci Alboher.

I can't go back to  
yesterday because I was a  
**DIFFERENT** person then.  
~ ALICE IN WONDERLAND

**You've heard of interns, externs and fellows, of course.  
Now, Meet the Midterns...leaving yesterday behind!**

*There are more than two million older, jobless Americans. Certain jobs are gone forever; long buried in the scrap heap of time. Add the stigma of long-term unemployment, along with shifting demands for new skills, and you will see the diminished prospects for re-employment in regular, full-time jobs like those many people once held.*

*How will you fare?*

*And, if you find yourself caught between the past and the present, what can you do?*

*Take a look at two Players' Midtern solutions.*

**\*Situation #1 – Player #1:** Our first Player was laid-off after 10 years in his position in environmental education. Although he had 18 years of experience, job prospects in the field were scarce. *"I looked at where I was and where I wanted to go."*

**Goals:** He had no immediate ideas. While seeking information, he discovered SHiFT™, a non-profit community network supporting mid-life transitions. SHiFT's recently launched Pilot Midternship Program offered him help with clarifying and setting his goals as well as with identifying his next steps in the transitioning process.

**Actions:** Together with SHiFT's staff, our Player discovered an opportunity in one of America's largest nonprofit organizations, an organization with a presence in 30 countries and throughout

the United States. The targeted company possessed the organizational size and structure our Player desired and, furthermore, it embodied the ideals he valued.

Our Player researched the company and spoke to many people, resulting in a blueprint for his Midternship and a subsequent contract with the firm. Working with the Human Resources staff, he identified three areas of focus: 1) leadership development, 2) succession management, and 3) coaching integration.

**Consequences:** His Midternship experience helped him reach his future goals. *“It gave me an inside peek at how a large organization faces challenges. It gave me the understanding that I could handle this type of work.”* From this experience he knew he wanted to pursue employment in the coaching arena. He had a Letter of Recommendation from a recognized and admired organization that was helpful as he began his coaching job search. He felt the company supported his Midternship goals: *“I made contributions. My input was valued.”* His only frustration was that his weekly work hours were limited. *“I was very interested in the work and would have liked to get involved in solving problems full time.”*

He praises SHiFT’s Midternship program as *“... a fantastic experience and an opportunity to explore the kind of work I want to get into.”* He continues, *“Both SHiFT staffers were outstanding in their dealings with me. They were at the top of their game through the whole process. They worked hard at finding a good fit and were fantastic in giving feedback, support and coaching.”* He says he would “Absolutely” recommend a Midternship to others.

**Consequences – Update:** As of February 2014, our Player says his new *“job is going very well. I have been with the State’s workforce development program for nearly two years. My Midternship helped me clarify how I could use my many transferable skills to work in a different context. It also allowed me to engage in the challenges of providing relevant, substantial professional development opportunities for motivated staff members. I use those insights in my daily work with job seekers, helping them not only land a job, but land the right job that is a match for their skills and interests.”*

**Sarah Rhude**, writer of this Midtern story, has been a freelancer for many years. Sarah especially likes writing stories about people’s life journeys. After spending a season as a family member’s caregiver, she is now employed by a financial-services firm. She loves words and enjoys writing and playing Scrabble. She contributed this real-life story to Karen Greer who, in turn, shares it with you!

## **Our Second Midtern's Story**

**Situation #2 – Player #2:** Our Boomer Player was part of a workforce reduction process in a local college. She had been a Development Information Assistant. She heard about SHiFT's Midternship Project through the local Workforce Center.

**Goals:** Because she had been through the process of caregiving with her parents in senior residences, she knew how important it was for staff at the care facility to know how to connect with the residents. After the lay-off, she decided to change to a Senior Services career and wanted to get some practical experience in working in senior residences.

**Actions:** At a high school reunion she talked with a former classmate who referred her to the administrator at a local senior care facility. In their conversation, she inquired whether they ever engaged older interns. He was open to the idea. She also connected with the staffers for the Midternship Project. They worked out what kind of classes she would need to take at the local Workforce Center and local Technical College to prepare for this career shift. When she met with the staffers, she learned more about the Midternship Project and how it could assist her in changing careers.

Because our Player had done some preliminary research about care facilities, she was able to share the names of contact people in assorted care facilities. Midtern staffers made the connections, acting as 3rd party brokers for the mature worker. She did end up interning -- or "midterning" as the arrangement was known -- at her original contact facility. She spent three months there, working an average of 20 hours per week.

During her time at the care facility, her contract stated that she would spend time with the residents, nursing assistants, nurses and household coordinators to get a full view of all that happens. She was also exposed to a new model for resident-care that allows more flexibility with the resident's daily schedule. This exposure made a difference as she went forward to seek full-time employment.

**Consequences:** A few months later, based on her previous volunteer work and her extensive Midternship, she was accepted as an Activities Assistant/Volunteer Coordinator at her volunteer care facility.



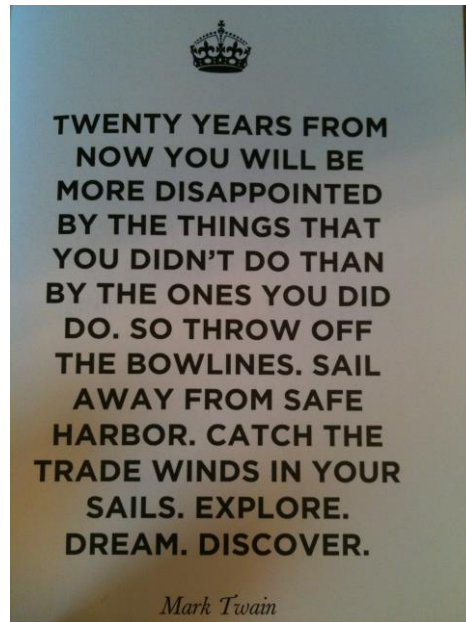
Our Player is very pleased with her new career and has upgraded to a Household Coordinator position. With support from the facility, she also completed the Health Support Specialist Program through a state aging services organization, which has enhanced her knowledge base for caring for the seniors who depend on her. She says: *“I do know I make a difference in the lives of the residents I serve. I can tell by the light in their eyes and the hugs I receive. Many come right out and tell me they look forward to seeing me.”*



**Karen Greer** wrote this real-life story. Karen has extensive experience in coaching individuals and groups in career and life planning in her private practice and is specializing in assisting *older workers and retired individuals* looking for a meaningful life. She consulted with SHiFT ([www.shiftonline.org](http://www.shiftonline.org)) and staffed its pilot Midternship Project where people over 50 tried out new careers. Reach out to her at [kgcareer@msn.com](mailto:kgcareer@msn.com). But, first – Google her and take a look at her profile on LinkedIn; you’ll be glad you did!

**P.S. Did you know** that in 2010, SHiFT™ developed an innovative pilot program, Midternships, to support mature workers who wanted to gain hands-on work experience in a new career field? The funding for this program has ended, and SHiFT is looking for ways to revive it. It’s the type of program that can be replicated in other states. For more information, go to [www.shiftonline.org](http://www.shiftonline.org) and check Programs and Events.

**And, did you know** that applicants for internships now include many workers over the age of 50? Leading-edge employers, such as Sara Lee, have stepped up to the plate because many realize that older people offer a level of maturity and experience not always found in younger interns. If you are planning to return to school, either for advanced learning experiences or a degree, check with your institution of higher learning (including online learning institutions) to find out more about their internships for mature students.



### ***Explore, Discover and Reclaim your Life***

**Situation:** After 25 plus years working in wealth management at major Wall Street firms in Boston, our Player was asked to lead a national business for her firm from its headquarters in New York City. Liking her work and needing to continue to earn a good income to help support her family, our Player accepted the position and worked in New York City while her family remained in Boston. She loved her work and earned a good income but, over time, realized that she was paying a high emotional price for being separated from her family during the week.

Two years later, to add to the drama, her firm was acquired by another firm, leading to retrenchment, frustration and uncertainty across the organization. Somehow, she was able to navigate through the disruption and kept her position while many were losing theirs.

**Goals:** What was also emerging was her desire to make changes on two fronts. First, our Player wanted to find new professional challenges. Second, she wanted to return to work in Boston where her home was located. She knew she didn't want to assume the same professional role again in Boston, knew she wanted something different, but didn't know what kind of role she wanted.

**Actions:** Our Player decided that the next step was to learn more about the transition process. She signed- up with a career/life coaching center and learned that such life transitions do not

happen overnight. She went through a process of “internal analysis” --sorting out values, likes and dislikes, interests and what might serve as guides for her next path.

All of this helped her prepare for the change that needed to happen. After months of deliberation and preparation (while still working), she got her opportunity.

On a Friday before a long holiday weekend, she was told that another round of layoffs was coming company-wide and was asked to prepare a list of people to be laid off from their national team. Without speaking to her husband, lawyer or anyone else, she responded: "I have a better idea. Lay me off. Save some of the other employees. I am not being altruistic. It's just that I cannot live in one city and commute to work in another city 200 miles away any more." As she saw it, the opportunity to make a change popped up unexpectedly, and she was now ready to jump on it.

**Consequences: Lessons learned:** Preparation is key. Understanding the process of career and life transitions was essential to her keeping her head above water. Take a risk. Sometimes you need to get out of the path, the rut you find yourself in. You have to take a risk.

She now uses her skills while working for three amazing organizations: She is an Innovation Fellow with Encore.org, encouraging the financial services industry to embrace and support encore careers for their clients. She also works with an international women's professional network, and third, advises a start-up business focused on women and finance. She loves the work, the challenges and the opportunity to make a difference.

Throughout her personal journey, she was guided by the quotation from Mark Twain that appears at the heading of this real-life story. *So...throw off the bowlines and catch the trade winds in your own sails.*



This real-life story is from—and about—**Anne Greenwood.**

Following a successful career in wealth management firms, Anne recently joined Encore.org as an Innovation Fellow. Anne comes to Encore.org following a Fellowship at Harvard University's Advanced Leadership Initiative. If you want to contact Anne, you can reach her at [agreenwood@encore.org](mailto:agreenwood@encore.org). But first, Google her and take a look at her profile on LinkedIn. You'll be glad you did!

## ***Unexpected Consequences – Balancing a For-Profit with a Not-for-Profit Business***

**So be sure when you STEP,  
Step with CARE and great TACT.  
And remember that Life's  
A great Balancing Act!  
-Dr. Seuss**

*While life itself is a balancing act, and there are no prizes for keeping the most balls in the air, some people have found that there is a grand prize for balancing a for-profit business with a life changing not-for-profit business; a prize so unexpected that the results can take your breath away.*

**Situation:** Years after making a values-based life commitment to move his business from the Mainland to Hawaii, our Player became the leading full-scale corporate event designer on the Hawaiian Islands. His for-profit business was thriving. His artist's imagination was challenged each and every day of the year, holidays included. A typical workweek demanded 60-80 hours of time and energy. So, why would he need or want to do more work?

**Goals:** Simply stated, our Player wanted to give back to his community. He wanted to find a way to re-purpose some of his work following his team's huge-scale events. In his words: *"Our non-profit business blossomed from the simple goal of finding new purposes for flowers that were typically discarded following many events."*

**Actions:** Our Player, along with his small team, began by bringing gifts of flowers to hospitals, assisted living facilities and hospices throughout the State of Hawaii. It was an idea whose time had come and the flowers spoke for themselves. That's all it took. Both the for-profit and the not-for-profit businesses got busier and busier. Soon they needed additional help with the re-purposing of the flowers and his team's reputation flourished and grew.

**Unexpected Consequences:** Our Player says that: *"Today, we are as well known for our non-profit work as we are for our for-profit work. While we make no money in the non-profit*

*arena, our reputation for doing good has resulted in more for-profit business than we ever imagined.*

*Another unexpected consequence is that my 75-year-old mother spends an increased amount of her time in Hawaii rather than on the Mainland where she often spent rainy winter days longing for the islands, the sound of the ocean, the white sand beaches and the soft trade-winds. When she is on-island, she recruits volunteers, many of whom are her contemporaries, and together, they have realized new meaning and injected new energy into their own lives through service to others.”*

Our Boomer Player summarized his thoughts on your behalf: **“Remember that innovation is the result of a young mind...not of a young body.”**



**Steven Boyle** wrote this real-life story

Steven’s team designs and produces breathtaking full-scale events to such prestigious occasions as the Governor’s Ball, Hawaii Food & Wine, and the James Beard Dinner. Springing from his goal to give back to the community, his non-profit, [www.rebloomhawaii.org](http://www.rebloomhawaii.org), re-purposes leftover flowers from events into new arrangements and delivers these re-purposed arrangements to hospitals, nursing homes and hospice centers throughout the state.

Do you have a creative idea about combining a for-profit organization with a compatible not-for-profit? Then, reach out to Steven at [steven@stevenboyledesign.com](mailto:steven@stevenboyledesign.com). But first, take a look at his work on his website at [www.stevenboyledesign.com](http://www.stevenboyledesign.com) or on Facebook; you’ll be glad that you did!

**How about you?** Are you interested in finding a job or some work with a non-profit?

According to HR’s ([www.nonprofithr.com](http://www.nonprofithr.com)) recent survey of more than 400 non-profits, 45% plan to hire more workers this year. Check it out! Or, are you interested in starting a non-profit of your own? Browse the Internet as there is a great deal of solid information about this way of doing business.

***Adrift - Against all Odds -  
Overcoming hard times on the journey to finding an undiscovered self!***



From a painting by Nancy Poucher

**Situation:** Our Player was unemployed for three years. She was stuck. She despaired. Overschooled in an arts management career that was pushed upon her by her family's determined, misdirected effort to reverse their own loss of face and fortune, she was desperate to find work that was true for her.

She knew she would rather forsake security and comfort if she could only find out what she was meant to do with her life and her work. She saw counselors and coaches as upholders of cultural norms that cautioned her away from risky behavior. She saw older friends who, while testing their own creative edges, dropped back into stultifying lives. Still – she was stuck.

**Goals:** Our Player wanted to put herself in the way of opportunity. She read widely trying to coax herself out of the shadows. She knew she liked nature, color, philosophy, lonely geographic locations and working with her hands. (She had a showy, abandoned degree in Mezo-American art.) She wanted to break the noose of social structure that had shaped her taste for the rewards of professional life. She believed she had to be free to change rungs on the social ladder in order to locate her undiscovered self.

**Actions:** Our Player needed training of some kind. In conversation, she made a critical connection: the only time she felt close to her father was when they worked on car engines together. This hobby of his enabled them to talk as if they were not separated by sex, age or role. She thought of automotive school as one option, but the training was too long and expensive for an unproven interest. Making that connection, however, alerted her to related reading and

ideas. Soon after, news of the oil strike in North Dakota and the call for truck drivers spoke to her. She read about the rugged life, quick money and strangeness of the whole trucking scene there. She looked into getting her Commercial Driver's License and started interviewing truckers at diners. She found a woman who loved the life and referred her to a local driving school. Despite the \$2400 for lessons and the sinking stomach she got looking at her diminishing savings, she went for it.

**First Consequences:** A month later, our Player was a newbie driver and had the literal and figurative scars to show for it. At the wheel, she felt that this was the first real thing she'd ever done—a pure Hobbesian\* state, she thinks, then laughed at herself sitting atop a 10 ton Peterbilt 386 truck! Though she'd risked much, put her house up for rent, farmed her willing daughter out to her neighbor's house for 6 months, and headed to North Dakota with the “almost certainty” of a job, she was convinced that at the end of all this she'd know more about herself than she ever would staying home and riding habit's road. “From seven feet off the ground, you see the world differently,” she says.

**Consequences:** Our Player stayed six months; slept in trucks almost half the time, drove some rigs by chutzpah alone, and made \$50,000. She marks it as the best career move of her life for it showed her she could do anything she put her mind to, that she was tough and street smart, and that she still loved color and nature and now -- trucks. Her first job after returning from North Dakota was working for a truck and van painting company with acceptable pay and benefits! Prior to North Dakota, our Player would never have thought of looking for work where she does now, and her guess is that no career counselor would have directed her there either. As for the long-term implications of her experience, she's not terribly concerned. Some fundamental part of her has made itself known and won't easily back down.

**Lesson:** There are many unexpressed aspects of ourselves awaiting the opportunity to show themselves. We must be willing to reimagine the future and act on it. This requires letting go of assumptions as to what our lives have to look like in order to feel successful, secure and real. When will we locate the inner trucker, artist, teacher, or movie ticket vendor in ourselves? Can we think outside our social station, education, set of tastes and conventions to locate a more vital self who sees options differently? At 62, our Player said it was her trucker-life that led her home, and the person who now inhabits her bones feels like the one who was meant to be there all along.



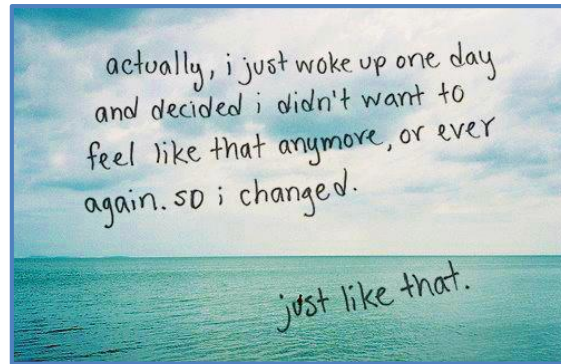
**Kendall Dudley** wrote this real-life story.



**Kendall Dudley**, MA, is a career and life design consultant, presenter, teacher, artist and travel leader. He works with private clients in person, on the phone and online. He presents regularly at national career development conferences, runs programs on creativity and life direction, leads life design journaling retreats to Morocco, and is program committee chair for the New England Chapter of the Life Planning Network. If you want to reach out to Kendall, email him at [lifeworksdesign@verizon.net](mailto:lifeworksdesign@verizon.net). But first, Google him at [www.kendalldudley.com](http://www.kendalldudley.com) and check out his profile on LinkedIn; you'll be glad you did!

**P.S.** \*Look up Thomas Hobbes for more about the Hobbesian state on Wikipedia.

## Good Fortune Favors the Prepared Mind...



**Yeah...sure....but...most people still need to muster their courage, take action, and overcome the challenges of change.**

*“Who doesn’t fantasize about a second career, a new beginning? Perhaps you’ve worked in the same field for twenty-some years and have run out of fresh challenges. Maybe you feel you have talents that are going to waste. Or there’s something you’ve always wanted to do that’s calling louder and louder.*

*No two paths are the same. Everyone is faced with a different set of challenges. But those who succeed share common threads. Many of these men and women are spurred to discover what really matters to them and transform their work lives (and, in turn, their personal lives) by a crisis or loss that starkly reveals the fleeting nature of a life.”*

***Kerry Hannon***

**Situation:** Our Player enjoyed a successful career as an author and a journalist with national magazines and a major national newspaper where she was a personal finance columnist. The work was challenging; the pay was good and her colleagues were valued. BUT...she longed to write about different topics, have control over her time and not have to ask permission to spend time with her ill father, or to walk her dog, ride her horse through the Virginia countryside, or spend time with her nieces and nephews. She was *“worn down by the sameness of her job and wanted to hit the refresh button.”*

**Goals:** To learn, to write, to meet and counsel people from all walks of life: people ranging in age from the early 40s to 70-plus -- people who were ready to follow new paths and who had the courage to change their lives in order to do so.

**Actions:** Our Player took her own advice and started her own business. Her first effort was to create and write a regular column for one of her former employers, *U.S. News & World Report*—its “Second Acts” feature. She interviewed dozens of people and was inspired by their courage to meet the challenges of change and to take the risks associated with completely new ventures initiated at or beyond the halfway mark of life.

*“What struck me most was that the people I interviewed shared a clear confidence in the direction they had taken, rarely second-guessing their choices. Their common theme was that they only wished they had made the move sooner. And that said it all for me.”*

Our Player persisted in meeting her own challenges of change. She continued writing and accepted speaking engagements across the nation. She felt clearly blessed, having worked hard to develop an excellent reputation and contacts in her field, nourished through some behaviors begun in her 20’s --a commitment to networking, staying in touch with former colleagues, and never burning a bridge when she moved from one employer to another. Her early action-plan included staying open to assignments that helped her to move forward, and pushing herself to stay in contact with former editors.

**Consequences:** Although it took several years for our Player’s business revenue to match her old salary, and she pays for her health insurance and saves for her retirement fund, she believes you can’t put a price tag on the freedom she now has. Today, our Player has again “fallen back in love” with her work and is already planning for income continuing through what she had previously labeled “retirement years;” generated by her books, blogs and other writing.



And, yes, this is **Kerry Hannon’s** story and she’s living her dream. Her message is that *“the courage to change and to persist through the many challenges of change is the golden key to unlocking the door to your future.”* Reach out to Kerry at [www.KerryHannon.com](http://www.KerryHannon.com). But first, Google Kerry and take a look at her profile on LinkedIn; you’ll be glad you did!

## ***Crafting Community***



***The answer to both life and work questions is often found in the simplest of ideas.***

*This Player illustrates our growing capacity as mature adults to connect what we enjoy doing here and now with what's possible to meet community needs and earn an income.*

*His story demonstrates the pragmatic creativity that grows with age, as described by Gene Cohen, founder of the National Center for Creative Aging, [www.creativeaging.org](http://www.creativeaging.org).*

**Situation:** Our Player is a hands-on guy whose mind is always busy bubbling up new ideas while he's doing house-husband chores. In 2010, a year after his mother died, he wanted to create a memorial for her that would recognize her history as a teacher. He used some boards from their family's barn, built a crate-sized model of a one-room school that looked like what she'd taught in, filled it with free books, and mounted it on a post by the sidewalk in front of his house. A wooden sign showed his mother's name and the simple instruction: "Take a Book, Return a Book." First, "*People just kept coming up to it, looking at it, patting it, and saying it was cute.*" Within days, however, a remarkable scene emerged. Neighbors who'd never spoken to each other before were suddenly chatting in the street about their reading choices.

**Goals:** During the same period in 2010, our Player joined a group of wanna-be entrepreneurs piloting a SHiFT Network program called Make>Shift. A dozen people studied trends and brainstormed ideas for services and products that addressed needs generated by the trends. One of the needs was for social advocacy -- building neighborhood connections, capacity for

sharing, and a renewed sense of community. Our Player saw the connection, enlisted help from an outreach program director at his state university, and set two goals: 1) creating more “Little Free Libraries” than the 2,509 public libraries that Andrew Carnegie had built throughout the world; and 2) earning income to help support his family.

**Actions:** Our Player started building different models of Little Free Libraries as requests came in -- for a log cabin, a barn, a house, a day care center, etc. Newspaper coverage generated a booming number of orders, so our Player and his university partner created a non-profit that provides logistical assistance to people who want to become mini-librarians. They have a website, [www.littlefreelibrary.org](http://www.littlefreelibrary.org) that sends out both finished libraries and kits that people can use to construct the mini-libraries. A map tracks the global locations of Little Free Libraries.

**Consequences:** Spring 2014, there are over 15,000 Little Free Libraries in over 60 countries around the globe, with library associations as the biggest customer. As the CEO, our Player takes a modest income and engages part-time staff for customer support, educational programs, graphic arts, etc., and contracts with 5 different carpenters. Educational programs include: Books around the Block (child literacy), Friends through the Years (an intergenerational program), Small Towns (placed where there are no public libraries), and Good Global Neighbors (digital communication about books). Our Player says that he enjoys hearing people describe Little Free Libraries as a worldwide movement, a grass roots revival, and a folk art revival. “The best thing about them is that people can make them their own.”

Our Player was asked by a reporter, “This started out to honor your Mom. What would you like to say to her now?” He responded, “She loved to dance, so I tell her that now she is dancing everywhere in the world.”



*Do you want a Little Free Library in your neighborhood?*

*Check out the website [www.littlefreelibrary.org](http://www.littlefreelibrary.org),*

*Look at all the photos and order a model that fits for you and your community.*

*And then think about what YOU would enjoy crafting that might generate a community or worldwide movement!*

**Jan Hively** wrote this real-life story about her fellow Encore Entrepreneur and friend, **Todd Bol**. You know about Jan; now...Google Todd. You'll be glad you did!



## ***The Encore Entrepreneur - Connecting people and ideas...***

**Situation 1 – That Was Then...** “Work-ready youth for a youth-ready workplace,” was the slogan for our Player’s first non-profit start-up. She brought together employers, schools, and non-profits to supplement classroom learning with community service learning and workplace learning. The goal was to prepare high school graduates with the work skills, habits and attitudes to be maximally productive – as parents and students and citizens as well as employees. With a state contract, our Player went on to develop guides for students to develop individualized life/work plans that would be supported by parents, teachers, and youth workers. She started to focus her PhD dissertation to show how life/work planning was encouraging students to become independent learners and productive workers.

*And then the axe fell!* A new Governor re-organized the state department of education and terminated our Player’s contracts and the life/work development project.

Our Player needed a new PhD dissertation topic and a new source for financial support.

**Goals:** She thought about the productivity of people at the other end of the age spectrum. Both seniors and youth were perceived to be “dependents.” She’d been emphasizing the capacity for productivity of youth. Maybe it was time to emphasize the capacity for productivity of seniors.

Where this Player had been working, in rural America, most of the young families had long since migrated from the farm to the city, leaving behind a majority population of “old folk.” Who was doing the work in those rural communities? Who was caring for the elderly?

**Action:** Our Player shifted her focus from youth to older adults, assembled an advisory committee of state and local leaders, and developed the “Productive Aging Survey.” Through focus groups and interviews conducted with hundreds of older adults, she found out how rural elders were using their time, and was amazed by how productive they were --- because they had to be. County commissioners and mayors, grocery store managers and attorneys – were still working in their 80s. They were caregivers for their neighbors as well as their grandkids and

family. They were the only people available to do the work in rapidly aging communities --- but more important, they were doing a great job and felt good about themselves.

**Consequences:** The survey results led not only to good publicity about our Player's thesis titled *Productive Aging in Rural Communities*, but also to her second non-profit, the Vital Aging Network (VAN), [www.vital-aging-network.org](http://www.vital-aging-network.org). VAN's purpose was and is to raise awareness about the productivity of older adults, and to connect them with opportunities for promoting their self-determination, community participation and wellness/quality of life.

During the dozen plus years since she completed her PhD at the age of 69, our Player has created a new Encore career in the growing field of Positive Aging – recognizing and building on the assets of older adults. She is still guiding life/work planning –but now she talks with and about older adults rather than youth. She moved on from VAN and co-founded the SHiFT Network that supports vocational transitions from midlife on.

Lately, our Player has been deeply involved as the co-author of an online curriculum preparing senior service providers to empower their clients through Advocacy Leadership for Positive Aging, [www.alpa.lifeplanningnetwork.org](http://www.alpa.lifeplanningnetwork.org). Also, she has collaborated with colleagues in other countries to launch the Pass It On Network, an online global exchange of low-cost ideas, projects and programs developed by and for older adults to create mutual support, meaningful work, and expanded learning. Check it out at [www.passitonnetwork.org](http://www.passitonnetwork.org). As she has said, “I feel lucky to be doing what I love with a multi-generational group focused on the positive side of aging.”

**Situation #2: – This Is Now!** But now, at age 82, our Player is facing a problem that is coming along with the benefits of added longevity for a lot of us. Here's how she describes it:

*“Even though I’m working as hard as I ever have, my earned income is dwindling to zero. I hate to ask for money for myself, so I’ve been spending down my savings to cover the costs for conference travel and website development that go into my work as an Encore Entrepreneur. Now, I’m feeling anxiety about living beyond my savings.”*

*“Working on this Playbook has led me to think about updating my resume and making use of social media. My goal is to find sufficient funding to cover all of my project expenses while promoting the project itself. Given my hang-ups about asking for money, maybe I can find a commissioned agent who would work with me on this.”*



Our Player will be negotiating from a position of strength – because she’s prepared to share her strengths to fit her mantra, “*Meaningful work, paid or unpaid, through the last breath.*”

Yes, this real-life Player is a Producer, **Jan Hively**.



*When most of the people you’re working with are unpaid volunteers,  
it’s hard to ask for money. But let’s face it, if you don’t negotiate a contract  
that includes some pay or benefits or at least covers the costs for your work,  
you won’t be able to participate.*

You’ll find a brief description of the global networking that Jan and Moira Allan are doing in the new e-book *Sharing Revolution: The essential economics of the commons* by Jessica Conrad. You can download the free e-book directly from [www.onthecommons.org](http://www.onthecommons.org). And, if you would like to connect directly with Jan, email her at [hiveloo1@umn.edu](mailto:hiveloo1@umn.edu). But first—Google her and take a look at her profile on LinkedIn; you’ll be glad you did!

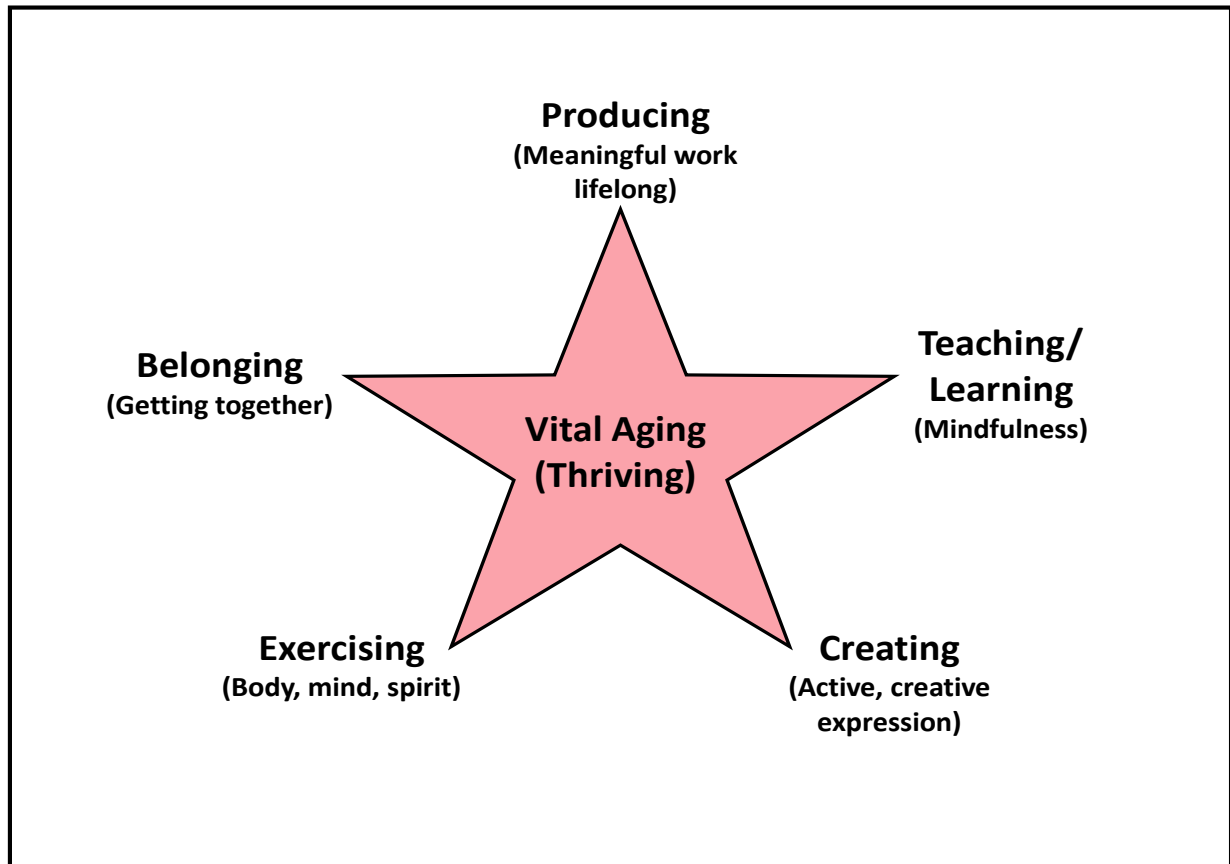
P.S. Jan and Moira have designed their work in response to the challenge called out by Thomas Banyacya, Elder of the Hopi Nation. Here are the concluding words of his poem, to inspire you to get on with your own journey!

*Gather yourselves!  
Banish the word ‘struggle’ from your attitude and vocabulary.  
All that we do now must be done  
In a sacred manner and in celebration.*

*We are all about to go on a journey,  
We are the ones we have been waiting for!*

## Afterword

### *Moving from Inspiration to Action*



Chris Kennedy w/Jan Hively, [www.age2age.com](http://www.age2age.com)

**What's next?** We're living longer. The traditional retirement age of 62 or 65 no longer works for most people. By the time people reach age 65 there may be another 20 -30 + additional years—that's a lot of years to just sit around.

It's important not to view retiring from your job (or being retired from your job) as retiring from life. It's less important to think about what you're retiring from and more important to think about what you're retiring to.

We learn from positive psychology that well-being is a combination of connection, engagement, purpose and meaning. Continuing to work, whether for a fee or for free, is a way to stay engaged in the world – and a way to use your knowledge, skills and life experiences -- which both helps

you feel better about yourself, and also enables you to be financially independent for a longer time so that you can lead a happier and healthier life.

As you've seen from the journeys of our Players, there is a variety of new ways to work in the 21<sup>st</sup> century. The Players have highlighted some important elements of the challenge.

On an individual level, we need to assess our skills and potentially learn new skills to meet the needs of the changing global economy. In addition, we need to think creatively and open ourselves to new possibilities of ways to work. It's helpful to be clear about our goals and what we have to offer. We also need to educate employers and clients about what we, as older workers, bring to the workforce. This means confronting our own myths about aging in order to educate employers and debunk the myths they hold onto.

There is no "right way." Work may be full-time, part-time or some of the time. For some of you, continuing to earn income is essential so you don't outlive your money. For others, the amount of money earned may be less of an issue than the importance of connection, engagement and giving back. Perhaps living your lifelong dream is front and center. Or you may be focused on creating your legacy for the benefit of others.

Whatever your motivation, Carleen MacKay and Brad Taft's eight-step process shown here can be your guideline to move from inspiration to action.



## Afterword continued...

### *The Eight Steps\**



*\*Once you have skimmed this quick peek at the eight-step process, go to [www.sdmaturoworkers.org](http://www.sdmaturoworkers.org) and click on Resources for Job Seekers. Read the FREE e-book, Plan “B” for Boomers, for a comprehensive look at the process.*

**Step #1** - Reading others’ stories is the inspiration we have offered to help you “let go” of a past that belongs in the past! If you are reluctant to meet the challenges of change, as so many people are, remember the words of John Kenneth Galbraith who famously said: *“Faced with the choice between changing one’s mind and proving that there is no need to do so; almost everyone gets busy on the proof!”* Don’t be those people. Let us help you to move forward.

**Step #2** –Internal analysis is a way of looking at the new you. Looking at your “inside” self is about imagining new dreams and new ambitions that fit who you are today. When you invest in yourself, we guarantee the results will feel much like listening to the lyrics of Leslie Bricusse and Anthony Newley’s old song: *“It’s a new dawn – It’s a new day – It’s a new life.”* Take a dose of inspiration during this “time-out” for a song that matters. Listen to Nina Simone or Michael Buble’s versions – take your pick! Both are on You Tube.

**Step #3** – Following the marketplace trends is no longer optional. Purposeful passion is only useful if it is needed, in one way or another, by the world today. Know that when you align who you are (Step #2) with what the market needs, you may expect the outcome you seek.

**Step #4** – This step of describing “hot” opportunities takes you into deeper water. Not only do you need to explore market-driven options, you need to hone and refine these options into what’s “hot” for you at this stage of life and work.

**Step #5** – Explore your options. For example, should you continue to work full-time? Or, might you volunteer or work virtually, or...? Looking deeply at your many ways to work determines your approach, your challenges and the marketing tools you'll need for the journey.

**Step #6** – Identify your challenges and barriers. In business we call this a SWOT analysis (look it up). You may need to invest in some new skills (barriers) or reach out for new connections (challenges) -- challenges that we all face when we widen our circle of friends and contacts. Identifying and overcoming challenges and barriers means thinking about your career as your *business* -not your job - which, of course, it is.

**Step #7** – Write down what you plan to do in order to achieve your goals. The plan needs to be Specific, Measurable, Action-oriented, Realistic and Time-framed. On the web, this is labelled as “SMART” planning. Review your plan with trusted advisors...just like business leaders review their plans with their Boards of Directors!

**Step #8** – Now, at long last, develop marketing tools that you specifically design to support the path you have chosen. Tools may include biographies, websites, LinkedIn and other social networks and occasionally a resume template. Why have we waited so late in the process in order to advise you to create your marketing tools? Because tools and other communications must support your strategic plan, goals and qualifications for going forward, and NOT simply define your past (that's what resumes were for, remember?).

*Does this sound like a lot of work? Maybe...Maybe not!*

*It took me about 3 weeks – beginning to end.*

*It was time well spent.*

*Carleen*

***Your future is, as it's always been, your best investment in yourself!***

## **Afterword (*conclusion*)**

### **To Our Readers:**

Thank you for inviting us to share your journey into this exciting new time and new day for all of us. We trust that our Players' stories, replete with lessons they have learned in maturity, will open your eyes to options you may have imagined but never dared to dream.

Please reach out to contributors whose stories inspire you. They will be happy to connect with you and extend the hand of friendship to fellow travelers on this next leg of our journey.

### **To Our Writers/Players:**

We are grateful for your generous sharing of real-life stories and thank you for your contributions to this Playbook. Use it well! Post the Playbook on your websites. Share with your clients or with friends who are struggling to find their own next steps!

### **To our Colleagues at the Boomers & Beyond Special Interest Group and the Life Planning Network:**

Thank you for agreeing to post the Playbook on your websites. We hope you will encourage your readers to copy and use their copies on their own websites in order to help their clients and others in need of inspiration for their own mid- and later life careers.

**Jan Hively, Carleen MacKay and Dori Mintzer - 2014**

***P.S. There's a Bonus Gift on the next page...***

## Shared Knowledge – A BONUS GIFT



The first Boomers+ Playbook was published by the San Diego, California Mature Workers Coalition. Both of our teams agree that *it will take all of us* to carve new paths into the future. By sharing our stories, we have offered people from all walks of life the very help they may need at this moment in life's journey.

We are grateful for the collaborative spirit of our San Diego colleagues.

### Playbook Producers...

The County of San Diego's Aging & Independence Services,  
a Health & Human Services Agency

**Here's the link!**

Click on or go to: [www.sdmatureworkers.org](http://www.sdmatureworkers.org)

Select Resources for Job Seekers and download the SD Playbook.

The wealth of information both teams have provided is FREE. No strings are attached except our expectation that you will use the Playbooks to *Pay it forward\** and provide support for others along your way.

**\*Pay it forward** is an “expression for describing the beneficiary of a good deed as repaying it to others instead of to the original benefactor.” (Wikipedia)