



Golden Boomers:

Creating a Second Midlife for Meaning and Money

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Preface

Looking Forward with the Journal

We are happy to present this issue of the Journal dedicated to the baby boomer generation now beginning to enter their 65th year of life, with Guest Editor **Helen Harkness** of Career Directions, Garland, Texas. Helen has now contributed guest editorship to two consecutive issues of the Journal in the same year, for which we are grateful! A hearty **thank you, Helen!** Our strong thanks go also to the authors of these excellent articles about Golden Boomers.

Here is what we have planned for future issues of the Journal:

Volunteering, with Guest Editor **Sarah Toman** of Cleveland State University, in Ohio.

Book Reviews 2009-2011, Part II, with Book Review Editor **Freddie Cheek** of Amherst, New York.

Multicultural Issues Impacting Careers, with Guest Editor **Courtland Lee** of the University of Maryland.

Career Development Practices in the Mid-East/Africa Region, with Guest Editor **Rich Feller** of Colorado State University.

Emerging Developments in Technology, and the Careers they will Produce, with Guest Editor **Dr. Hwa Lim**, a San Francisco Bay Area futurist expert in the sciences of Information Technology, Bioinformatics, Nanotechnology, and related emerging futuristic career opportunities.

Steven E. Beasley, Managing Editor
Career Planning and Adult Development Journal

Introduction

INTRODUCTION TO THIS ISSUE

Golden Boomers: Creating a Second Midlife for Meaning and Money

Initially, I was surprised when asked to act as Guest Editor for this journal issue focusing on our Golden Boomers. My birth date labels me as one of the Silent Generation, and frankly, I am the parent of Golden Boomers. However, in reality I have been experiencing for decades what the Golden Boomers are currently moving towards. The chaos of my personal and professional life forced me to move resiliently through our society's countless, mindless myths as part of my mission to achieve meaning and money – purpose and profit. My claim to fame on this subject may relate to Mark Twain's quote: "You can't no more teach what you don't know, than come back from where you ain't been." And I have been there!

Controlling our age begins in our heads – I plan to remain ageless and become a centenarian. Defying the mindless myths that are now ready for the crap-pile is a challenge, but a necessary requirement for me to continue succeeding in pursuing my career/life purpose. My mantra to all is: Focus on Functional Age: Forget Chronological Age!

To die young and healthy, as late as possible, is not only my personal objective, but also the major training I provide for my Golden Boomer clients. The first and primary step in achieving this is identifying the purpose we can successfully pursue with passion (for meaning and perhaps money), in one form or another, for as long as we live. This is no easy task, coming from a culture that has primarily evaluated a successful career as being based on achieving status and money. In reality, the attitude has been focused on an either/or mentality – meaning or money. In other words, we must choose only one since we have been told we cannot expect to get both. Fortunately, perhaps this is beginning to shift, especially in this Golden Boomer group who took time to write these articles.

I carefully considered who to contact to best communicate the thinking and the action of the Golden Boomers as they head into 2011. I decided to tap into my associates and contacts who are academic and professional futurists, and also the cadre of Golden Boomers who are actually experiencing our current personal, social, economic and philosophic changes. The result is a collection of formal and informal views of the Golden

Boomers. They are providing excellent insight on what they are learning in moving from the *Organizational Man Success Syndrome*. Many Golden Boomers originally bought into this, in spite of their youthful dreams of creatively reframing our world. These philanthropic thoughts may be beginning to return in spite of the economic downturn, or perhaps because of it.

However, a report, *Baby Boomers Approach Age 65 Glumly* dated December 2010 by the Pew Research Center states that the Baby Boomer generation “finds itself in a funk as it approaches old age” (p.1). On January 1, 2011, according to their population projections, the oldest Baby Boomers will turn 65 and “every day for the next 19 years, about 10,000 more will cross that threshold.” (p. 1). By 2030 all will have turned 65 and become 18 per cent of the nation’s population. Currently only 13 per cent of Americans are age 65 or older. They are described as “Perched on the front stoop of old age, Baby Boomers are more downbeat than any other age group about the trajectory of their own lives and about the direction of the nation as a whole.” (p. 1). Currently 80 per cent of Boomers are dissatisfied with the way things are going nationally compared to:

- 60 per cent of the Millennials – age 18 to 29
- 69 per cent of the Generation Xers – age 30 to 45
- 76 per cent of the Silent and Greatest (GI) Generations – age 65 and older (p. 2)

Six-in-ten of the Baby Boomers ages 50 to 61 say they may postpone retirement. The employment statistics state that the older workforce is growing more rapidly than the younger workforce. (p. 4)

A new branch of economics is relating to age and happiness, seeking a more satisfactory measure than money for human well being. One of the ways being researched is the relation of money, age and happiness. The traditional dominant image of the life-course is a rise in status and contentedness to middle age, followed by a sharp decline towards the grave. However, inverting this rise and fall – a U-bend is a recent idea. The research is strongly indicating the people are least happy in their 40’s and early 50’s. Interest in the U-bend has been growing and its effect on happiness is significant. Currently there is much on-going research on the reality of what makes us happy! Do enjoy what these Golden Baby Boomers are saying! Since I started with Mark Twain, one of my heroes, let me close with another of his quotes: “Age is an issue of mind over matter! If you don’t mind, it doesn’t matter!” Form your opinions from our Golden Boomer essayists!

References

Age and Happiness, *Economist*, Dec. 16, 2010, Print Edition. <http://economist.com>

D’Vera Cohn and Paul Taylor, *Baby Boomers Approach Age 65 Glumly*, Pew Research Center, December 20, 2010. <http://pewresearch.org>

World Future Society (<http://wfs.org>)

The Articles

Retirement is an Obsolescent Concept. **Andy Hines**, an outstanding futurist, makes the major point that retirement is being seen as merely another transition and our current concept is no longer in sync with how people want to spend their golden years. I have attended a number of Andy’s presentations at the annual World Future Society conference. He is actively involved in the Association of Professional Futurists. Anyone seriously interested in capitalizing on our future trends from any angle, should read his book, *Thinking About the Future: Guidelines for Strategies Foresight, 2007* as a resource reference.

Life After Corporate America. I suggested publishing this anonymously since it goes to the very heartless gut of our corporate financial catastrophe. I have known this author for a decade and absolutely trust him 100 per cent. His purpose is to help others gain from his experience and knowledge. His story also illustrates the Dark Night of the Soul which is frequently necessary before we can move through postponing five negatives *F’s of Failure – fight, flight, freeze/fret or forget*. Facing, solving and moving from pain to personal power is a necessary as this writer illustrates.

Mentoring Emerging Generations by **Dale Howe**. This article focuses on how the Golden Boomers who have gone through unending waves of complex change can now create a better world by sharing with emerging generations their wealth of insight and knowledge, based on their success and mistakes. Dale has effectively included his personal experiences in indented paragraphs to effectively illustrate and communicate his points for actively mentoring younger generations.

Valuable Time Spent Valuably. **Diane deSimone** has successfully travelled several career paths from Corporate VP in International Marketing, to an entrepreneurial home builder and currently teaching Construction Engineering Technology as a college professor. The recent *Dark Night* that hit the home building business has opened the door for her to use her teaching, communication ability and her interest in researching the next stages in construction.

Resolving the Baby Boomer Conundrum by **Eleanor Latimer**. How to find meaning and money at mid-life is the enigma covered by this article. Two excellent narratives illustrate the pleasure and the pain of moving forward in our increasingly complex and changing work world.

Eleanor provides us with two stories that illustrate where countless highly educated and ambitious baby boomers are in today's world. She also illustrates that to feel successful one must open up to their own intuitive thinking on their talents and success criteria.

Boomers, Escape from Your Bubble by Judy Feld

takes a highly realistic and comprehensive approach toward the issues faced by this generation. Judy is a highly successful pioneer in executive coaching who has worked with professionals since 1995. She is co-founder of the Executive and Professional Coaching Program at the University of Texas at Dallas, which opened in 2005. She has 20 years of prior experience in corporate management in marketing, consulting, business development and software design. Her career demonstrates the opportunities one can find after the typical career in the traditional corporate environment.

Starting (Again) at Sixty by Kittie Beletic. Kittie is the most creative and talented person I've ever known. She is a gifted singer, actress, director, writer, painter – all which she more than generously shares with others in the community. I read her book, *What Color is Your Dream*, to my career workshop clients. Kittie's story illustrates how we can face the *Dark Night* or perhaps several of them and creatively achieve our success and happiness. I look forward with anticipation on her upcoming creative projects.

Life as we know is over, time to start living: Observations of a Golden Boomer on the Economy, Workplace, Workers and the Future!

Paul Mayer, currently the CEO of my chamber of commerce, is sharing his expertise, his knowledge, research and experiences in community and business development on the rapid changes affecting our public policies. This is extremely critical to our business owners, educators and citizens. His message is that changing is our only option for success. The good old days are not returning as many would expect or hope for. Paul stresses that we must know what we really want and value to succeed in today's world.

Life Begins at 70. Ross Vick, after initially planning a career in music, joined and worked for twenty years in the family business. However, based on what he learned from his parents, as he relates here, he resigned to focus creatively and actively on personal and philanthropic issues. His insight on how to ignore the traditional mandates of aging is highly valuable.

Career Development for a Very Long Life by Verne Wheelwright, asks the questions and presents the challenges and opportunities we career development professionals need to focus on now for our clients!

What are adults to do with the extra years of a life span that could go to 120 years? He provides several valuable considerations and critical decisions we will face with a much longer life. Verne, a colleague from the annual World Future Society meetings and the Association of Professional Futurists, has provided highly substantial and unsurpassed information on current and future aging issues in his book ***It's Your Future...Make It a Good one!*** He is taking successful aging forward by providing direct action steps all of us can take to live young as late as we can, which as I have said is one of my major goals.

As an added resource, I have excerpted part of my new book for the final chapter in this Journal issue.

Helen Harkness, PhD

Guest Editor

Chapter 1

RETIREMENT as an OBSOLESCENT CONCEPT

by **Andy Hines**

Abstract: This article uses the futurist tool of Causal Layered Analysis to explore the issue of whether Golden Boomers are going to retire. It explores the headlines, trends, worldviews and fundamental stories about retirement that will influence its future. It concludes that retirement is an obsolescent concept. My futurist colleagues and I have often joked about putting together a dictionary of obsolescent concepts. The premise of this article is that one of the early entries would be *retirement*. Over the last several years, I have been asking audiences, typically with a majority of Boomers, how many plan on retiring? A small minority of the hands go up. Most reveal that while they plan to retire from their primary job, they plan to continue working. So, rather than working where they must to earn a living, they will work where they choose because they enjoy the work or find it fulfilling. Simply put, they have far greater ambitions than sitting on the porch rocker and playing golf. In thinking about what Golden Boomers are going to do as they approach legal retirement age, the key insight is that they are thinking about what to do next—and “retiring” is not the answer.

Approach

This article uses a futurist tool called causal layered analysis, developed by futurist Sohail Inayatullah. In **Causal Layered Analysis**, the essence of the approach is to probe beneath the surface of an issue to see if there are deeper roots that suggest a robust long-term change. It suggests there are several layers of change, highlighted in **Figure 1, Causal Layered Analysis**. It is a tool that helps avoid being distracted by the noise of daily events and headlines, such as helping to distinguish trends from more ephemeral fads. There are several ways to use the technique. We’ll simply walk through the four layers or levels with regard to retirement.

Problems (“The Headlines”)

Futurists sometimes call this the noise level, because with so much media and outlets for publication, there is an explosion of information and viewpoints about practically any issue. An important social issue such as retirement certainly gets its fair share of attention—in particular, issues

Figure 1: Causal Layered Analysis.



Sources: R. Slaughter, Integral Operating System, World Future Society, July 2003, drawing on Sohail Inayatullah; Dennis List, Maps of the Future, July 18, 2003; Wendy Schultz lecture, UH--Clear Lake, June 2004.

around social security ensure that it will get lots and lots of attention. Some other aspects that generate a fair bit of attention are that people won't be able to retire or they won't want to retire, alongside other articles warning about the huge impacts of Boomers approaching retirement age, and who's going to take their place. Well, which is it? A recent quick scan of Google news for headlines around retirement included:

John Waggoner, Boomers face job challenges in senior years, *USA Today*, December 17, 2010.

Couple shot dead in retirement community were found in different rooms, *Los Angeles Times*, December 7, 2010

Pfizer Chief Executive in *shock retirement* from demanding job, *UK Guardian*, December 17, 2010.

Bill to ban mandatory retirement clears legislative hurdle, nears law, *Winnipeg Free Press*, December 6, 2010.

Raising retirement age won't work, *Voxy [New Zealand]*, December 7, 2010.

What are the headlines telling us? Retirement is challenging. It's not safe—you could be shot! It may shock others that one would rather not work than die of exhaustion on the job. That raising the retirement age won't work, but in spite of that some jurisdictions want to ban it altogether. Does that clear things up for you? On any typical day scanning the headlines, one is exposed to this cacophony of alarming, contradictory, and seemingly disjointed information around retirement (and for that matter most topics one might be interested in).

The Driving Forces (Trends)

Futurists do scan the headlines, but we quickly move to below these surface-level changes in order to identify the trends that are underneath the events creating the headlines. Thus, the headlines can be seen as manifestations or evidence of longer-term trends. If a headline isn't connected to a trend or trends, that's an indication that it may just be a fad. Trends last longer--fads are very ephemeral, such as next season's *in* color. In my experience developing trend inventories for clients, I've found that most of the key trends are robust for periods of several years. Sometimes clients will ask us to refresh the trend inventory each year, and our experience is that just a few trends change over the course of a year--out of a 100-trend inventory, two to four might get pruned out 2-4 annually and a similar number added in.

Some of the long-term trends suggesting the obsolescence of retirement include:

- Age Bending.
- Death of the schedule.
- Life-long learning.
- Wellness and beyond.
- Virtual work enables flexibility.
- Project-based work.
- Talent shortage
- Postmodern and integral value shift priorities
- Social security funding concerns.

Age Bending. Age is less of a barrier to a wide range of activities. Age-appropriate behavior is itself becoming an outmoded concept. It is not unusual for “seniors” to be sitting alongside undergraduate students in class (or taking courses online). It is not unusual for adults to be looking for ways to recapture their youth to be participating in adult kickball leagues. Our trend trackers often refer to them as *kidults*. Alongside these changes, the Golden Boomers are in better health, living longer lives, and having more youthful experiences.

Death of the schedule. People in general are less inclined to follow schedules, especially schedules that are imposed upon them by others. For instance, television watchers are no longer at the mercy of prime-time, but use DVRs and on-demand to watch their shows at their convenience. The introduction of flex-time at the workplace, the greater use of contractors and temps, and a greater reliance on partners and alliances have all conspired to make the 8-5 workday and increasingly rare entity. There are tradeoffs, such as having to take that 9 pm conference call with Singapore, but it also means that one can take a run and get a massage with that hour during the workday if the stress level gets too high. But these and other changes suggest that people are less inclined to follow the script. People want things when they want them, according to their schedule, not those of others. Ditto for retirement—people will stop working if they choose to, when they choose to, and not as a result of some government-imposed sanction.

Life-long learning. Similar to the above trend on scheduling, people are learning when they need to learn, at whatever life stage that need emerges. The tech savvy-ness of Golden Boomers will enable them to take advantage of the myriad of learning opportunities from virtual learning. Universities and others offering educational services will be increasingly hungry for new students not only to survive but also to thrive--for example, to support their expansion aims. They are already having conversations about how they can better meet the needs of adult learners, and many are already *into action*.

Wellness and beyond. Golden Boomers are expecting to live longer. Retirement is not a brief interlude before death, but a major life stage that may extend two or three decades--too long of a time for many to remain out of work or inactive. Support will come from emerging technologies that enable augmentation of their declining body and sensorium. A new business team I once worked with suggested going into the business of providing “spare parts.” Beyond just replacement hips and knees, other examples include an implantable telescope for vision that received FDA approval last year. Hundreds of thousands of people worldwide have cochlear implants. As our parts wear out, there are increasing options for replacing, mitigating, or even enhancing performance. This will extend to including cognitive performance, as advances in neuroscience suggest the possibility of mitigating the decline of our brain’s performance. At the same time, information and communications technologies using artificial intelligence will help by providing information assistance to help Golden Boomers stay current.

Virtual work enables flexibility. Telecommuting, flex-time, and greater reliance on virtual technologies will provide the flexibility that will make it easier for Golden Boomers to continue working, enabling a less demanding schedule that makes work less onerous. It also provides a greater ability to live where one wants to live. For instance, I spent much of the last five years living in Houston, where I teach, but working full-time with a consultancy based in Washington, DC, by using virtual work tools. Place becomes less of an obstacle to continuing to work—one can re-locate to where one wants to, and work remotely.

Project-based work. The move to project-based work facilitates contracting, temporary, part-time, and flexible work easier, which is well suited to golden boomers. It is much easier to simply engage for a project. The emerging work model is similar to what happens on most Hollywood films, where the team is assembled for a movie project, then disassembles when the movie is over and moves on to the next project.

Talent shortage. There is plenty of work that needs to be done, often-times more than the supply of skilled, capable, and experienced people to do it. There is no shortage of work—rather there is a shortage of people willing and capable of doing certain work for what they feel is appropriate compensation. There are also basic competitive issues that could drive this. Organizations may need the Golden Boomers in the face of rising global competition. Part of this owes to poor succession planning, in that inadequate attention has been paid to grooming successors, thus creating a demand for the Golden Boomers to stay. Their skills, experience, and desire for flexible work makes this a win-win situation.

Postmodern and integral value shift priorities. Finally, long-term values shifts to postmodern values suggest emerging preference for work-life balance, importance of community and relationships, self-expression, and beyond that, the desire to make a difference. The Golden Boomers want to continue contributing to their communities, industries, and causes. They feel they have a lot to give, and will look for new venues to share their talents and perspectives—they are not going to *go quietly*.

Social security funding concerns. The projected ratio of retirees to workers suggests a shortfall within in the next few decades. Discussion about this possibility has eroded confidence in the system. These trends fit together into a scenario where Golden Boomers are not going to ride off peacefully into the sunset as they reach retirement age. They are going to have the flexibility to work when they need to, where they would like to work from, with a motivation to continue to work. That work may be part-time, or project-based, or even volunteer work. It may be lending career-long skills developed in the corporate world to a social cause, or to education. The point is, these trends suggest the Golden Boomers will not stop just because some artificial construct appears—they will smash through that barrier.

Worldviews

Identifying the relevant trends and their interactions is a useful step to understanding an issue on a deeper, more durable level. But not all trends are created equally, or are expressed equally. Some trends get more attention paid to them. A key influence on which trends get paid attention to derives in part from the prevailing beliefs or worldviews of the culture in which the issue is taking place. Spiral Dynamics is a system developed by Don Beck and colleagues, based on the ideas of Clare Graves, which categorizes the prevailing worldviews into eight segments. These worldviews provide a shorthand view on cultural attitudes and the cultural context. The shorthand for four of today's prevalent and influential Spiral Dynamics worldviews is summed up in **Table 1 [see Appendix]**. Let's explore how each worldview segment is likely to view retirement.

Those with a **blues process** worldview are the most traditional of the prominent segments today. They are the group most likely to follow the conventional route. They would prefer that they and others stick with the script and plan. Individuals should stay on a predictable pattern. This segment has been receding in size and influence in recent times, but is still big enough. Most of those who do retire will tend to be blues. Those with an **orange competition** worldview will tend to take a market-based approach to retirement. Is it in their interest to retire? More and more of them will tend to answer *no*. They will bristle at being forced to retire. They will feel like they have plenty left to contribute, and don't want

some bureaucrat or policy telling them what they have to do. They want to continue achieving, even if that energy is directed differently. Those with a **green participation** worldview will feel a sense of duty to continue to share their talents with their colleagues and communities. They will be the most likely to shift to *cause-related* kinds of work. Perhaps they will donate their time to improving their community. Those with a **yellow integration** worldview will take a strategic view of retirement. They are least likely to be on a conventional path in the first place. They will have some sense of long-term direction, with little consideration of retirement, but will simply proceed along a path that makes most sense for what they want to do. They may well work less in recognition of the aging process and the desire to take less physical and emotional toll. It's not about working till one drops, but matching workload to one's capabilities and preferences. The movement of the worldviews has been **away from blue** and **towards yellow**. Thus, those with traditional view of retirement, the **blues** are losing influence. Each of the other three is inclined to a less traditional view of retirement. One could argue that the **oranges** are somewhat **on the fence**, with some seeing retirement as a reward for *winning* at the game of work, with others seeing it as a nuisance getting in the way of further accomplishment. The **greens**-- the group growing the fastest of all, and consisting of roughly 25 per cent of the U. S. population (estimates in the table are global)--are likely to be somewhat hostile to the notion of retirement, seeing it as an artificial barrier. This increasingly influential group will stimulate discussion about new ideas around retirement. Similarly, **yellows**, the leading edge of the next major wave of worldview changes, will view it as an antiquated, silly notion.

Archetypes (the Story)

The deepest level of analysis is called the archetype level. At this level, one is looking for deeply held beliefs or stories about how the world works. These stories are so deeply held that one is not even consciously aware of them. These stories do not change often, so it is significant when one does. It provides the deepest level of context for understanding an issue. The current archetype or story about retirement is that it is a reward for a lifetime of hard work. It is, historically speaking, a fairly new story. The notion of retirement emerged with the introduction of one being able to receive benefits at the end of their work life, which can be pegged to the Social Security Act of 1935 in the US. Before that, the concept of stopping work at some fixed point was simply not there. People kept working as long as they could on the farm. Industrialization brought a different model with a greater emphasis on *efficiency* that it eased out those judged *less productive* (i.e. older) workers out of the workforce. This was initially resisted by workers who wanted (and needed) to keep working, but by the post World War II era, retirement came to be seen as

a desirable thing—as culmination of the American dream. Eventually, it came to be seen as an entitlement. The prevailing story thus being challenged today and into the future is that retirement is a reward that one is entitled to enjoy for services rendered.

Conclusion

The net result of this analysis is that the very notion of retirement is being challenged, to the extent that it is rapidly becoming an obsolescent concept. Several long-term trends are pointing in a direction that suggests Golden Boomers are not going to retire. The conversation about retirement is going to increasingly take the direction that it is no longer in synch with how people want to spend their golden years. In fact, Golden Boomers will come to see retirement age as simply another potential milestone or transition point in one's career—a career that has already been characterized by multiple transitions. It's on to what's next, hardly a time to stop and rest on one's laurels!

Reference

Kate Schaefer , “Too old to work, too young to die,” Posted April 8, 2010, available at <http://www.careerthoughtleaders.com/blog/too-old-to-work-too-young-to-die-the-history-of-retirement/>

About the author

Andy Hines is a Lecturer at the University of Houston Futures Studies Program. He is Principal, Hinesight, his new consulting firm. He was previously Managing Director of Social Technologies (now Innovaro), and served as an Adjunct Professor with University of Houston for five years. He pursued earlier careers as a consulting and organizational futurist. He was a partner with Coates & Jarratt, Inc., a think tank and consulting firm that specialized in the study of the future. He was also Futurist & Senior Ideation Leader at Dow Chemical. Previously, he established and ran the Global Trends Program for the Kellogg Company. He co-founded and is currently on the Board of the Association of Professional Futurists. He has co-authored three books: *Thinking About the Future: Guidelines for Strategic Foresight* (Social Technologies, 2007), *2025: Science and Technology Reshapes U.S. and Global Society* (Oak Hill, 1997) and *Managing Your Future as an Association* (ASAE, 1994). He has authored dozens of articles, speeches, and workshops. He has appeared on radio and television. He received the 2003 and 2008 Emerald Literati Outstanding Paper Awards. Contact him as follows:

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Appendix

Table 1: Summary of Prevalent Worldviews from Spiral Dynamics

Blue (Process)

40 per cent of world population

People are motivated to follow the process and do things the proper or right way.

Life has meaning, direction, and purpose with predetermined outcomes. Blues follow a code of conduct based on absolutist and unvarying principles of right and wrong. They see life about seeking the truth and following the principles. They are comfortable in knowing that life has meaning and purpose, and truth is often based on religion or ideology. They have strong views of right and wrong, and believe it's one's duty to follow the rules and the process.

Orange (Competition)

30 per cent of world population

People are motivated by completion and the achievement of material rewards.

Act in your own self-interest by playing the game to win. Oranges seek truth and meaning in individualistic terms and see the world as a rational, well-oiled machine with natural laws that can be learned, mastered, and manipulated for one's own purposes. They see life as a game, with the objective being to compete and win. They seek to understand the rules of the game, craft a strategy, and win. They value real-world experience, are typically strategic thinkers, and enjoy competition.

Green (Participation)

10 per cent of world population

People are motivated by participation and want to get along and feel accepted by their peers. Seek peace within the inner self and explore, with others, the caring dimensions of community. Greens seek peace within the inner self and sustainable health and wellbeing for the Earth and all its inhabitants. Their personal emphasis is on dialogue, relationships, and reaching decisions through reconciliation and consensus. They see life as a quest for peace and harmony. They are concerned with inner peace, the well-being of the community, and of the Earth and all of its people. They value participation, and prefer dialogue, relationships, and reaching decisions through consensus, even at the expense of getting things done.

Table 1 (continued)

Yellow (Integration)

1 per cent of world population

People are motivated by seeing and fitting things together holistically and enjoy doing things that fit who they are naturally. Live fully and responsibly, with flexibility, spontaneity, and functionality as the highest priorities. Yellows believe differences and pluralities can be integrated into interdependent, natural flows, with knowledge and competency superseding rank, power, status, or group. The Yellow worldview sees life about doing what one can to make things better. They are focused on individual responsibility and pragmatic outcomes. They prefer to go with the flow and are skilled at adapting the world view that makes sense in the given circumstances.

Chapter 2

LIFE AFTER CORPORATE AMERICA

by anonymous

It's hard to forget the first day you were fired. Over a span of seven plus years, I had worked my way up the corporate ladder from intern to senior vice president at a prominent Wall Street brokerage firm and thought I was actually building a career. The firm had been under investigation for nearly two years without any indictments or formal charges and the employees were beginning to see light at the end of the tunnel. In fact, just two weeks prior, the treasurer had assured us all was well, the Feds were satisfied and we could go back to work without concern. Then the hammer fell. This same treasurer announced the firm was filing for bankruptcy and all employees were fired immediately.

My wife had just quit working to raise our first son, we had just taken out a mortgage on a small two bedroom, one bathroom home, and our livelihood had just vanished. Due to the bankruptcy, I received no severance pay, no profit sharing, no options, and no outplacement services. Amazingly though, during the two weeks between the treasurer's announcements, nearly fifty senior partners and board members were astute enough to somehow sell their restricted stock before the bankruptcy announcement. I apparently had missed that memo. Welcome to Wall Street. This story or something similar has happened to millions of people and has become commonplace in today's global marketplace. However, that doesn't make the pain go away or give you the confidence to keep moving beyond the internal explosion that just occurred to you, your spouse, and your family. We are in this lifeboat together. Today, my lifestyle, emotional health, and general outlook have turned decidedly more positive thanks to learning some critical lessons about the world and myself. Here are my so-called "pearls of wisdom":

- You must conquer your fears.
- Your worth is not what you do, but who you are.
- Take time to truly understand yourself.
- Disconnect from what the world expects you to do and do what you want.
- Experience in life accounts for more than you think in the marketplace.
- Unlock your creativity and work the gray matter.
- Conquer your fears

The third strike and you are out, aptly encapsulates my career. My third job loss sent me into a tailspin of irrational thinking and ultimately into depression. During the lowest emotional periods, I would awaken in the middle of the night, my heart pounding in my ears, and envision living under a bridge. Financially, I was no where near being homeless, but try telling that to yourself when fear has gripped your entire being. Whatever is holding you back, from being the person you can be, must be confronted and vanquished from your life. This is absolutely essential to all the other steps taking place. For me, it was confronting the fear and intimidation that corporate America uses to control you. Management will allow you to climb the ladder of success, but not without taking their pound of flesh. Finally, after years of manipulating my ethical standards, I had had enough. I had the courage to quit, to let my feet do the talking, and to embrace a new life on my terms. I have subsequently resigned from my last two jobs, all for the right reasons – and I no longer fear the unknown.

Your worth is not what you do, but who you are

My ego and self-worth were so wrapped up in my image as a senior vice president, that I lost sight of who I was as an individual. Corporate America is frightfully devious, controlling you through fear and intimidation, until you are molded into the compliant “yes” person they desire for all employees. Remember who you were as a kid, an adolescent, a teenager, a spouse, and a friend. This is the real you, not what life has done to you. Focus on the positive attributes that originally made you that special person before you worked for thirty years and retired.

Take time to understand yourself

I submit that each time you tell a *white lie*, fudge the quarterly income statement, or swallow your tongue when an injustice has occurred, a small portion of your self-image dies forever. Why is it that we will work 60-80 hours a week, but won't take one hour for self-reflection? Our society is built on production but not necessarily wisdom. As a boomer, wouldn't it be nice to finally take the time needed to calm your soul? When is the last time you asked your spouse or a friend to detail the attributes and qualities that are your DNA? Take some time to begin a journal, not your memoirs, just a simple means of writing down your thoughts and feelings about yourself and everyday events. It helps because most people never express themselves through the written word, plus it counts as alone time. The real time it takes to contemplate your life. I don't meditate but I envy people who do because it's their time. Give yourself the chance to understand what makes you tick. Disconnect from what the world expects of you and do what you want.

Lets face it. All of us are bundles of expectations. What our parents expect, what our bosses expect, our friends, neighbors, our dog, spouse, kids, and the list goes on. There is absolutely nothing wrong with expectations until you realize that you are living your entire life based on everyone but yourself. For me, materialism was expected. I worked in a career where people made money and bought toys and that's who you were. You buy the big house, the country club membership, the clothes, the vacations, all for whom?

After I quit one particular job, I remember my peers, co-workers, friends, and even my own parents questioning my decision to leave my job. They thought I was crazy. Was it their life I was changing? Did they have to deal with the stress and problems I faced each day? But here lies the real issue. When you are living for everyone but yourself, then your creativity slowly ebbs away. In my case, not only did my creativity diminish, but also my joy of living because I felt like a provider but nothing else. Once your zeal for life is extinguished, you can guess what happens next.

Lastly, this is not a selfish step, in fact, just the opposite. By maintaining, nurturing, and developing your creativity, wit, and natural talents, you will be a better spouse, grandparent, friend, and parent.

Experience in life counts more than you think in the marketplace. You must have 21st century skills for this new marketplace. *You don't Tweet, you're kidding me. Out with the old and in with the new.* Which dinosaurs do you remember when you were growing up? If you have had any of these experiences along with the natural pangs of anxiety, you are not alone. By definition, if you are twenty or eighty, because the workplace and world change, what we know today is obsolete tomorrow. So if you are agonizing over these issues, don't, because they are a bunch of lies. My last employer had a reimbursement program for graduate work; my kids were doing homework each night on their own, so, after thirty years, I decided to go back to school. What I learned was invaluable, however, it wasn't the books, the professors, or the classes that taught me my most important lesson. It was my classmates who were generally twenty to forty years younger. What I realized was that thirty years of work had prepared me for the real world, for real business issues and problems, and for the ability to succeed or fail on my own. I assure you, that was priceless. Could I run Windows Excel like my classmates? No. But had any of them successfully changed jobs and even careers five times? When our class project required that a leader interact daily with the president of a local company, did any of the young *go-getters* take the responsibility and chance to raise their hand and volunteer for the job? No. I had been doing this my entire career, it was second nature to me, but to them, it was frightening. Wow. Quite the revelation, maybe I

am old enough to have the recipe for dirt, but I was still relevant. Never underestimate all of the skills you have acquired over a career of work, even if it isn't building a website.

Unlock your creativity and work the gray matter For me, leaving corporate life was necessary to confront my fears and allow the time necessary for me to transition and grow. I took several months to think through what was interesting and satisfying to me and ultimately opened my own business. I'm not saying this should be your choice, but it gave me the control over my lifestyle and the control over the way my business would be structured. Here are some final steps I used to help me to refine my goals:

Seek out people and use informational interviews to explore a topic that interests you. This is invaluable. Let go of your ego and take a job that is beneath your skill level in order to see what makes the business tick. I took a job working for ten percent of what I used to make in order to learn about the industry. I loved the work. It was so easy compared to what I used to do, that I ended up staying for almost four years with three promotions. Finally, if you view the world as an explorer and not a passenger, you use each experience, whether positive or negative, as a way to reach your goal and not internalize this as a failure or negative.

About anonymous author

I was raised in the greater metropolitan area of New York City, where I ate, hustled, and lived twenty-five years, before I realized that the farthest west I had ever been, in the U.S., was New Jersey. This sad, but not uncommon, occurrence led me to Dallas, Texas where I have been married for twenty-three years to a woman from East Texas, raised two sons to the best of our ability, and have worked in the financial industry for twenty-five years. My educational background is a double undergraduate business major of finance and marketing, and a recently completed MBA in finance with a minor in financial services. The financial services minor led me to my current occupation as a Registered Investment Adviser for individuals and small businesses. Along with my business, I actively day-trade investments, and aspire to teach at the collegiate level in my spare time. My financial career literally began a block from Wall Street, where I was weaned on the early trading desks of major financial firms and three martini lunches. I worked my way up to senior vice president of sales, where my job for twenty years was to act as intermediary between my firm and large corporate and governmental entities. I worked eighty-hour weeks, entertained customers to keep them happy, and literally sold billions of dollars of bonds/financial instruments over my career. Capitalism at its finest.

Chapter 3

MENTORING EMERGING GENERATIONS

by Dale C. Howe

A mentor provides the ability to see the future through the lenses of the mentor's past.¹

As Golden Boomers matured, they passed through successive waves of development. Each wave opened new understandings and created new skills for solving increasingly complex problems. Their growth² now provide Golden Boomers with a platform for mentoring those in the emerging generations. This overview of mentoring emerging generations will briefly describe mentor orientations and the content of the mentor's message. It will also provide examples³ of those who might represent each mentoring orientation. My purpose is to encourage Golden Boomers to recognize the wealth of resources they could offer in mentoring relationships with emerging generations.

Benefits and Challenges of Mentoring Emerging Generations

Mentoring emerging generations provides continuity in a world filled with change. It provides contexts for the worldviews of both young and old. It provides an atmosphere of appreciation for the differences. It challenges the younger to think more maturely and the older to think more innocently. Mentoring emerging generations is also challenging. It reveals assumption held by the mentor and the mentee. It must overcome differences in the meanings of words. It requires thoughtfulness, openness, and vulnerability. The benefits and challenges are summed up in the words of friends:

As a young person, I know I can gain insight from coworkers and mentors who are older than I am. Since I am so new to the workforce, I sometimes feel lost and unable to face the challenges of a career by myself. It is useful to have another wiser person to bounce ideas off of and figure out ways to deal with work conflicts, leadership decisions, appropriate actions, etc.⁴

The most interesting, and many times frustrating, aspect of mentoring a younger generation is that we simply do not see life in the same way. Neither is right or wrong, just different. They see life in the view of *community*. They are truly children of *it takes a village*.⁵

Golden Boomers that want to invest in the future of humanity overcome the potential obstacles in order to have meaningful conversations and relationships with younger generations.

Definitions

Mentoring

Mentoring is a purposeful communication of identity, ideas, values, and skills from a more experienced mentor to a less experienced mentee.⁶ Various traditions call the mentor master, teacher, or coach, and call the mentee disciple, follower, student, or protégé.

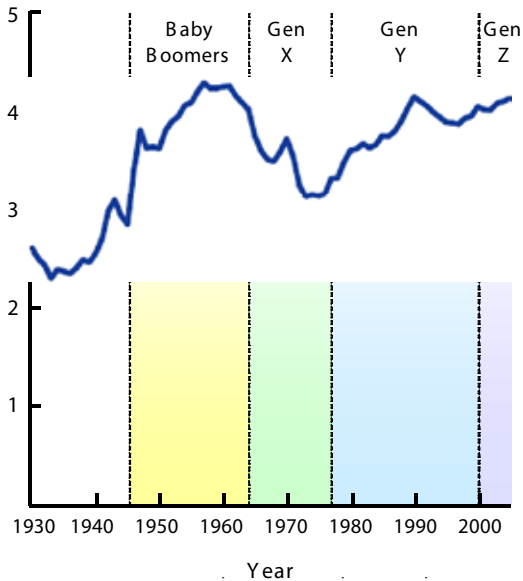
Golden Boomers⁷

Golden Boomers are the early phase of the Baby Boomer generation (born between 1946 and 1964) who are retiring or approaching retirement. The Era of the Golden Boomers starts in 2011 with the first Boomers becoming eligible for benefits at age 65. Golden Boomers thrived in a growth economy that needed skilled managers and educated professionals. They worked hard, delaying gratification, in order to build security for retirement. This delayed gratification extended from the workplace into the home – time with spouse and children were often postponed in order to build a better lifestyle for the family. Golden Boomers also played hard. The greatest strength of this generation has been its unrelenting pursuit of happiness. Their happiness was often measured by the accumulation of things (a nice house, new car, etc.), wealth (stocks, bonds, and other investments), and leisure (recreation, hobbies, sports, etc.).

Emerging Generations: X, Y and Z⁶

More than any other generation, the Emerging Generations are seeking to build a world based on trust and honesty. They form groups built around these ideals and are weary of anyone that does not embrace those values. Generation X, born immediately after the Baby Boomer generation (see **Graph 1: Births, 1930 - 2006**),⁸ emerged to discover that the majority of resources and opportunities are controlled by Baby Boomers. Consequently, unlike previous generations, Gen X works to live rather than lives to work. They expect flexibility in the workplace and dislike being micromanaged. Having witnessed the divorce of parents and friend's parents, they expect work to accommodate the needs of family (e.g., paternity and maternity leave). Their security comes from options rather than commitment. The term *Generation X* was popularized by Douglas Coupland's book, *Generation X: Tales for an Accelerated Culture*.⁹

Graph 1: Births, 1930 - 2006



A few years ago, I was seeking an associate to help lead the nonprofit that I served. I found a young man that met the qualifications and arranged to meet with him. It was a casual meeting that went well, so I arranged for him to meet the Board and members of the constituency. To my dismay, he appeared at this very important meeting wearing worn blue jeans and an unpressed cotton shirt. To his credit, he answered every question well and articulated his philosophy with clarity. After he left the meeting, the Board Chair announced, “Well, he’s not the kind of person that we had expected,” and went on to deride the candidate’s attire. There was much head nodding in agreement. In response I asked, “When we started looking for a candidate, what was our number one criteria? We agreed that the most important qualification is that we find someone who has a heart for people. Was there anything that our candidate said that would lead you to believe that he does not love people?” After some affirming discussion the Board voted unanimously to hire the young man, who still serves – nine years later.

Generation Y, born between 1977 and 2000,¹⁰ are also called Echo Boomers because they are typically the children of the Baby Boomers. They are the largest American generation – 92 million people. Gen Y will pay the bills that their parents created. For example, they will be asked to pay the majority of the tax bill for space exploration (\$124 billion through the first lunar landing (FY06–FY18)).¹¹ However, although Gen Y is educated, it is unemployed (about double the national rate of unem-

ployment¹²) and in debt (average \$21,900¹³). In the workplace, they are uncomfortable with dress codes yet comfortable with technology; they often lack social skills yet they are eager to speak their mind.¹⁴

The University of North Texas hosts the Professional Leadership Program [PLP]. Each year, 50-60 of the best students are selected to participate in a 200 day program that provides advanced training in interview skills, resume writing, dining etiquette, charitable giving, volunteerism, and personal development. Every student is matched to a mentor that provides job shadowing, networking introductions, personal insights, and more. This is my third year to serve as a mentor and I am very encouraged by the leaders that are rising up among Gen Y professionals. PLP is not funded by the university. Instead, it relies on gifts and donations to meet the expenses of \$450 per student.

Generation Z, the children of the X Generation, were born between 2000 and the present. They are growing up in the era of instant information and instant communication – cell phones, text messages, and internet. Their means of communication is mainly through online communities and social media like Google, MySpace, Twitter and Face Book rather than personally meeting their friends and developing relationships. They are capable of belonging to huge communities and have massive collaborations using the Internet without knowing anyone personally.¹⁵ In general, Emerging Generations are more conscious than previous generations about concerns for legal injustice, environmental needs, racial equality, overcoming inequities, and volunteerism.

Mentor Orientations

Several mentor orientations guide mentoring relationships. Each is distinct and contributes its own set of strengths and weaknesses. The weakness may be the expression of immaturity or an indication that an individual or group is seeking a new orientation. Each successive orientation in the following list represents a more complex world-view and more complex set of problem solving skills than those listed before it. One orientation is not inherently better than another. The best mentoring style is the one that best suits the mentee's needs and social environment.

Survival-oriented mentors focus on staying alive. Golden Boomers with diminished health or life threatening disease can be inspiring examples of perseverance to others. Their motto is "Start Strong; Finish Stronger." Potential weaknesses include hopelessness and despair. Examples might include cancer survivors, individuals who live with advanced stages of debilitating disease (Alzheimer's, multiple sclerosis, senility, etc.), spinal chord injuries, chronic pain, etc. At the very least, we were all survival-oriented when we were infants.

My mother is modeling survival-orientation in her fight against cancer. There are many days that she grows weary from the chronic pain, yet she does not grow weary of life. She continues to encourage others, enjoys a good laugh, and makes plans for the future. Mom spends most of her time in bed and relies on IVs for hydration and food. She learned how to live from her mother, who also faced cancer later in life.

Tradition-oriented mentors focus on heritage. They tell stories of the past to explain the continuity of the present and the future. They offer a community. Their motto is “This is my land and these are my people.” Potential weaknesses include excessive pressure to conform and refusal to change or innovate. Examples of this kind of mentor might include grandparents, ethnic subcultures, and family reunions. Tradition-oriented mentors create a family atmosphere for training mentees.

My father’s extended family served as mentors in the traditions of our land. We were farmers that depended on the crops and animals for our existence. We lived at the edge of a forest, which provided wild fruit, nuts, and game. My grandparents, who married at the start of the Great Depression, taught us that we should not waste food or resources. To this day, the smell of a farm or forest remind me of my people and my land.

Conquest-oriented mentors focus on winning. They use physical strength and manual dexterity to accomplish tasks. They offer strategic planning. Their motto is “Live for today, for yesterday is gone and tomorrow may never come.” Potential weaknesses include excessive violence, hedonism, and lack of concern about consequences of actions. Examples of this kind of mentor might include frontline members of the military, police force, fire departments, and emergency medical response teams, many pro athletes and coaches, and gangs. Conquest-oriented mentors teach by doing.

My father-in-law was a warrior. He served in the military during his youth. He worked hard, played hard, and drank hard. He was a hunter, fisher, and trapper. He bartered for most purchases, just for the pleasure of winning. It was impossible to stand up against my father-in-law and anyone that did not back down would soon be engaged in a fight. His greatest moments were when he rose up to fight in order to defend the honor of his wife and the safety of his children.

Duty-oriented mentors focus on orderliness. They use education to communicate the rules and the judicial system to enforce them. They offer a sense of purpose, absolutes, right/wrong, and playing fair. Their motto is “Exercise self control.” Potential weaknesses include legalism, crippling bureaucracy, and rigid class consciousness. Examples might include teachers, judges, lawyers, managers, umpires, and clergy. However,

many of the professions that originated in this worldview have become achievement-oriented. Duty-oriented mentors establish institutions to train learners.

One of my duty-oriented mentors was a professor at graduate school. He is loyal to his family, friends, colleagues, and his institutions. Although I never took a course from him, he took me under his wing to teach me how to prepare for public speaking. During a time in my life, when I was struggling through the transition out of the conquest-orientation, he calmly told me, "It's time for you to deal with some of the weaknesses of your temperament." I trusted him and I knew that he was right, so I did.

Achievement-oriented mentors focus on professional development. They use science, politics, and economics to create a better future. They offer the opportunity to be upwardly mobile. Their motto is "I did it my way." Potential weaknesses include crass materialism, succeeding at any cost, and unprincipled competition. Examples might include professionals (lawyers, doctors, etc.), multilevel marketers, C-level executives, networking, and lifestyle coaches. Hunter Blanks (Executive Vice President of Colliers International) recommends that retired Golden Boomers should remain active in their field and maintain their networks if they are to be valuable mentors for emerging generations.¹⁶ Achievement-oriented mentors use role playing to teach and learn new skills.

A retired executive from a Fortune 500 company invited me to work for him. At the beginning of the day, he would bring coffee and we would discuss strategies and business practices that he had developed. After a few minutes, he would say, "Now it's your turn to do it." At the end of the day, he would drop in to see me and ask about my day. It was my turn to tell him what I had implemented and what I had accomplished. When I was done, he always found one good accomplishment that he would lift up and tell me how much he appreciated me for doing it. Although he died a few years ago, I have never forgotten the value of genuine appreciation.

Acceptance-oriented mentors focus on personal transparency and vulnerability. They use emotional intelligence to build small groups of like-minded people who seek to bring about reconciliation or to correct injustice. They offer compassion and volunteerism. Their motto is "Sacrifice self now for the needs of the group." Potential weaknesses include total relativism, political correctness, and treating everyone as a victim. Examples might include Rogerian counselors, activists (environmental, animal rights, etc.), and universal health care proponents. Acceptance-oriented mentors want the mentee to be their peer.

Many of my younger mentees are acceptance oriented. Decision-making

is almost always done by the peer group. Consequently, mentoring usually involves a group of people rather than individuals. As their mentor, I must also be transparent and vulnerable. I must be willing to work as a peer in the group and allow each member to offer opinions that contribute to a collaborative decision and course of action. Trust is assumed and violators must reconcile with the group. Acceptance-oriented mentees truly desire to live and work in harmony with one another.

Adaptation-oriented mentors focus on competency. They use personal insight to assess a situation and to implement pragmatic solutions. They are equally willing to lead or to follow the mentee because leadership is based on competency. They see the need for each of the previous six mentoring styles and adopt the orientation that best serves the situation. They offer systemic explanations of the values and actions of subcultures. Their motto is “Adapt or die.” Potential weaknesses include unprincipled pragmatism, detached observation, and elitism. Examples of adaptive mentors are difficult to identify because they move freely, as needed, in any of the mentoring orientations. Adaptation-oriented mentors serve as catalysts to help mentees succeed.

As a result of my travels and experiences with many different cultures and subcultures, I have become an adaptation-orient mentor. It has provided opportunities to mentor leaders gathered under thatched roofs in Haiti, meeting in adobe houses in the rainforest of Mexico, assembled in a barn on the plains of Kansas, and seated comfortably in a boardroom in Dallas. Embracing the local subculture provides a bridge for mentoring those who seem very different from me. Moreover, I am always thankful for the things that I learn by seeing the world through a new perspective.

Matching Mentor and Mentee

The majority of Golden Boomers in the United States are duty-oriented or achievement-oriented. The majority of emerging generations have a preference for acceptance-oriented. While the preferences for orientations may shift from time-to-time, there will always be people in every orientation, so there will always be two people who make good mentor/mentee pairs.¹⁷

The best match for mentor and mentee is when they both share the same orientation. The assumptions of message content and style enable the pair to build their relationship and mutual trust quickly. Other orientations have varying degrees of resonance. Tradition, duty, and acceptance orientations may work well together because they are sensitive to a group’s needs. On the other hand, survival, conquest, and achievement orientations are sensitive to the individual’s need.

The adaptation-oriented mentor is able to adopt methods that best suit

any mentee orientation; however, they may become impatient with mentees that repeatedly exhibit the dysfunctions of their orientation.

Conclusion

Golden Boomers have a lifetime of accumulated knowledge, experiences, and skills to share with the Emerging generations. One meaningful way to convey these resources is through a mentoring relationship. Many members of the Emerging Generations desire meaningful relationships with older people. Gen X, Y, Z does not want us to tell them what to do. They want to learn from our mistakes and successes so that they can determine the best path for their own life. Investing in a young adult is an investment in the future of humanity.

End Notes

1 D. Scott Barfoot. Director, Doctor of Ministry Studies, Dallas Theological Seminary. Personal email. December 7, 2010.

2 These developmental levels reflect Clare W. Graves' theory of emergent, cyclical, levels of existence ("Human Nature Prepares for a Momentous Leap" *The Futurist*, April, 1974, pp. 72-87.).

3 Examples are generalized because the career or position does not determine the orientation of a mentor but rather, the values of the mentor determine the content and style of the mentoring.

4 Shannon E. Lehmer, Health Fitness Specialist, MediFit Corporate Services. Personal email. December 13, 2010.

5 Al Walker, Technology Manager, Field Systems, Herff Jones, Inc. Personal e-mail. December 13, 2010.

6 Others have defined mentoring as:

Dealing with individuals in terms of their total personality in order to advise, counsel and/or guide them with regard to problems that may be resolved by legal, scientific, clinical, spiritual and/or other professional principles (www.oalj.dol.gov/public/dot/refrnc/dotappb.htm).

A form of teaching that includes walking alongside the person you are teaching and inviting him or her to learn from your example (www.imb.org/CPM/Glossary.htm).

A learning partnership between an experienced employee (mentor) and a less experienced employee (protégé) for the purpose of sharing knowledge and information. Mentoring provides all with the opportunity for and access to professional growth and development (<http://www.nist.gov/admin/diversity/handbook02.htm>).

7 The descriptions of Golden Boomers, Gen X, Gen Y, and Gen Z are

generalized and do not reflect the actual values of every member in the age group. Some Golden Boomers share the values of the emerging generations and some members of the emerging generations share many of the values of the boomers.

8 There is only general agreement in the start/stop dates for Generations X, Y, and Z. U.S. Department of Health and Human Services. **National Vital Statistics Reports**, Vol. 57, No. 7, January 7, 2009. p. 4. Online: http://www.cdc.gov/nchs/data/nvsr/nvsr57/nvsr57_07.pdf

9 Douglas Coupland, **Generation X: Tales for an Accelerated Culture**. NY: St. Martin's Press, 1991. Coupland titled his book after the "X people" in Paul Fussell's book, **Class: A Guide Through The American Status System**.

If people with small imaginations and limited understandings aspire to get into the upper-middle class, the few with notable gifts of mind and perception aspire to disencumber themselves into X people. It's only as an X, detached from the constraints and anxieties of the whole class racket, that an American can enjoy something like the liberty promised on the coinage. And it's in the X world, if anywhere, that an American can avoid some of the envy and ambition that pervert so many. (p. 187)

10 The most restrictive dates are 1980 – 1995.

11 **Generation Y Perspectives**. NASA. p. 11. Online: http://www.nasa.gov/pdf/214672main_KPainting-GenY_rev11.pdf

12 Christine Dugas, "Generation Y's steep financial hurdles: Huge debt, no savings," **USA Today**. March 23, 2010. Online: http://www.usatoday.com/money/economy/2010-04-23-1Agency23_CV_N.htm

13 Linda Stern, "Generation Y: Educated, underemployed and in debt," **Reuters**. May 19, 2010. Online: <http://www.reuters.com/article/idUSTRE64I4M220100519>

14 Stephanie Armour, "Generation Y: They've arrived at work with a new attitude," **USA Today**. November 8, 2005. Online: http://www.usatoday.com/money/workplace/2005-11-06-gen-y_x.htm

15 Jo Jackson, "Veterans, Baby Boomers, Gen X, Gen Y and Gen Z: Understanding the Different Generations and Their Characteristics," Suite 101.com. January 4, 2010. Online: <http://www.suite101.com/content/veterans-baby-boomers-gen-x-gen-y-and-gen-z-a185353#ixzz1829KICBf>

16 Hunter Banks. Personal conversation. The Professional Leadership Program at the University of North Texas. December 1, 2010.

17 Estimates of the percentage of global population are provided by Ken

Wilber, *A Theory of Everything*. Boston, MA: Shambhala Publications Inc. 2000. pp. 9-11.

About the author

Dale Howe, is a communications professional. He currently serves at the law firm of Campbell & Chadwick, where he provides guidance in methods of communicating complex legal issues. He is the author of *Visual Persuasion*, a newsletter about the use of trial graphics. He published several articles in the field of demonstrative evidence. He is often invited to speak to legal professionals about his expertise. Previously, he served as Executive Director and Associate Director of non-profit organizations, specializing in leadership training and vision renewal. He has provided leadership training to individuals and groups in the U. S., Canada, Mexico, and Haiti. He regularly speaks to groups of professionals about mentoring, corporate culture, and leadership styles. This is his third year as a mentor in the Professional Leadership Program. He earned the Bachelor of Science in Education and the Master of Theology at the University of North Texas [UNT]. He is also a Charter Member in the UNT Professional Leadership Alumni Network. He is a member of the International Mentoring Association, the Demonstrative Evidence Specialists Association, American Communication Association, Communication Arts, and VizThink. Contact him as follows:

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Chapter 4

VALUABLE TIME, SPENT VALUABLY

by Diane DeSimone

Abstract

As people enter their Golden Boomer years, many look for a worthwhile way to spend their valuable time. Volunteering can open many doors for people to new friendships, new interests, and even new jobs. Teaching can offer a golden boomer a satisfying means of sharing life experiences in such a way as to enrich the future lives of those just about to enter the workforce fulltime. This is a brief story of the author's path through a lifetime of volunteering in a variety of interest groups, and how that path eventually led to a fulfilling teaching position. The author adds the caveats a golden boomer needs to be aware of in order to set the appropriate expectations and avoid disappointments along the way.

A number of years ago, I heard a speaker announce that the most precious commodity that continues to increase in value is Time. It is the one thing of which everyone has a limited supply. His point was that anyone who could create a product that saves people time would make his fortune easily. Nonetheless, his premise holds especially true for those thinking of career opportunities as they enter the "golden years" of 60 and beyond. What are the best choices for spending our most precious commodity in ways that create value for ourselves and others? For me, I have found such value in the roles of volunteering and teaching.

Let's look at volunteering first, since for me, that is how I discovered the position of teaching. There are abundant opportunities for volunteering for short term tasks or longer term roles that are related to your interests and expertise. The key is to get truly involved in whatever activity you decide to volunteer for. Simply attending meetings and passively listening to others report on their actions never inspired me. I need to get actively into the work to find the value. I began volunteering at a young age, and never thought of it as volunteering. In high school, I served as president of the local Horizon Club, the high school section of Campfire Girls. I learned a great deal from the experience that stayed with me throughout my life. Things such as – even a non-profit organization has to make enough money from planned events to cover the cost of the event; public speaking can be fun if you happen to be the only expert in the room on the specific subject; and, very important, people will work very hard to make a special event such as a Christmas dance absolutely

wonderful if they are appreciated and recognized for their efforts. Later in my corporate career, I continued volunteering as a way to pursue subjects of interest to me that my corporate position didn't offer any other way. Being a mentor in a sponsorship program at a local business school helped me stay in touch with the academic world that I enjoyed. Chairing the international committee for a national engineering conference helped me network with peers in other companies and build my experience in interfacing with international visitors. Giving presentations at industry symposiums forced me to take the time to research and learn new technologies and new subjects to keep up with the developments in my industry.

When I left the corporate world, I was terrified of being left behind. What if I became isolated? What if I was out of touch and became obsolete? Of course, they are silly fears since I now realize that you only become isolated and obsolete if you, yourself, want to. But, assuming I didn't want to, how could I "stay connected"? Volunteering was, once again, a solution for me. A small paragraph in the church bulletin said that the pastor was recruiting a few people to start a stewardship committee. I wasn't sure what that meant, but it was an opportunity to meet people with whom I shared a common bond; and so – I volunteered. The committee was formed with eight people. We studied stewardship, hosted a couple of ministry fairs, worked with the pastor to coordinate the activities of the various councils, and, perhaps most important, built friendships. Eventually, the pastor left, the direction changed, the members changed, and I moved on; but the friendships remain.

When I eventually started my own business, I once again needed a way to connect with others in the industry I was venturing into. I joined the local chapter of the trade industry association. Once again, not satisfied with just attending chapter meetings, I happily accepted a place on the Board of the local group. Over time, I served as a vice president and then president of the local group which gave me a place on the Board of the regional chapter. Eventually, I served as the secretary and then Vice President of the regional chapter which gave me a place on the Board of the State chapter. Working as a volunteer in the association, I gained the advantage of wonderful education about the industry, technical information on new methods and materials, changes in legal and regulatory requirements essential to my business, trends in the marketplace, and so on. I met people working in all aspects of the industry, and received support from peers, suppliers, and association staff.

Then the market crashed and my business dropped to nearly nothing. I had time to spend and very little income. At that point, the trade association student chapter representatives from one of the nearby universities

attended the association Board meeting. After the meeting, the faculty advisor mentioned that the school needed someone to teach a course in the coming semester. Through my contacts from serving on the Board, I got information about the teaching position and contacted the school. I had the knowledge to teach the course, and with my business in a slump, I also had the time to spend. Having been an adjunct teacher previously, I had enough teaching experience that the school accepted me as an adjunct.

The next Fall semester the market was still at a standstill. I still needed income. The university needed a full time instructor. I applied, and the school hired me for a full time position. Now, the experiences I have had coupled with my formal education as well as the industry specific education I received from the trade association all come together in the classroom and laboratory. Teaching at the university level is proving to be a wonderful next step for me. I am gaining a deeper, more precise understanding of technologies, methods, and even the business aspects of the industry in order to explain them to students. Working with the young people who are so eager to start their careers and so hopeful as they envision their futures is energizing. They challenge me to find interesting ways to add to their learning. They keep me abreast of the new trends in our society just by being themselves. They even raise my level of compassion as I see their struggles and day to day challenges. I believe I have gained a broader perspective on life in general because of the opportunity I have to be a teacher.

Volunteering and teaching have been valuable ways for me to spend my time. And I word that sentence very carefully – they have been valuable for me. For people entering their “golden years”, who have talents, knowledge, and experience to share, volunteering or teaching are excellent choices to answer what to do next. However, it is important to recognize that we do these things to bring value to ourselves. If a person expects overwhelming appreciation and gratefulness for volunteering, he or she will be quickly disappointed and disheartened. One has to keep in mind that when volunteering, he is working with other volunteers. Just as in any other environment – corporate, social, or personal – the people involved have their own opinions, their own needs, their own requirements and objectives. Volunteering brings value to the association, the end recipients, and ultimately society; but it has especially brought value into my own life.

In the same way, teaching has added to my life at this point in time. Once again, however, those in their golden years who are contemplating teaching must recognize the good and bad parts. Unless you are planning to apply for a tenure-track position in your field of formal education, you

will be brought in to teach as a lecturer or instructor. The best part about this is that your responsibility will be to simply teach. Lecturers are not caught in the famous “publish or perish” cycle that puts such pressure on tenure-track faculty to conduct research, publish white papers in appropriate journals, and most important, gain sizeable research grants. Consequently, a lecturer position provides the satisfaction of being able to share one’s knowledge and experience and hopefully, making an impact on a student’s future while still allowing the lecturer a sizeable amount of free time. It is not enough free time, however, for a second job. I tried maintaining a second job and teaching three courses and found it impossible. Preparing the classroom lecture or project, creating tests, holding office hours, grading homework and tests, and completing a surprising amount of paperwork takes all of my normal work time outside of the classroom.

It is important to understand this because, although teaching provides a steady income for three quarters of the year, the income is much less than what most people became used to in their corporate career. With my income currently at about 40 per cent of what it was during my peak earning years, I have had to scale back considerably. Of course, one can only divest of obligations down to a certain point. This is not a good market to sell a homestead if you are counting on the equity as a main portion of your retirement. You still need a vehicle to get back and forth to work. Utilities never go down – etc. etc. Therefore, teaching is an excellent choice of occupation for those entering their golden years if the financial situation works out. It is best to have scaled down to your expected retirement lifestyle, or have a fund that can supplement the income from teaching to maintain currency in your financial obligations before committing to a teaching position.

For me, volunteering and teaching have added value and been very satisfying at various times in my life. Staying involved with bright people of all ages; learning new concepts, ideas, technologies, and techniques; and feeling like I am making a contribution are all things that I have found to be very important to my personal happiness. I would recommend that others entering their golden years consider volunteering with a group that is related to their personal interests, and consider teaching as a way of sharing knowledge and experience. If your expectations are set correctly, I think you will find your time spent valuably.

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Chapter 5

RESOLVING THE BABY BOOMER'S CONUNDRUM

by Eleanor Latimer

Abstract

Baby Boomers are different than their parents. They enjoy better health and greater life expectancy. Often they are not interested in retiring the way their parents did, to a life of continual shuffleboard, bridge or other sedentary activities. They want to stay engaged, involved, and active in community, civic, and commercial affairs. Yet they also want more flexibility and they want to do something that feeds their personal values. This article examines two individuals who are exploring the next chapter of their lives. One has been living a varied life involved in both charitable as well as commercial activities for several decades after leaving a lifelong career with IBM. The other is just starting to figure out what to do. Both have examined themselves determining their values and what excites them. This article also points out that these two individuals are pioneers. As yet there is not a clear path to careers after 50. As pioneers, they and their cohorts will try numerous approaches, some of which will not work and some of which may bring greater satisfaction and a sense of leaving a legacy. And like all Baby Boomers, they will rock the boat and change the ways things are done.

Resolving the Baby Boomer's Conundrum

Most people look forward to a time in their lives where they aren't under the gun to produce, to bill thousands of hours, to exceed quota for the year, or to meet payroll. Yet, today, many American workers are in better health and physical condition than their parents were at the same age, and retiring to shuffleboard or endless travel doesn't quite feel right. This article is about two people, both highly educated, highly motivated and actively involved in their community, yet both seeking a balance among work, family, community, and their internal needs.

Ralph

Ralph says he has retired two and a half times, however, he has not. In fact, he's retired several more times than that and he's still involved, engaged, and making a contribution; in fact, a BIG contribution. Ralph is using all the skills from his decades in the business world to lead turn around for a prominent not-for-profit in Dallas, Texas. But that's ahead of his story.

Ralph is an energetic guy who grew up in Dallas, one of two sons of a single mom. It wasn't easy growing up, and when he graduated from Hillcrest High School, he headed off to the Army Infantry Corp. A bit older than the baby boomers today entering their 60's, at the time he joined the Army, Ralph was too young for Korea and just missed Vietnam. In retrospect, he says enlisting out of high school was a wise (and perhaps lucky) decision. Classmates of his who completed college and then were drafted were sent to Vietnam ... and many did not return.

There was no GI bill for Ralph to use once he left the military. So working two, sometimes three part-time jobs, and earning an academic scholarship, Ralph graduated from college with a BBA in Business Management with a minor in English Literature. He immediately joined IBM where he stayed for 30 years. He started in sales and technical support, moved around the US as his career progressed and ended up back in Dallas responsible for managing some of IBM's user groups. When IBM offered him an early retirement package for the third time, he got the message and at age 53, Ralph retired. Retirement #1.

Not content to sit at home, he reinvented himself as a business management consultant and set up a solo consultancy using his skills and extensive experience with IBM. He brought together high level executives from within organizations to break down silos or fiefdoms and build highly functioning teams. About half his clients were in healthcare. He had consulted for about four years when a friend asked him to help consult with Pontiac. Retirement #2.

After consulting with Pontiac for several years, he was recruited to DaisyTek, a publicly traded worldwide computer and office supplies company based in Dallas, where Ralph served at the C level over all staff functions, including HR, Public Relations, and Administration. It was during this time that his wife of many years passed away from cancer. Due to international market factors, the company folded about three years later and Ralph retired yet again. Retirement #3.

Again, a friend asked him to work as a consultant, this time for Cadillac and for the next several years, he both consulted with Cadillac retail dealers and managed a national team of 17 consultants. As he noted, he was Executive Platinum with American Airlines by mid-April each year, a dubious distinction. About five years later, he met and married his second wife and decided that being Executive Platinum didn't hold the rewards that being at home would offer. Retirement #4.

He and his wife moved to a new home in Addison Texas when they started their lives together. One of their neighbors encouraged Ralph to run for City Council, but Ralph didn't have an interest in politics and the

political infighting that's part of any election. At the same time, again, Ralph wasn't content to sit on the sidelines and watch the world go by. Instead of becoming a member of the Addison City Council, he was appointed to the Addison Planning and Zoning Commission in 2009 and was elected Chair in 2010.

About this same time, a friend contacted him about a not-for-profit she was considering joining. The not-for-profit was about 24 years old and had served the Dallas homeless family community, providing transitional and supportive housing to families with children, as well as life skills training. The previous Executive Director had been the original founder and had retired several months earlier. His friend was looking to Ralph to join the Board. Well, one thing led to another, and before Ralph could say "stop," he was Chairman of the Board in a turnaround situation. Now he is really making a contribution, but in a whole new way. No pay, no benefits, and no recognition except among those with whom he's working.

So what's Ralph's secret to his continual engagement in business and now in his communities? As he describes himself, he has a wanderlust streak that carries him off to new adventures. Once he left IBM, he wanted to do something more for himself. He had a nest egg, had benefits, so he could try new adventures. He could afford to explore and if it failed, so what? He could try something else. He's a risk-taker.

He also had the skills he'd honed during those thirty years with IBM as well as his friendships cultivated among IBM customers. He was known among these customers as effective, trustworthy and someone who looked out for their interests: someone who's word was his bond. He'd clearly absorbed the IBM methodology that allowed him to drop into a senior management role in a different industry, with a new group of people and be successful.

Ralph considers himself to be a natural teacher with a high emotional IQ. His teaching skills were polished at IBM when he taught management education to IBM customers as well as newly hired IBM'ers. He led senior level customers in intensive five-day courses in computer programming and improving communications; showing them how changing their minds after approving a course of action could have severely deleterious effects on their IT department. Ralph also defines himself as having a high emotional IQ, meaning that he relates well with others. Yet at the same time, he says he tends to see the world in black and white, and that can sometimes make him seem bluff or even brusque. Yet he's very empathetic and can sense from where people around him are coming.

Ralph's not about to sit still and watch TV day after day. Ralph has too much energy, too much curiosity, and a drive to make a difference. He's always mining his network, always thinking about the problem, and ready to use his background, drive and smarts to solve an issue. While Ralph says this turnaround is it and that he will retire "for good" after he gets the non-profit to a level where it can stand on its own, what do you think?

The Baby Boomer Conundrum

In the early years of the United States, people worked until they literally dropped dead, and they dropped dead much earlier than people today. Retirement began when men and women could no longer work. Then as hygiene and medical care began to improve, life expectancies began lengthening and people had a few years after they stopped working when they could do other activities; activities more directed toward themselves. Until perhaps the mid-1980's, those retiring from their first career looked forward to playing during the rest of their lives; playing with their grandchildren, playing golf or some other activity, traveling, and maybe donating a few hours a week to a local charity. By 1950, men who reached age 65 could expect to live another 12.8 years, while women who were 65 in 1950 would live another 15 years. Often they weren't in the best of health during their "golden years" so their activities might be somewhat constrained.

Today's Baby Boomers and some of their older siblings have expanded lifespans even more, they enjoy much better health than their parents did, and their horizons are wide and growing. The average man age 65 as of 2008 will live 17.2 years beyond 65 and the average female will live 20 years. For Baby Boomers, the challenge is figuring out how to spend those two or three decades in a productive manner that keeps the mind and body active, fills the personal needs of the individual, and offers flexibility. For many, this time of life is one where passion and purpose have even greater pull than earlier in their lives; where they want to do something that makes a difference and is truly fulfilling. For many, they need or would like to receive pay for their efforts. Yet at the same time, they want some flexibility, perhaps working fewer hours or taking longer vacations.

The Great Recession hasn't helped these Baby Boomers find a solution to this conundrum. Many who might have continued to work another few years or more before they confronted the question of what to do next are finding themselves without work, yet not able to retire due to the erosion of their 401K's, the need to pay college tuitions for their children or any of a wide range of other issues. While there is a birth dearth among Generation X'ers, the sheer lack of jobs for any age category has cruelly

pitted generations against each other. Generation X'ers had expected to fill many of the openings created by the departure of the Baby Boomers from the for-profit world, but the Generation X'ers aren't filling those jobs left empty by retiring Baby Boomers because either the Baby Boomers aren't retiring, or the jobs have disappeared from the economy. The Millennium Generation had expected to fill many of the technology-related new jobs that were opening. Now however, Millennium graduates are not finding jobs as many technology jobs have moved off-shore or disappeared from the American economy as businesses shrink. They are returning home and/or to school in droves hoping to educate themselves into a better job while the Great Recession fades. At the same time, many are piling up significant loans they won't be able to repay if growth doesn't return to the US economy. It's not an easily resolved problem and until the US economy begins generating jobs in excess of the growth in workers, workers in all age categories will be struggling to find any work, much less purposeful work. Some will blame the older generation for these tough times.

Regardless of the challenges finding paid work during The Great Recession, for those who can afford to wait out this troubling period of high unemployment, this period can be a time for serious study of how best to approach the next twenty or thirty years. As Helen Harkness, Ph.D. of Founder of Career Designs instructs her clients, now is a time to dig deeply inside oneself to identify those values most important to the individual, to identify those glass balls, the ones we never want to drop. These are the "fundamental bedrock values and career drivers" an individual needs in order to find satisfaction, purpose, and happiness in their next career move.

David Corbett, founder of New Directions and Richard Higgins, recommend conducting a personal assessment to determine what we want from the remainder of our lives¹. He suggests that now is the time for Baby Boomers to truly identify their passion, their true values, and to then find an outlet through which they can express that passion and those values. They suggest that those above age 50 look at creating a portfolio life, one composed of a long term view of their lives; that balances the various components within their life, such as family and friends, recreation, income production, community service, and spirituality or self-development.²

Life Portfolio Allocation Model



As Timothy Butler, professor at Harvard University School of Business Administration, notes in his book, *Getting Unstuck, Insight into the pattern of our deeply embedded life interests allows us to better predict the activities, work environments, living circumstances, and types of people that we will find most fulfilling. Those interests are among the most important patterns of meaning to consider when asking the question, What are the enduring features of my personality that I should bear in mind when making major decisions?*

This multi-step process is not simple, nor quick and for many is a task never before approached, making it even more challenging. It takes time and significant effort and it's best not done alone, but with the involvement of family, friends, and even professional counselors. Bouncing ideas and thoughts off members of our networks as well as professional career coaches or other professionals can help us stay grounded as well as providing insights. Involving one's life partner in the exploration can also serve to help them understand the fits and starts, the ups and downs, that introspection engenders and to obtain their buy-in.

Many people at this stage of their lives also find that they have a greater interest in the spiritual. They may find meditation, prayer, and deep personal reflection to be helpful in discerning their deepest passions and values. Shutting off or confronting one's self-talk, especially the nega-

tive self-criticism that many experience, can free some people to obtain greater clarity about their purpose in life. Because this movement from traditional work, not to retirement, but to some form of personal fulfillment is only in its infancy, it's not well understood and the way is not clear. There are structural and legal impediments in the work-world, family expectations, as well as the wretched marketplace hurdle to overcome. Like Cynthia, one of the first women to attend Harvard Business School, and her female cohorts who moved into the workforce in the 60's and 70's, those seeking to find a satisfactory way to use the next twenty or thirty years of life are pioneers.

Cynthia

Cynthia had recently closed down a business venture that just hadn't gotten off the ground. It was a good learning experience, in that it showed to Cynthia that she just wasn't a salesperson and starting a business wasn't going to work if her style, skills, and experience didn't include an ability to cold call and sell. Yet, at the same time, she wasn't interested in retiring and she wanted very much to use her experience, her MBA, and intellect to help other people. In fact, the drive to do for others had been an increasingly loud voice during the past five or so years, calling Cynthia to give back more to society.

It had been a few years before that her last entrepreneurial venture team had folded. Cynthia had been a Mentor with Startech, a venture-backed incubator in Dallas, TX when the local PBS station had approached Startech for help in launching a technology company to exploit the excess bandwidth available with the coming of high definition television. A small group of experienced executives joined together to form a new company, The Digital Network, and Cynthia joined to bring her expertise in healthcare as well as her background in operations and marketing to the group. The first order of business was to raise sufficient seed capital to begin the business and after much effort the team persuaded two PBS stations to invest in the start-up. The technology involved grabbing any unused bandwidth created during HD broadcasting to distribute large files of information or even very small digital blasts for emergency use. While the team worked diligently to show how the technology worked, how educational organizations, emergency groups, healthcare networks and financial enterprises could benefit, fundraising became a huge problem. After almost three years, the board voted to dissolve the company, to shut it down and return what little capital remained to the investors. Everyone was exhausted and dispirited.

Cynthia decided it was time to work closely with a career counselor to figure out what her next steps could be. Cynthia had taken numerous aptitude tests, personality profiles, and other career-planning exercises

during her thirty year career. She knew she was a generalist, was a Myers-Briggs ESTJ and that she had a myriad of aptitudes that would make it difficult to focus on just one area. She also knew that she had an engineer's mind, although she didn't have an engineering degree. During her years of work, she had gravitated toward entrepreneurial ventures and had been involved in five or six different enterprises; all in healthcare, often focused on information technology. Several had been quite successful, and several were like The Digital Network, a good idea, but not fundable.

Working with Helen Harkness of Career Designs, Cynthia began exploring what would make sense for a next step in her career. While Cynthia didn't have to work for financial security, she wanted to receive appropriate compensation, whatever she did had to be socially beneficial, use a multiplicity of her talents, training and experience, feed her high level of curiosity about the world and involve working with smart, experienced people. She was also looking for a situation where she had control over her activities. Helen called these job criteria "Glass Balls," those values which an individual must have to be satisfied in their career or life's endeavor. It was during this period that Cynthia tried starting her own venture; the one that she ultimately closed down. Cynthia was clearly stuck and becoming unstuck was important if she was to use the next twenty years of her life productively.

Cynthia is a classic example of a highly educated woman who had been highly productive in the workforce for many years, but was now at a crossroads and unsure where to turn. For years, she had successfully supported her family, had been active in both professional as well as charitable activities in leadership positions, but is now looking for a role that would fulfill more than just earning a paycheck.

Like many baby boomers she was facing the baby boomer conundrum: How to productively spend the next twenty or thirty years of one's life while one's health is good, energy is high, and there is desire to leave a positive legacy, yet find a suitable paid position in a terrible economy where age discrimination is running rampant. Life expectancy being what it is, and Cynthia's family history of longevity, she knows that she has at least another two and most likely three decades of productive time ahead of her. Retirement in the classical sense of playing all day long holds no interest. She takes as her role model her 93 year old aunt who still teaches ESL to college students.

Cynthia has taken a number of steps that other baby boomer pioneers are also taking and exploring:

Determining those values that are important to her in any activity she

pursues. Continued to keep her skills up to date and expanding through additional certifications and continuing education. Reviewing her financial situation to determine what she really needs. Exercising and eating nutritiously to maintain her good health and strength. Meditating and praying to reach deeply into herself for greater self-understanding. Doing volunteer work that uses her skills and experience by being avidly involved in non-profit boards and church leadership. Networking with friends, past business associates, affinity group members, and professional association members about opportunities, testing them against those key values. Cynthia recognizes that while she's making choices, choices that she never could have made when her children were young, she's also making trade-offs, particularly the trade-off between flexibility and impact. The likelihood that she can develop a meaningful next career that has a societal impact and yet is highly flexible is probably limited. While she's not going to let her next career to be as restrictive as some of her past endeavors, she recognizes that having a career that fulfills her will also require her to be deeply involved and she'll not be able to just drop everything to take a trip or see a friend. She'll be obligated for most of her time. Figuring out that balance is challenging.

Conclusion

Ralph and Cynthia represent those members of the Golden Boomers who are eager to make contributions within their communities, do work that they experience as rewarding, and leave a positive legacy. Ralph has accomplished that. Cynthia, is on her way even though she doesn't know how or where or when today. This is an exciting time in one's life. Many of the pressures experienced while raising a family, climbing the corporate or professional ladder are over. Now is a time when one can focus more on the "me", as in "what makes "me" happy and fulfilled?" It's a time for exploration of oneself, discerning those values that are key to our personalities. It's a time we can try on different roles and different styles. It's a time we can use interests or talents of ourselves we've never used before. For all of us, we're being forced to be pioneers, finding our way through a thicket never before explored. And like the Baby Boomers throughout our lives, we're pushing, shoving, and asserting ourselves to change the way things have been done in the past, so that our children and grandchildren can have more opportunities.

Endnotes

1. David Corbett with Richard Higgins, 2007, *Portfolio Life: The New Path to Work, Purpose, and Passion After 50*, San Francisco, CA: John Wiley & Sons. p. 105.
2. David Corbett with Richard Higgins, 2007, *Portfolio Life: The New Path to Work, Purpose, and Passion After 50*, San Francisco, CA p. 44.

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Chapter 6

BOOMERS, ESCAPE FROM YOUR BUBBLE!

by Judy Feld

For decades Boomers have been working hard and sacrificing...and expecting it to pay off. We pretty much perfected the profile of the workaholic--sometimes to the detriment of family, health and personal life. Those who coined the phrase "don't trust anyone over thirty" are now turning 60 in record numbers. Many are asking some version of the questions "How did I get here and where do I go? What can I do to make a difference?" Daniel Pink tells us, in his latest book *DRIVE*, "There are 78 million people in the Boomer generation--and I'm at the caboose of the Boomer Generation--who started turning 60 a few years ago, who will continue to turn 60 until 2024. That's 100 Boomers turning 60 every 13 minutes in this country. Every 13 minutes another 100 Boomers are ... asking those kinds of questions." Career choices remain of paramount importance to the Boomer generation, and we are seeing the signs (in big red letters): no one will give you a job.

The Boomer Bubble Bursts

What about retirement? Next year, 2011, is the year the oldest Boomers turn 65! Does this mean they are going to retire (or want to)? Not anymore. Can they count on keeping their jobs or get new ones? Not anymore. However, Boomers have resilience, resourcefulness--and options. Boomers may lose their jobs, but not their experience and wisdom. That's what we'll focus on: assets, choices, actions--and, above all, strategies. I'm advocating a point of view that transcends the *Boomer Bubble*--my term for the insular boomer-only world view that ceased to serve us well many years ago.

I'm writing this in the first person--reflecting my story as well as my multiple points of view. I am an executive and career coach (since 1995), an educator, and an older Boomer. All roles are relevant to the work I do and the strategies I create for myself and with my clients.

As a coach: I provide one-on-one individualized attention during the process of transitioning to a new position or career. I also work with professionals who want to personally redefine retirement and create a post-retirement career. Coaching works best with those people who are highly motivated, work well independently and are open to embracing

new methodologies and technologies and making significant changes. It is a balanced approach to career and life planning. I was also instrumental in the creation of the award-winning coaching initiative in UTD's Executive MBA program, and continue to serve as an executive coach in that program.

As an educator: I'm co-founder and Associate Director of the Executive and Professional Coaching Program at the University of Texas at Dallas, in the School of Management. I teach, counsel and coach a lot of highly-motivated Boomers (side-by-side with their colleagues, the Gen Xers). Students join our program for career change, professional credentials, and/ or enhancement of leadership skills, and. They include internal and external coaches, and are enhancing their careers and shifting to new careers. I'm on the faculty, and guide the Coaching Practicum, curriculum and credentialing for this ICF Accredited Coach Training Program (ACTP). For some Boomers this program allows them to incorporate all of their wisdom and experience and create a perfect career that could not have existed 20 years ago.

As a boomer: I'm a relatively late career-changer: I was a vice president at a major multi-billion dollar corporation, and my last assignment took me to Paris to live and work. When I returned to my U.S.-based corporate job, after the successful launch of a major technology-related alliance, I knew pretty quickly that I wanted a change--to something that would provide autonomy, independence and creativity in my work. It was my choice to leave the corporate world, but the same strategies can be employed by those for whom it is not a choice. My story can provide some insights and practical lessons, tools, strategies--toward moving from a corporate career into an entrepreneurial venture, as a pioneer. Downsized? Upsize yourself to a better career! After negotiating my exit it took me over a year to discover the newly-emergent profession of coaching, but when I did I knew it was exactly what I wanted. This is the best job (or jobs) I ever had.

How do you find the perfect new career?

It's different from just looking for a job (which you can certainly do--you might get lucky). Here are some things we can do (and many are already doing)

1. Refuse to decline:

We can pay significant attention to the health of the brain--in addition to supporting a healthy body. The Center for Brain Health at the University of Texas at Dallas presents an annual lecture series on brain health. In the 2010 meetings Dr. Sandi Chapman, founder and chief director of the Center, expanded on the research indicating that the brain is the most modifiable organ of the human body, allowing people to "improve mental

function by exercising their brains.” Researchers at the Center developed T.I.P.S. that advance brain fitness:

T—Take a BrainHealth Physical. This is a mental stress test that measures strategic attention, reasoning skills, and innovative thinking, all abilities that should remain robust as people age.

I — Ignite Insights, Invention and Innovation. Choose to create mental idle time for discovery, deeper thought and problem solving. Resist temptations to multitask.

P — Practice Your Passion. Go after cognitive challenges you love, with gusto. (see notes in #9 on *zest*)

S — Strengthen the Frontal Lobe. The brain’s frontal lobe is paramount to productive mental robustness and allows successful navigation through the decision-making and problem-solving requirements of life.

Boomers may be the first generation to significantly challenge the assumption of inevitable mental decline in later years. The notion of traditional retirement was challenged in an article in the *New York Times* on March 19, 2010, “Ready for Life’s Encore Performances.” Sarah Kershaw pointed out, “The idea that many workers reaching their mid and late 60s think they are too young to retire and, particularly in the wake of the recession, may have no choice but to keep working, is not particularly new. But with growing evidence of a demographic monkey wrench being thrown into the classic arc of the life course-- essentially a bonus decade or three added to the average life span over the last century-- researchers are now exploring an entirely new developmental stage for people roughly between the ages of 55 and 75.”

2. Be a futurist and a lifelong learner.

As we peer into our do-it-yourself crystal balls, into a future that is uncertain and complex, we can identify some clearly valuable traits and recognize the benefits of being flexible, adaptable, accepting of new technology, and good at learning new skills. The traits that will help us all thrive, in both the workplace and within the family, are acceptance of change, the ability to solve problems independently...and flexibility. Each of us can take some steps to improve our own “mental youthfulness”, at any age. If acronyms help you to remember principles (and make you smile), then you may want to put some F.L.O.A.T. in your tool kit and become a **F**lexible, **L**ifelong-learner--**O**pen, **A**daptable and **T**echnology-savvy.

3. Wake up your sleeping entrepreneur.

Let’s return to my imaginary red-letter sign, *No One Will Give You a Job* and also the offsetting statement, *Boomers have resilience, resourcefulness--and options.* A 2009 Kauffman Foundation study, *The Coming Entrepreneurship Boom*, shows that the most active segment of our

population, entrepreneurially speaking, is the Baby Boomer segment. Boomers are becoming business owners at a faster pace than any other business segment. From 2007 to 2008 new businesses launched by 55- to 64-year-olds grew 16 per cent, faster than any other population segment, according to the Kauffman Foundation. Boomers in that age group started approximately 10,000 new businesses a month.

In contrast to the Boomer entrepreneurs, Boomer job-seekers battle a gloomy environment. As 2010 draws to a close there are roughly 15 million unemployed Americans continuing their job search. The per cent of job seekers designated as long-term unemployed, those unemployed 27 or more weeks, has never been higher. According to the *New Unemployables* study by the Boston College Sloan Center on Aging & Work and the Rutgers University Heldrich Center for Workforce Development, older job seekers are less likely to find new employment and are feeling financial pressure:

- 40 per cent rated their financial situation as poor, and 61 per cent said they have adjusted their plans for retirement.
- 41 per cent of older workers (employed and unemployed) indicated they have no health care benefits.
- 30 per cent of older workers indicated that they had more in credit card debt than retirement savings.
- Fully two thirds (67 per cent) reported using money from savings to make ends meet.
- 84 per cent of older workers who were unemployed in August 2009 were still unemployed in March 2010
- 67 per cent of older workers reported looking for work longer than a year.

4. Use leverage in your professional development.

There are many ways you can leverage your wisdom, talents and experience to create a flexible business that benefits from virtual alliances and risk-free experiments. Here are some approaches that work well for Boomers:

--Shift from one-dimensional thinking to a matrix of ideas and professional relationships. This transformation involves expanding your thinking to incorporate multi-dimensional approaches such as cause and effect, leverage, strength in numbers, a whole greater than the sum of its parts, and synergy. Understand these concepts and how to apply them. Technology is today's version of the very long lever...the technology we use to run global businesses from virtual offices, build alliances with people from around the world, and reach markets everywhere. Now, that's leverage!

--Shift from in-person as often as possible and add as much virtual as possible. You can draw on the best resources, minds, ideas, products, services, and more--regardless of where they're located around the globe. In-person appearances are one of the most expensive ways to conduct business because they cost you twice: the implicit value of your time and the opportunity cost of not being able to use that time to accomplish something else that would bring a higher return.

...Value your time as a precious commodity! Don't fall into the attitudes: "Well, all I spent was my own time" or "At least, it cost me nothing to find that out". Even if you spent no out-of-pocket money, you spent precious time, and that translates into money.

5. Harness the power of numbers--and employ your technology tools.

From time to time I find myself in a conversation with an older Boomer who insists that it is *too late* or *too annoying* to learn, understand, jump into, and profit from social media. These same people may believe having their own website or blog is out of their reach. In my observation this self-imposed generation gap is a huge barrier to entrepreneurial success and one of the most detrimental aspects of the *boomer-bubble*. These are not the Boomers who will thrive in an *encore career* or a new business launch. These are not the Boomers who are my coaching clients. This topic deserves a book of its own (many have been written) but for the purposes of this article one quoted example, from *Fast Company* magazine, will illustrate this point. Cali Williams Yost wrote "How I Hailed a Cab and Learned to Help Older Workers Find a Job." Here's a pertinent excerpt:

A couple of months ago I hailed a cab, and behind the wheel was a well-dressed man who looked to be in his mid 50's. I was on my way to give a speech. Overhearing this, the driver politely asked, 'What is the topic of your speech?' I responded 'How to manage your work + life fit.' He laughed and said, 'Do you have any advice for me?' He proceeded to explain that he had started driving a cab a couple of months earlier after his 18 months of severance ran out. He had two Masters Degrees and for eight years he had been a project manager for a major online retailer. When the layoffs started, he thought another equally good job would eventually turn up. But after countless promising interviews and not one call back, he had no choice to start driving the cab to make extra money. He sighed, 'Any advice for me, lady expert?' We were about 10 blocks from my stop so all I could think of saying was, 'Are you networking with employers on LinkedIn?' His confused eyes stared at me in the rearview mirror, 'What's LinkedIn?' What's LinkedIn?

Here was an experienced technology project manager who did not know about LinkedIn. It was beginning to make sense. Perhaps the companies that had expressed interest but never followed up were concerned about how current his expertise would be if he wasn't on LinkedIn? He dropped me at my stop, and as he pulled away, I could see he was smiling. All I'd done was tell him about LinkedIn but it was enough to give him hope. LinkedIn. So simple. But he didn't know.

A question to pose to Boomers: Are you driving your own career bus... or are you just looking out the back window while the rest of the world speeds by? Are you linked? Do you know your options? In our book, SmartMatch Alliances we include an "Alliance-Ability Checklist." We recently updated the following question, under "Communications": Do you communicate effectively with others--verbally, in writing, through E-mail? On LinkedIn? Other social media?

6. Communicate across generations

The workplace and marketplace are changing, and those changes can be challenging and chilling. We now have four generations in the workplace--presenting interesting opportunities (and barriers) to leaders, business owners, managers, and their coaches. You might see some variation in the labels and dates used for the four generations by other writers. However the following are commonly understood:

The Silent Generation (a.k.a Traditionalists) were born before 1946

Baby Boomers were born between 1946 and 1964

Gen Xers were born between 1965 and 1980

Millennials (sometimes called Gen Y or Generation Next) were born after 1981.

Gen Z (?) While we're noticing, let's keep our eyes open for the next generation (Z?)--still young children but predicted to have a new, eye-opening model of the world.

Professionals of all ages do well to understand the dynamics and the potential outcomes of generational interaction and sometimes misunderstanding. When generations fail to communicate effectively in the workplace and in the market place we may see a negative impact on the bottom line and ultimate business success. We need to ask powerful questions around issues related to the generations, such as:

- What is the impact of differing communication styles?
- What are some pitfalls in inter-generational communications--professionally and personally?
- How can we enhance cross-generational communication?
- What are the challenges of leadership, management and team development that pertain to each generation?

Boomers could benefit from increased self-awareness of the factors that affect their own view of work and career. The purpose is not to perpetrate stereotypes or insist upon generalizations, but rather to gain insights that will aid in building bridges across generations. We observe that

Boomers...

- Were beat up by downsizings and rightsizings and have always competed fiercely among themselves.
- May have had several careers, employers or types of jobs.
- Tend to be workaholics and define themselves through work. May have guilt over putting career before family.
- Tend to be self-centered and self-absorbed. They personify the “me generation.”

7. Focus on legacy and lifelong learning.

The nine pointers in this article are intertwined, inter-related and overlapping. Returning to the first point, “Refuse to decline”, we can look further for insight into how we can maintain robust brain health well into old age. What we do now has an effect on who we will be--cognitively--at 100. Here’s what **Daniel Pink** (in *DRiVE: The Surprising Truth About What Motivates Us*) says about performance and cognition: *The real pathway to enduring performance particularly for creative and conceptual tasks, are these three things: autonomy, mastery, and purpose. Autonomy is self direction, mastery is our desire to get better and better at something that matters, purpose is our desire to do what we do in the service of something larger than ourselves. And those three building blocks are the building blocks that really lead to sustained, enduring motivation, particularly for the more complex conceptual, creative things that more and more of us are doing on the job.*

Daniel Pink has been our guest speaker in the University of Texas-Dallas Expert Forum three times. In February 2010 he spoke of the Boomer challenge--of being 60 today, and how it is qualitatively different from being 60 in 1950 or 1990. If you’re 60 today, maybe you have 25 or more good years left. People look back 25 years to when they were 35 and they say “That happened fast!” and may ask any or all of the following questions:

- Are the next 25 years going to happen that fast?
- And if they are, when am I going to do something that matters?
- When am I going to leave a mark on the world?
- What is my legacy going to be?
- How am I going to be remembered?
- When am I going to live my best life?
- What is my purpose?
- What contribution will I have made in my lifetime?

A dramatic quote from Pink will close this section: “When the cold front of demographics meets the warmer front of unrealized dreams, the result will be the thunderstorm of purpose, the likes of which the world has never seen.”

8. Free yourself of the constraints of geography—go virtual.

In 1994, a year after I left my last corporate job I traveled to Sao Paulo, Brazil to present a newly created workshop to an innovative professional organization. The title of the workshop was **The Virtual Corporation: New Strategies for a New Millennium and a Global Viewpoint.**

The term *virtual corporation* came into general use in 1993, highlighted by articles in *Business Week* and *Computerworld*. The book *The Virtual Corporation*, by Davidow and Malone, published in 1992, defines a new kind of amorphous entity, *virtual companies...that have offices in many cities but no real physical headquarters and whose people live on the network. ...the organizations of the 21st century will be constantly reconfiguring themselves, because change is happening all the time and organizations that try to figure it out once and for all are wrong.*

They envisioned just a portion of the ultimate in connectedness we now take for granted—in business and in life. We could hardly imagine the enormous changes that would come in the 21st century and yet they reinforce these observations from the early 1990’s. Why is the concept of the virtual corporation significant to Boomers in the second decade of the 21st century? The significance lies in the usefulness and the applicability of the concept.

I highlighted five characteristics of the Virtual Corporation in my 1994 workshop (since delivered virtually and *live*; to organizations close to home as well as those thousands of miles away) . These points turn out to be remarkably similar to the traits Boomers must adopt for a successful transition to a new, independent, entrepreneurial professional life in the 21st century:

- Trust
- Flexibility
- Fluidity
- Quality
- Technology

This list, from 1994, is congruent to the nine points in this article. How can Boomers translate these principles into some strategies for career transition? We can refuse to believe the strength of a business is related to its size. Downsizing, outsourcing and telecommuting have made many corporations become virtual, in that they may not do their own production, marketing, information processing, distribution, or any number of formerly *required* in-house functions. Boomer entrepreneurs can use

these principles in their own small, nimble businesses. As I pointed out above, *Boomers may lose their jobs, but not their experience and wisdom*. The business strategy here is to sell back that experience and wisdom to the companies that need it—or create products and services based on Boomer expertise and insight.

Consumers of goods and services are now able to make their choices from a global menu, choosing that which most perfectly suits them instead of having to opt for choices that are nearby and convenient. It becomes tougher every day to make an impact on this market. Businesses and individuals want to buy from a provider that understands them and appears to target them specifically. Think *Specialty* and think *Niche*. A niche is like a market segment, e.g certain types of businesses or clients or customers. Your specialty is a set of skills or proficiencies that can be used across many niches--*what* you're good at doing or making or teaching or selling. A niche is *who* you're focusing on. The combination sets you apart from the rest. Some more tips:

- Be consistent in your messages; craft your own identity.
- Increase your own “alliance-ability” and learn to recognize the potential of a good alliance partner.
- Invent your own sub-niche; create your unique area of specialty.
- Communicate continuously and creatively with your target market.
- Provide real value; continue to add value.
- Employ technology to gain exposure.
- Above all, choose niches and specialties that you enjoy.

9. Expect happiness—Jump for joy.

Let's focus on that last word in section 8, *enjoy*. Do Boomers have the luxury of anticipating work they can enjoy when it seems difficult to create any kind of work at all? Let's briefly look at some of the factors that researchers tell us are important in increasing positive emotions and happiness. There is scientific evidence that positive emotions can help make your life longer and healthier. Boomers can start by focusing on the things that bring them happiness. This is a long-term effort, not a quick fix. University of Pennsylvania psychologist Martin Seligman, and Christopher Peterson of the University of Michigan, chose three pathways to examine:

Feeling good. Seeking pleasurable emotions and sensations, from the hedonistic model of happiness put forth by Epicurus, which focused on reaching happiness by maximizing pleasure and minimizing pain.

Engaging fully. Pursuing activities that engage you fully, from the influential research by Mihaly Csikszentmihalyi. For decades, Csikszentmihalyi explored people's satisfaction in their everyday activities, finding that people report the greatest satisfaction when they are totally im-

mersed in and concentrating on what they are doing. He dubbed this state of intense absorption *flow*.

Doing good. Searching for meaning outside yourself, tracing back to Aristotle's notion of eudemonia, which emphasized knowing your true self and acting in accordance with your virtues. They found that each of these pathways individually contributes to life satisfaction.

How do you know if you're in flow?

- 1. You lose awareness of time.** You aren't watching the clock, and hours can pass like minutes.
- 2. You aren't thinking about yourself.** You aren't focused on your comfort, and you aren't wondering how you look or how your actions will be perceived by others.
- 3. You are active.** Flow activities aren't passive, and you have some control over what you are doing.
- 4. You work effortlessly.** Although you may be working harder than usual, at flow moments everything is clicking and feels almost effortless.

People don't always know what will make them happy. They often believe in myths or carry assumptions that actually get in the way. Here are some widely held myths about what will bring happiness:

- Money and material things.
- Youth. Being young and physically attractive has little or no bearing on happiness.
- Children. Children can be a tremendous source of joy and fulfillment, but their day-to-day care is quite demanding and can increase stress, financial pressures, and marital strife.

We conclude by sprinkling in some added zest for boomers. Zest is a positive trait reflecting a person's approach to life with anticipation, energy, and excitement. An excerpt from the article **Zest and Work** by Christopher Peterson, Nansook Park, Nicholas Hall, and Martin E.P. Seligman in the *Journal of Organizational Behavior: Work regarded as a calling is the most rewarding. Those who regarded work in these terms described it as central in their lives and enjoyable. Not surprisingly, their satisfaction with work was high. They did not look forward to retirement, and they took fewer sick days than other research participants. Regarding work as a calling was more likely among older workers and those in higher status jobs, but it is interesting and important that this stance was evident among some workers of all ages and all job types.*

It is not an easy time for boomers and their careers, but the components of successful strategies that will bring rewarding work well into old age (whatever that means) are certainly within reach. I am often asked about the work I do--by clients, students, colleagues, and business leaders--and I often find myself responding, "This is the best job I ever had."

I recently received news of a boomer achievement I want to share with you. It serves as a fine example of the strategies I have highlighted above. The winner of StartUpNation's 2010 Home-Based 100 competition in the category *Boomers back in business* is Garden Tool Company (founded in 2009). Here's what made theirs a winning entry:

*Getting laid off isn't easy, especially for someone who has been in the workforce for a few decades. But for baby boomer Blake Shreck, getting the axe allowed him and his wife, Anne, to pursue an idea for a high-end gardening tool web site they'd only previously talked about. Although Shreck's career in the carpentry field never left him banking on retirement, he never imagined he'd be a business owner at this point in his life. "You go through life and there's always a job because you have the skills," he says. "But when jobs become almost disposable, you start thinking about your future more. I didn't think we'd ever jump into entrepreneurship and do so well." Today, Fort Collins, Colorado-based Garden Tool Company is doing so well that Shreck left the idea of retirement on the back burner: **I can't imagine not wanting to do this every day.***

Resources--Web Sites

Center for BrainHealth, University of Texas at Dallas
www.brainhealth.utdallas.edu

Executive and Professional Coaching Program, University of Texas at Dallas. www.som.utdallas.edu/coaching

Ewing Marion Kauffman Foundation, www.kauffman.org

Garden Tool Company, www.gardentoolcompany.com

Harvard Health Letter, www.health.harvard.edu/healthbeat

Sloan Center on Aging & Work, Boston College
www.bc.edu/research/agingandwork/

SmartMatch Alliances (get a free sample chapter of this book)
www.coachnet.com/info/resources-smartmatch.html

Startup Nation, www.startupnation.com

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Chapter 7

STARTING (AGAIN) AT SIXTY

by Kittie Nesius Beletic

I love a good business card. I've had many...*Singer/Songwriter, Event Planner, Editor, Artist, Administrative Assistant, Short Order Cook, Creative Director, Actress, Voiceover Specialist, Author/Playwright, House Cleaning, Wife & Mother, Landlord, Sales Associate, Teacher, Entrepreneur...*

There are more than listed here. At first glance, it looks as though in sixty years, I've had job instability and never taken a vacation. Now my life *is* a vacation...and that's a new perspective for me. I like to work. I like being busy and feeling acknowledged and producing meaningful projects. I value my dreaming time. I like money. Obviously, I like variety. Most of all, I love my freedom. Freedom, to me, is being in charge of how I use my time and it is the vehicle that has driven me to where I am today, starting (again) at sixty.

At age twenty, I had already been working for ten years as a professional singer. I never thought my mother would die suddenly and that my whole life would change direction.

At age thirty, I had been married for six years, had two loving children and worked to put my husband through the Harvard Business School. I never thought that in ten years I would be divorced and a working single mother.

At age forty, I was newly divorced, had co-founded a children's theatre (the hardest work I've ever done), and was working two jobs to help support my family. I never thought over the next twenty years I would experiment with ten different jobs in order to have multiple streams of income.

At age fifty, I sold my home and my rental property in order to create movement in my life beyond survival. I never thought I would choose to move to New York City to strike out on my own as an actress and an artist.

At age sixty, I have moved again, this time to Los Angeles, to use all of my abilities in a workplace where I feel valued and find meaning in my life. I realize that who I am today has always been inside of me ... and always will. I emerge confident of my abilities, comfortable with

uncertainty, and able to live in a consistent state of fulfillment. I have divided my life into decades as a way of making sense out of what otherwise might seem like utter chaos. When a person is immersed in crisis, nothing seems linear or clear. In hindsight, solutions are evident to all except the person in a quandary, and it is the chaos that leads us on a creative, albeit not always merry chase toward magic and meaning. It is at once difficult and delightful, exasperating and existential, playful and profound. My life, although uniquely mine, is also classically typical of the times and of my generation. As a Golden Boomer, I was raised by educated parents who did what they knew best in a time when gender dictated what roles to follow. I was both dutiful and rebellious, sober and not, and I carried with me the added baggage of abandonment issues, perfectionism and the kind of optimism that comes from avoiding pain. To carry that load, I was also equipped with a strong will, a large capacity for courage and a fine-tuned sense of compassion. These were valuable gifts from my parents who offered them as role models throughout my childhood.

The essence of my *dark night of the soul* was based in the fear that I could not take care of myself. It came forward at age 40 when my husband suddenly divorced me. The issue of abandonment already present from when my mother died in my early 20s, came surging upward like a geyser. I was terrified. On my 40th birthday (the day the divorce papers arrived), those hidden feelings of grief came forward and this time, having an eight year-old and a fourteen year-old standing in the wings with needs of their own, once more grief was postponed. Unfaced fears began to manifest in my nighttime dreams as the story of a woman who was unable to care for her family. It quickly became a recurring nightmare with the woman losing her children and eventually living as a homeless person in a refrigerator box under a freeway. It seems absurd to me now but it felt inevitable at the time. That dream lasted for nearly twenty years and became so vivid, it crept into my daytime thoughts, furtively robbing me of my confidence and threatening to topple my famous optimistic attitude. When a person focuses on the fear instead of the solution, the fear becomes the reality. Only when the pain becomes greater than the fear, does real change take effect. When a person's fear is huge and the person has practiced being impervious to pain for as long as I had, the pain had to become gigantic to get my attention.

From ages forty to sixty, I held a series of ten jobs. Some were part-time and held in conjunction with others. All of them employed one or more of my skills. I read many self-help books, began a spiritual journey, had two long-term relationships although I didn't choose to put as much energy into them as I did other parts of my life (children and work). During this time I also signed up for a program with a dynamite career counsel-

or, Dr. Helen Harkness, Founder of Career-Design Associates, who gave me seed thoughts that at each new juncture, I still visit whenever evaluating what is next. They are:

- 1) Identify what you can't live without, (Dr. Harkness calls these *glass balls*) and
- 2) Imagine gathering all of your talents, skills, personality traits and putting them into a bag. This is what you have to work with; these are the tools to use toward your success.

I was forty-five years old at this time. The subsequent fifteen years of my life, although often confusing and exhausting, were the most experimental and creatively rich I've experienced to date. There were several actions that coalesced at this time to cause new awareness and movement away from old habits toward those that offered deeper, richer, more meaningful life experiences:

- (1) I removed myself from the shelter of my *cocoon*. I let down my guard a bit. By opening myself up to others – sharing ideas in groups, attending networking sessions, allowing myself to feel my vulnerability – I found friends and, many times, strangers eager to help me find my way;
- (2) I explored my abilities, including my talent for music, a gift and a highly trained skill abandoned when my mother died;
- (3) I began to question my core beliefs and to investigate/adopt ideas that were new to me;
- (4) I quickly identified a few of my *glass balls* whose identities have since morphed into more colorful and freer versions of themselves; and
- (5) Confidence in my judgment rose exponentially as I experimented with life, ultimately learning that I am in charge of my experiences and not the reverse.

What took place in my life from 1995 forward was, for me, phenomenal. I started writing music and although there was much to learn, I found I had a special talent. This led to work in recording studios with musical arrangers. I was constantly writing music and lyrics in my head – during carpool, while teaching voice lessons and theater, waiting in doctor's offices, in the shower, on my morning walk. Everywhere I went there was an idea for a song or a scene in a play. I got better and more efficient in my writing. Within a ten-year span I wrote five hundred songs and twenty full-length musicals. I learned how to chart music for studio musicians and how to produce my own arrangements. I recorded my own vocals and harmonies and eventually produced other artists' songs, doing background vocals on Nashville demos for country singers like Lee Ann Rimes, Lee Ann Womack and Alan Jackson before they became big recording artists. I wrote and sang the Survivor Song for the Dallas

Susan G. Komen Race for the Cure. Also during this time, I dabbled in art. An artist friend put a paintbrush in my hand and said, “*Just paint*”. It is common for beginning painters to work *small*. I was over-the-top tiny. My friend was ecstatic when after hours of resistance, I finally put something on paper. “*I think this was the hardest part. I did it and I didn’t die,*” I laughed. Here’s my painting:



I keep it in my studio to remind me there is nothing to fear and that small is really big. Five years later, I started a greeting card company, was accepted and attended the National Stationery Show in New York City. I made the financial commitment to myself, joined forces with a partner in the venture (remarkable sales person) and dove in. I was juggling money at this time. My daughter was graduating from high school the next week and my son was just out of college. It was risky to put so much money into this kind of business. I felt confident the learning experience was worth it.

The morning of the first day of the show, I received a call from a neighbor, saying my house was burning to the ground. I chose to stay in Los Angeles and do what I had come to do. I learned three important things that day: 1) Opportunity is greatest when your back’s against the wall, 2) I have a lot of courage, and 3) I pay to have good insurance.

It took eight months to rebuild the house. By that time, my daughter had gone to college and my son had graduated and gotten a job. I continued my greeting card venture, lost my partner to a job offer she had received at the Stationery Show and with her exit, found myself with 24,000 printed greeting cards and no one to sell them but me. I made the rounds, followed up on the few leads my partner had generated and tried to decide if this was really what I wanted to do. The house fire had brought great clarity to my situation. The vulnerability I felt put me in touch with a feeling I had been masking for some time. Even with all of the renewal

I had generated, I still felt *trapped* by something. I had a great longing and I was restless, unable to focus long enough to see things through unless they were urgent and immediate. There was still a lot of drama in my life. I was spending money and energy and not feeling the benefits. I also discovered that my perfectionism was causing me to resist the glory of abandonment in creating. The notion that something needs to be perfect in order to be worthwhile stops many of us when we begin to create. Whether it is in business or research or the arts, we are all susceptible to this limitation. Even though I had rediscovered my creativity (an obvious asset for someone with my interests and abilities), over a period of ten years I found the gift of creativity is an even more useful tool in creating the lifestyle we most desire.

I started travelling. This literal metaphor took me places I had never been. I experienced the phenomenon many people have when they go to new surroundings. Everything is fresh and interesting and a thousand questions come forward as we adapt. I found I could transfer this *travel attitude* to my daily life, using it to see things in a new way and best of all, generate movement – sometimes big, sometimes just enough to get unstuck. Fresh ideas and inspirational thoughts came from this exercise. They started seeping into my dream life and I wrote down my dreams, referring to them for writing and painting. I also noticed my recurring nightmare had subsided a bit. The vision of the homeless woman appeared now and then, but she wasn't as real and didn't look quite so much like me. Still, she showed herself occasionally and for weeks I would be affected by her presence. I was noticeably less confident and negative self-talk crept into my thoughts and conversations. I would either eat too much or drink too much or waste energy on insignificant projects to insulate myself from her. I didn't know how to send her away. Even with all of this creative movement, I felt bound to a past life. That is, old habits of thought—including that I was a failure at providing for my family and me. The children's theater was taking a new direction and my work there didn't pay enough to support me completely. My rental property remained in the black but the economy was beginning to put a strain on the resort business. For financial and emotional reasons, in the year 2002, I made a huge decision.

I sold my home of 27 years, owned free and clear, and moved to New York City. My son lived there part-time and my daughter was at NYU. My brother's family lived in New Jersey. It seemed logical to move in that direction. I would pursue acting and life as an artist to see if I could support myself in this way. It's what I was trained to do and I felt I needed to give myself the chance I had abandoned in my twenties. Having a few years' financial cushion from the sale of my house, I lived part-time in New York City for eight months while my house was on the market,

and discovered two things: 1) I didn't enjoy living in a tiny apartment (it's all I could afford) with 4 pets and little money to buy conveniences and 2) my confidence was still very low. I was too afraid to audition. I told myself I was too old, "who wants to see a 42 year-old mother sing?" If I moved to a house, I could have an art studio and expand my greeting card business, the family pets (all in their teens) could enjoy the life they had in suburbia and I could still live in proximity to a big city where life as an artist was both feasible and close to family.

What an adventure this was! I searched and found a little home in a resort area, an hour from the train to New York City. I bought it quickly. Because I was still living the role of mother, I felt the need to have space enough for when my kids came home. My frightened self disguised the whole event as logical, a good investment, safe. The cats came by plane with the kids. The dogs rode with me across the country. We moved in, unpacked and enjoyed a glorious summer of hiking and waterfalls while I supervised the building of a studio addition to my tiny house. It was ready by the first big blizzard in October. What I didn't know was that the real storm was yet to come. I had never really been alone. I went from parents to roommates to husband and children to here. I found that the locals were wonderful about digging you out of the snow but not socially open to outsiders. The nearest big grocery store was an hour's drive. I shoveled snow daily. The Internet reception was spotty during any kind of storm, which happened often and lasted for long periods of time. The first year spent in my little house in the woods was filled with adjustment. Although it was often immeasurably lonely and physically taxing, it was fodder for a huge growth spurt. I had a place and uninterrupted time to heal the long awaited grief from losing my mother and my marriage. It wasn't easy and sometimes was downright miserable. I wouldn't trade that year of my life for anything in the world.

The year 2003 brought more travel, a few auditions, exploring New York City for art opportunities and the sale of my rental property in Colorado. I needed the money to live. With it, I paid off my mortgage and put the remainder in the bank. I wasn't making a dime. I tried to get jobs in the nearest town thirty miles away, without success. I continued to write and paint and added textile art to my creations. I started a small online company to *sell my goods* that included scripts and music, artwork and in 2004, I pulled out a book I had written about the creative process and illustrated it. I worked a few odd jobs in the area and had occasional moments on the local radio station. A company that saw my greeting cards at the Stationery Show in 1999 found me and asked if I could paint watercolors for children. I sent a few samples and they loved them. This added to my income a bit and the orders slowly grew in number. It was so satisfying to be making money from my art, to be featured in several

showrooms around the US. I was maintaining my freelance lifestyle, one of my treasured *glass balls*, but I wasn't making enough money to pay the bills.

Feeling the need for a more social life and a strong pull toward furthering my art career, in 2005, I made the decision to move back to where I had raised my children. I chose to go there because I had a support system of friendships and I felt I was more likely to get work while continuing to build my business. I leased a loft in the downtown area, put my New York home on the market and *commuted* until I got a contract on the house. In the interim, I found it was more lucrative and less time consuming to make prints of my work as opposed to selling originals. I bought a wide format printer and learned how to use it from an artist I met at a collage workshop. This same artist taught me to use Photoshop. I hired him for 3-6 hours at a time and using my own designs, I created new product while learning exactly what I needed to manufacture my art for more commercial sales. It became evident that success required me to create an online presence. My Photoshop guru helped create pages and pages of artwork and *goods*. We strategized and weighed the cost of merchandising. Learning what it takes to stay current, I raced at full speed into a foreign country known as Cyberspace. The book I had written was becoming a reality. A publisher had picked up ***What Color is Your Dream?*** and it went to press. We negotiated for 3,000 copies and I saved \$10,000 by making it print ready on my own. It was still an expensive venture. The publishing industry was changing significantly and authors, especially first timers, had to do legwork and pay for much of the cost. Book signings, publicity, submissions for awards, fulfillment and distribution – so much to learn and all up to the author. I went to press, believing as so many authors do, that my book was special and that I could make it happen. It won two awards, and was amazingly costly in dollars and energy. I paid for an incredible education. At age 54, I became an author.

In June of 2006, I got a contract on my New York house. We set a closing date. My home in New York was selling for more than twice what I paid for it. I was ecstatic. Even with all of the investments made, financially, I felt confident. I found a house in Texas for a sale price at half of that of the New York home, and scheduled the closings for the same day. I agreed to a 90 per cent mortgage, knowing I would pay the amount in full immediately upon the closing of the New York house.

Remember that storm I mentioned earlier? Here it comes. Packed and ready to move from New York to Texas, I was in New York at a lawyer's office to sign papers for the sales of both houses. The New York buyer was late for the appointment but their realtor phoned to say they were

on their way. The seller of the Texas home had signed the deal over to a relocation company. They pushed for the closing to happen on schedule. I signed the papers and the fax went through. I went to lunch and when I returned, the lawyer broke the news. On the way to the closing, the New York buyers phoned to back out of the deal. The wife had been diagnosed with cancer and they had decided to buy the house as a second home to live their dreams in the present. As they made their way to the closing, they panicked, worried about cost of cancer treatment and doctor's fees *should the cancer come back*. They simply didn't feel comfortable committing themselves to a second mortgage. I immediately put the house back on the market and moved ahead in good faith. I could afford almost a year of mortgage payments at the current rate. The New York house was sure to sell by then. By October 2007, the housing bubble was a household word. The U.S. Secretary of the Treasury called the bursting housing bubble, "the most significant risk to our economy." I didn't have another showing until March of 2009. I tried to rent. The house was within fifteen minutes of the three closest ski resorts to Manhattan. Rentals were way down for a plethora of reasons. I had borrowed money to start my online business and to continue to live. Debt was mounting. My newest business partner decided to go back to pharmaceutical sales after six months. My life's savings were gone and the woman who lived in the refrigerator box had moved in with me and all but taken my soul.

In June of 2009, my New York house sold for \$50,000 less than I paid for it originally. I took the money and used most of it to pay down my debt. Although it felt good to be relieved of a bit of pressure, I was still dealing with feelings of inadequacy and the constant sense of failure because I couldn't seem to dig myself out of this financial hole. I gained thirty pounds and although my creativity was still strong, inside I felt the certainty of foreclosure and bankruptcy. My biggest fear was manifesting right before my eyes.

The irony of the message of my book, *What Color is Your Dream?*, the public appearances and encouraging words to my audiences, was not lost on me. In fact, it added guilt and self-doubt to the fear. Fast-forward to June 2010. Exactly one year later, I was sitting on my couch in the middle of the day. I was \$150,000 in debt, held 15,000 borrowed dollars to my name and was completely paralyzed with fear.

The refrigerator box woman was sitting across from me, daring me to sell out. *It's you or me*, I said out loud to her. *I choose me*. It was silent for a moment and then I said, *What should I do now?* The word *health* popped into my brain. *Health?* I asked myself. *Yes. You have to take care of your health*. Of course, I had no health insurance, hadn't been to a doctor in years and the toothless raggedy woman who had faded from my

living room reappeared one last time. I got up from the couch, drove to the nearest gym, bought a three-month membership and hired a trainer to get me started. That may sound like bizarre behavior, but it was the best money I've ever spent. I needed to see that I could take care of myself. It needed to be something within my control. If I was to survive, I needed to prove something to myself. Exercise was difficult for me. If I could do this, I could do anything. The choice to take control of this one thing was literally the turning point toward my success. It was a symbol. I could take care of myself. I just had to choose to do it. I went home and the refrigerator box woman was gone.

My life turned around dramatically. I had renewed energy. My mind was clear. I lost weight, looked and felt so much better. I tackled other challenges with a solid sense of knowing I was capable of handling anything that came my way. I phoned mortgage lenders and found out it wasn't *me* who had failed, it was the system and the timing of my loan. I applied for job after job, and with every rejection it became more apparent that I needed to be where my skills were valued.

My son had moved to Los Angeles. I scheduled a week to go there to explore my options. I felt connected. I met some people who gave me leads. I came home. With absolute surety I put my house on the market. Six hours later, my very amazed realtor called to say we had a contract for the asking price. In three weeks, I found an apartment in Los Angeles, sold much of my furniture and put the rest on a truck. One month later, I was working for three casting agencies and had my first job the second week I arrived in Los Angeles. The first month, I made enough money to pay expenses and make significant payments on my debt. Work consistently comes and I'm surrounded by creative employment possibilities. I credit this to being where I am valued, and finding value in everything I do. So many tools helped me create movement and maintain a positive attitude. Here are a few:

- Watch and listen to people younger and older than yourself. They are your greatest teachers.
- Exercise, eat well, curb unnecessary e-mail, TV, phone.
- Read, listen to music and your dreams.

Why are some situations easy and others hard? Sometimes we're able to insert ourselves, to adapt and adjust – to integrate. In other times, we resist integration or any change at all for a number of reasons, including increase in stress, obstacles outside of our control and understanding, lack of clarity/information, and many times it's that we're not ready to move forward, even though our desire is great. During these times,

- Ask questions.
- Associate with positive people.
- Be honest with yourself.

- List the facts in your life. You are braver than you think.
- Enjoy the wait. Patience is a verb and an excellent time to study and observe.
- Need Confidence? Travel.
- Look for acknowledgement.
- Give yourself permission to explore. Start small and slow. Nothing builds confidence faster than good experiences.

Everyone needs two mirrors, one that reflects what is and one that makes you look a little better than you do. That first mirror - the one that tells it like it is - keeps us honest and on track. It is there so we know how much money and energy we're spending and whether it's worth the price. It is also there to inspire us to improve. But it's that second mirror - the one that shows us what our best looks like - that's the one to look in before walking out the door. That is the reflection to carry with you as you step into the interview, the presentation, the audition. It's your Next Best and it is absolutely possible.

Life is not about achieving perfection. It is for experimenting to experience the feeling of reaching for the stars. I write a weekly blog, my book sales are up, I do online writing and I am working on three new books as well as a screenplay. I act in commercials and I am now a member of the Screen Actors Guild.

The latest business card? ***Transitional Practitioner.*** I have a small business helping people rediscover their creative self. This is where my heart lies.

Coming through the dark night of the soul is huge. I find that many people come through it, have a few moments of euphoria but are ill equipped to handle what is next. Like Rip Van Winkle, they've been asleep and when they awaken, everything is changed. I help them move forward through creative guidance during transitional times. Sometimes we need a leg up so we can see the parade, so we can get a peek at the stars we want to reach. Each of us has the power to take charge of our lives. As the song goes, ***the times, they are a-changin.'*** That song was ours in the 1960s, and the sentiment has followed us into a new millennium. We're powerful in a fresher, deeper, richer way. But we have to claim it. No time like the present. Starting at forty, at fifty, at sixty, at ...

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Chapter 8

LIFE AS WE KNEW IT IS OVER. TIME TO START LIVING:

Observations of a *Golden Boomer* on the Economy, Workplace, Workers, and the Future by Paul Mayer

Abstract

The article will focus over thirty years of community building through the perspective of a *Golden Boomer*, Chamber of Commerce professional on the current economy, the workplace, workers, and the future. It will attempt to show that we are in a period of rebuilding what the baby boomer generation built since 1945 and is currently broken. In the end it will discuss what can be next for those with enough courage to embrace the change necessary to make the next twenty years a move toward significance.

The catalyst for writing this article was a talk I made to the membership of the Garland Texas Chamber of Commerce on being successful going forward in this economy. Any Chamber of Commerce worthy of the name is all about the individual success of business in their communities. To that end I was attempting to make a wake-up call to those who were still waiting for the economic circumstances to revert to that of pre-2008. One of the strong characteristics of my generation is denial of the changes that are occurring and unwillingness to address the future in terms that coincide with the evidence that has been surrounding us for years. At the end of my talk, Dr. Helen Harkness, a preeminent career developer, author, and futurist on the subject of careers and a friend of mine and of my community, asked me to share some thoughts based on my thirty three years in the Chamber business. With the disclaimer that I am not a professional career developer and with my sincere gratitude for those who are, allow me to proceed.

First let's address the biggest issue before us, the economy. The economic run that the boomer generation started is broken. That fact has to be accepted before we can move on. Intellectually we know that what goes up, must inevitably come down, that with every boom must come a bust, that when the balloon get too big it will pop. We know this, and have seen it happen over and over in our lives. The first bail out of a major automobile maker occurred in 1979 with the first rescue of Chrysler.

In 1982 I watched the effects of the closing of steel mills in Youngstown Ohio as a consultant to their Chamber. Through the decade of the 1980s and 1990s we all watched jobs move overseas and the decline of American manufacturing. We lived through the Savings and Loan scandal while we experienced the effects of greed in an industry that had always been a trusted member of our communities. With the Enron Crisis another prop was knocked out from under us. We could no longer trust our employer to do the right thing and act ethically. I was in Houston in the late 1980s at the Greater Houston Chamber of Commerce. Our offices were across the street from Enron's headquarters. Their leadership was all over that city and their employees had the swagger of folks that were moving up fast. I remember clearly the look on the faces of those same employees as they walked out of the headquarters with boxes in hand. When the Tech Boom and Bust occurred, I had moved to Garland, Texas and observed as a neighboring community who had branded themselves as the Telecom Corridor went through the pain of companies laying off hundreds of people. In Garland we felt the wave as our companies that were suppliers to the major telecom players lost 85 per cent of their sales almost overnight. Beyond our own experience, trained observers and writers were giving us clear signs. Tom Peters in 1987 with his book, *Thriving on Chaos*; Helen Harkness with her article in the *Career Planning and Adult Development Journal*, **The Yo Yo Model for Your Future Career** in 2008 and her book *Capitalizing on Career Chaos* in 2005 all pointed to what was happening. The life as we had know it was being shaken through a series of major events and each time we were moving toward a time when our world was simply not sustainable in its current form.

We however ignored the signs, for the most part. With each of those cycles we recovered and moved on. There were ripples over interest rates, value of our homes, personal debt, and retirement funds. But we seemed to get through it and come out on the other side. People went back to work and the economy always seemed to grow. Our tendency toward denial of the evidence seemed to be justified. So why is this cycle unique and why must we prepare ourselves for a very different future? Why can't we simply wait until it gets better and proceed on as before?

The answer to the future almost always lies in the past. If we do not learn from the mistakes we have made we then must be doomed to repeat them. In his book *The Great Reset*, **Richard Florida** offers profound insight into the future through the lens of two previous events in American History, The Long Depression of the 1870's and the Great Depression of the 1930's. Both of these major times of resetting the economics, business, population centers, and education in our country, occurred because we went through a banking crisis brought on by insolvent mortgages and complex financial instruments. This sounds exactly like 2008 and lends

credence that what we are experiencing is a lot more than one of those cycles that we will move through. *A true reset transforms not simply the way we innovate and produce but also ushers in a whole new economic landscape. As it takes shape around new infrastructure and systems of transportation, it gives rise to new housing patterns, realigning where and how we live and work. Eventually, it ushers in a whole new way of life,* says Florida. Jeffrey Immelt, CEO of General Electric quotes in the book *This economic crisis doesn't represent a cycle. It represents a reset. It's an emotional, raw social, economic reset. People who understand that will prosper. Those who don't will be left behind.*

As a country we seemed not to have learned these lessons well, as we repeat the same scenario. However, when you look closely at the outcomes of great resets you will see our greatest times of change and progress that poured the foundation on which we built the next chapter in our development as a nation. Following the first reset the nation saw the invention of electric power and systems to distribute that energy. We saw the birth of factories and with it the move to cities for better paying jobs than could be found on the farm. Transit systems came about as more people in confined space needed to move between work and home. With the growth of factories and the influx of immigrants to provide the workforce the demand for mass public education grew. Higher education was established during this period. MIT was founded and established its first course in electrical engineering in 1882. The legacy of the first reset was systems. Electric power distribution systems, transportation systems, manufacturing systems, and education systems allowed the country to add jobs and propel the economy forward. Factories created cities which brought people together and forever altered the way we lived.

On a farm there was no work week. You plowed, planted, and harvested as the weather allowed with no regard for the day of the week or how many days in a row that you worked. Factory work changed all of that. This reset saw the advent of the *weekend*, and with that the opportunity for new forms of entertainment. Sports leagues, movie houses, and clubs expanded during the late 1800's and into the new century. You can imagine the feelings of those families moving from the family farm to the factory towns or immigrants coming from a village in Europe and getting off the boat in one of the great industrial cities, suddenly realizing that their life had changed forever. Perhaps the greatest lesson of the first reset was pointed out by Florida, *Locations rise or fall based on their ability to attract, retain, and productively use talent of all sorts from brilliant innovators to unskilled laborers.*

Life after the first reset was good until 1929 when we overcooked the real estate market and got overly creative with financial instruments and

the economy crashed again. My eighty four year old father talks about the Great Depression and to this day will take forever to finish a meal, savoring each bite as if there were none to follow. What a great drop from the *Roaring Twenties*. This second reset gave rise to the *most technologically progressive decade of the twentieth century*, according to Alexander Field, economic historian. Field contends that the 1930s were more innovative than the tech boom of the 1990s when productivity grew at a rate three times greater than that of the 1990s. During the decade of the 1930s all of the systems that were created during the first reset saw *massive improvements in economic efficiency* states Florida. Better machinery, modern assembly lines, improved power generation, more sophisticated and longer lasting parts from better materials, and better instruments all contributed to savings in capital and labor. Retail also benefited from the improvements in distribution along with great strides in research and development. The education infrastructure was upgraded and expanded. We learned as a nation that a skilled workforce was basic to a competitive economy. With better electrical grids, roads, the expansion of manufacturing that came with World War II, people began the move from the crowded cities to the suburbs. Home ownership was one of the significant outcomes of the second reset. After the war came the boom in birth rates. Seventy six million babies were born from 1945-1964. With the generation that set out to change the world came what we have and what we are today, ready for the next reset.

Over the last sixty five years the baby boomers have forged a world where they control 80 per cent of personal financial assets, 50 per cent of all discretionary spending, 77 per cent of spending on prescription drugs and 80 per cent of spending on leisure travel. Now as we approach retirement, or the time at which we thought we would retire, this generation is looking at a world that has fundamentally changed, again. With home values down, or in some parts of the country nonexistent, retirement funds depleted by a falling stock market, whole categories of jobs eliminated, our children facing a time when they probably won't do as well as their parents by our measuring stick, social security not all that secure, and political leadership that changes with each election cycle, we are faced with once more building *what's next*.

So what have we learned? Over the last twenty years living in Garland, I found myself in one place long enough to observe some of these short term cycles and the effects of a population that was getting older and a world that was changing. We should have learned that those careers that were born of financial manipulations and fast real estate transactions were going to have to go away. In 2008 we should have learned that a fragile consumer economy would go away over night when the consumers were more afraid of an uncertain future than they were with keep

up with the neighbors. We should have learned that all of the years we spent building bigger houses and getting more in debt to instantly gratify us with the latest, biggest, fastest, and prettiest was not really making us happy if we had to work long hours at a job where the only joy came from thoughts of what we were going to do when we could finally retire and do what we enjoyed.

One of the most disturbing attributes of the current age is the amount of money and time we have spent on devices to distract us from learning these lessons. It is not just the next generation that is consumed with electronic games and social networking. I know of three generations of one family that is thoroughly committed to World of War Craft. That is grandparents, parents, and grandchildren all playing the game online from all parts of the country. My wife spends an enormous amount of time on Face Book keeping up with the latest movements of her *friends*. Consumer electronics and all of the software that goes with it has significantly changed us from people who enjoyed contact with others to *cave dwellers* content to stay in our homes with more flat screen televisions than we have rooms.

With less to spend on these devices we are seeing the landscape of retail contract. Empty big boxes are everywhere in testament to the change in buying patterns and the slow-down in traditional residential development. When I arrived in Garland in 1989 the newest thing in town was the Hypermart, a 220,000 square foot retail space that launched Walmart into the grocery business and linked fresh vegetables with motor oil, thus making Walmart the largest grocery chain in the world and everyone else scrambling to imitate that model. Today that building is vacant along with empty Targets, Kmart, and assorted other large concepts that have outlived their useful life.

If we were paying attention we would have observed the growth of smaller outlets for grocery-only that were popping up next to Walmart and arrogantly competing with the giant on price and convenience. Aldi, a German retailer with 5,000 outlets world-wide came into the US, purchased Jewel Tea, a specialty store and began to reintroduce consumers to the fact that low prices did not have to come at the expense of service or access. We are also seeing in Garland, Texas, the rebirth of the corner hardware store that is going head to head with Lowes and Home Depot. Replacing the traditional retail development are the mixed use projects where you can work, shop, eat, be entertained and live all in the same place. Those that make their living in retail predict that in the next ten years with the move toward value, retail centers will again morph into hybrids with discount giants sharing space with the high end stores.

The value of the single family home on the big lot with the yard and pool is less and less a part of the American Dream. According to Florida, another casualty of the changing face of the country is our infatuation with the automobile. The automobile, which was a symbol of the reset after the crash of 1929, was a huge part of family life. I remember when my father brought home a new Rambler stationwagon. The greatest feature was reclining front seats. As a teenager that was important. A family or an individual's status has been linked to the make and model of their automobile. Look at the ads today and you see an increasing amount of attention to lower cost, green vehicles that resemble a box. The new status is; how small is my carbon footprint and how far can I go on a gallon of gas?

Supporting this move to closer in, smaller and *greener* living is what has happened to the workforce. With each layoff from Telecom, banking, or retail I have seen the growth of individually owned business. People who are discouraged with the lack of stability of large, traditional employers are turning to franchises or moving into their homes to work as consultants. In Garland we have a branch of SCORE, the Senior Corps of Retired Executives. This group gives free advice to those who are looking to start a business. With each round of layoffs the SCORE appointments would spike. Those boomers who were looking to retire and now cannot afford to are staying longer. In Garland half of our police and fire employees are eligible to retire and have elected to stay. So with all of this change going on around us, what have we learned?

When I look around for the people who seem to be the least affected by all that is going on with the economy I find those who are constantly looking ahead and who are not afraid to act on what they see. My good friend Tom is part owner of a printing company. In the twenty years that I have known him, Tom has always stayed awake at night trying to figure out what is next. Before I met him Tom had been an aircraft mechanic in the Air Force, a real estate salesman and developer, and an insurance sales manager. When he got into the printing business with his partner their shop was little more than a couple of one and two color presses located in an office lobby. Today his business takes up several thousand square feet and houses six color presses, high speed digital copiers, a design studio and a mailing service. All of this is attributable to Tom's insatiable appetite for evolving to meet the ever changing face of his customers. He saw the decline of printing letter head and envelopes as even small companies acquired digital printers and did their own. He replaced that business with large four and six color work that he put out on a state-of-the-art six color press. His design and mailing service make his company a marketing organization for their customers and not simply

someone to print an occasional brochure. His digital presses do just-in-time manuals for one of our large employers. In the midst of building his printing business, Tom is launching a consulting practice around buying companies for investors. The lessons learned from Tom echo that of my first boss in Chamber work. Cliff would always say that *the only security that you will have in life is that which you make for yourself*. Tom and all of the others like him have never looked for bailouts. When one opportunity goes away they move on to the next. They are always searching, learning, trying, and ultimately succeeding. I think the greatest lesson that we can learn from all of the resets and from the examples around us today is the part that innovation and self confidence play in determining an individual's or an organization's ability to capitalize on the change and come out on top.

Look closely at our immigrant population, now and in the past. For the most part these folks come to our country with everything to gain and they make it work. They found a niche and grew around it. Some of our most famous immigrants, Andrew Carnegie from Scotland who forged a steel empire, Adolphus Busch the German brewer, and Hungarian Joseph Pulitzer who built a newspaper empire were part of the first reset in the early 1900's.

Each time we have grown as a nation, people who have been willing to work and who were not born here played a huge part. Today the immigrant population is responsible in a larger part to the construction, agriculture, and hospitality industries. It is no surprise that unemployment is lowest among our immigrant population. This fundamental change is part of this latest reset. Unlike the baby boom when the growth of the population was largely generated from within, our new population is coming from all over the world. They are smart, willing to work, and will be a great source of the innovation that will come.

I hired Karina when she was a high school student to work at the Chamber. Karina came to this country from El Salvador as a four year old. You can imagine her feelings being like that of the folks who arrived at Ellis Island a hundred years ago. She did not speak a word of English. I watched Karina work harder and push herself farther than those around her. While she was working full time she went to school at night and became the first person in the history of her family to earn a college degree. Now she is the President of the Chamber with responsibility for budget, fund raising, programs, and staff development for an organization that traces its roots back to 1895 and thirty five businessmen that joined together to make sure Garland had a sustainable economy. Karina will make sure that goal continues to be met.

While the lessons of history point to the end, in large part, of what we have come to know, they also offer great hope to those who will see what is coming and make the changes necessary to prosper.

Bob Buford, in his book *Half Time*, asks us to change our game plan from success to significance. For counselors your first job is the attention step. If your clients are stuck, help them move forward with the many examples of individuals and companies that grew tremendously through the resets. Take heed of Immelt's observation that those who understand that our current situation is a reset and not simply a cycle will prosper and those who do not will be left behind. Also remember Florida's quote that says *Locations rise or fall based on their ability to attract, retain, and productively use talent*.

Today we have more jobs available than we have qualified people to fill them. Have your clients learn the new skills or become teachers and teach the next generation. A great way to move them toward the *significance* that they desire as they head toward the last twenty or more years of their life. I have seen with my own eyes the countless ways to get where you want to go once you know that is what you want to do. A wise person once said *It only takes one career counselor to change a light bulb if the light bulb really wants to change*.

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About the Author

Paul Mayer has been CEO of the Chamber of Commerce of Garland, Texas since 1989. He guides an organization that encompasses the Chamber of Commerce functions, Economic Development Partnership, and Dallas County Manufacturers Association. His chamber career began in San Antonio Texas in 1977, where he was responsible for the Military Affairs and Agribusiness functions. From there he served Chambers in

Denver, Colorado and Houston, Texas as head of the development and membership departments. Along the way he was a consultant to over 100 Chambers across the country in the areas of economic development and membership. Prior to going into the Chamber business he spent four years as an elementary school teacher in Seguin, Texas and a brief stint as a real estate broker in the same town. He earned the Bachelor of Arts at Texas Lutheran College in Seguin. He is a graduate of the United States Chamber's Institute for Organizational Development, the U.S. Army Officer Candidate School at Ft. Benning Georgia, and the U.S. Army's Armor School in Ft. Knox, Kentucky. Over the years he has pursued his passion for leadership and continuous improvement through numerous courses, seminars and through the Malcolm Baldrige National Quality Award process. He attributes his love for developing people from his roots as a preacher's son and from his time in the classroom. He gives credit for a lot of his common sense to his mother and her Texas hill country ranch background. He is forever grateful for all of the people he has met over the past 40 years that have shared their wisdom and experience. Life is still the best classroom. He is married to Sharon--also a Chamber professional. they live in Allen Texas. They have six children and three grandchildren.

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Chapter 9

LIFE BEGINS AT 70

A middle aged son's observations by Ross Vick

Prologue

This story is my own creation. The facts as I have presented them represent my recollection of the various events over the past few decades and are subject to debate by those who are familiar with such things. However, my point is not to paint a painfully chronological portrait of the events nor to point fingers or embellish accomplishments, but rather to reveal a kind of clarion call to the angels of our better nature in response to life's challenges. Sharing them in this essay is not only therapeutic but seeing them on paper helps make some sense of things. This story is not wholly unique. Families and in particular family businesses incur incidents that in isolation appear unique, but when shared in community with others in the same situation divulge common threads enough to weave a tapestry of life-changing and life-affirming proportions. When marriages dissolve, the ripple effect is felt throughout the family, especially the children regardless of their age, grandchildren, extended family and friends. When the dissolution of a marriage dissolves a family business, the effects are similarly consequential. What one chooses to do in the wake of the disintegration often reveals one's true self. So no matter where you are in life, you can choose to move forward and hope with anticipation that the momentum of doing something positive will become a self-fulfilling prophecy. Life Begins at 70

Intellect, some common sense and large doses of being socially adept could not save my parents' marriage. They loved each other. They still do. And unlike so many of their friends who succeeded in divorce where their marriages failed, my folks have a hard time being around one another for more than a few hours at a time, especially it seems, in the presence of their children. Old habits die too hard, even more so as they get on into their seventies. And so they have gone their mostly separate ways. As an aside, I find it fascinating that the family dynamics between 75 year old parents and their middle aged children are identical to those of a younger family with adolescent children. That they could not keep their marriage together was shock to them both, but we kids couldn't stand the idea that they both seem to think it was okay that dad slept around while mom lived blissfully with blinders on. We encouraged our

mother to confront dad. So she did, and he eventually filed for divorce. Which left her with the moral victory of not having to file for divorce, as the very thought was despicable—even more so than living with a philandering husband. And so, my parents fell into the category that no one who knew them or their marriage ever thought possible: casualties of divorce after keeping it together for 48 years. But it started in the 1950s with great promise. The innocence that theirs would be a life of idealized Norman Rockwell proportions was always present. That together they could fix any break and win any fight was never in doubt. With infinite encouragement from my mother, my dad made a financial success of himself. With her support and enthusiasm, he got his bachelor's degree in accounting. His interests there evolved into the banking industry and eventually he became an entrepreneur. His training and background left him uniquely qualified to stand the rigors of going it alone in business, and his interesting and outgoing personality made his chances for success at least within reach.

Likewise, my dad supported my mother's decision to continue her education as she earned a Masters Degree in English and was able to explore her interests in teaching, education and eventually book publishing and becoming an award-winning published author. But most of her success came much later—in fact toward the end of their marriage and beyond. Whether that success was a drag on the marriage has always interested me. For by the time Mother began her next phase Dad had accomplished enough in his professional pursuits to start thinking about slowing down and settling into a life of leisure.

Mother had dedicated much of her life to raising three kids and providing a stable home environment so Dad could pursue his business interests. And he was successful. It wasn't easy--any of it--but we never lacked for anything growing up. And the funny thing is I have vivid memories of how much my parents seemed to really enjoy each other's company and to be such a good strong team. My mother's interests and particularly her passion for literature and history were too strong to keep her home and she either went to school or taught school for most of the 18 years I lived under her roof. Plus, teaching allowed her to have her own money, her own career and her strong sense of independence was fortified by the positive impact her involvement out side the home was making.

As Dad bought and sold various businesses, Mother maintained her continued interest in those businesses in an advisory role and a supporting role She managed the various events, dinners and parties that were a significant part of the sales and marketing business Dad acquired in the early 1980's. It was a full-fledged family affair at the time I joined the company in 1981. During the years between 1981 and 2003 when I

officially left the business due to conflicts arising from my dad's personal matters which were tearing at my soul and my loyalties as well as hobbling my ability to think clearly about the direction of the business and my involvement therein, our company represented some of the most visible and prosperous items sold at retail in the toy and gift industry. We did well and it was a complete team effort.

However, my mother, who had maintained a small publishing company throughout the years was invited to begin a new university press at the University of North Texas. Some pretty smart and bold visionaries knew that in order for the newly coined University—having been North Texas State for decades—to be taken seriously in academia, a university press was imperative. They chose my mother to establish and run the press, which she did with tenacity, style and class. While she was ramping up her publishing chops, producing dozens of books each year, Dad began the slow decent of his career of watching the industry change via the internet and the shrinking of both vendor base and retail base. For example, when JCPenney moved to Texas their catalog represented the 5th largest toy retail operation in the U.S. Today it does not exist, unless you count their internet presence—and that by yesterday's standards is practically irrelevant.

Whatever the crossing point was for their converging energies and career interests, they reached a convergence when it was finally revealed that Dad was no longer in a monogamous relationship with Mother sometime in 2003. Their divorce was final in 2005. It seems his interests were in a life of retirement, managing his investment portfolio and playing golf, doing a little fishing and catching a sporting event from time to time.

Her interests were in finding new and exciting authors, publishing books and staying active in a host of literary, philosophical and historical associations, all of which needed her energy, intellect and common sense. She likes to travel, check in on the kids and grand kids, but the idea of sitting around playing cards, watching television and living a retirement lifestyle is the farthest thing from her interests or success criteria. And yet she knew Dad's asset as a solid businessman with an accounting background and a soaring entrepreneurial spirit had value beyond compare in the fly-by-the-seat-of-your-pants world of book publishing. Had he not pursued interests elsewhere, I am certain Dad would have found the challenges Mother was soon to face alone as interesting and fulfilling as she did. So at age 70, my mother picked herself up and focused all of the energy she had put in to keeping her marriage together for 48 years into philanthropies and causes near and dear to her heart. She sold the house they had lived in for 20 years, bought a fabulous condo and surrounded herself with people that make her life delightful. Every day brings a new

challenge as there is always a new battle to fight in the field of education, in the jungle of politics and the quagmire of publishing. She is busier today and more engaged in life and the society around her than at any time I have known her, with the possible exception of when she taught me English in high school for 4 long torturous years. Her health is good, she looks good, her eyes are bright and her mind shines with dreams and possibilities for the future. I've heard it said that retirement is for sissies. Taking on two book projects as co-author, managing statewide philanthropic societies and associations and serving on numerous advisory boards all have come about in the past few years; years when two knee replacements and the calendar suggested she ought to be slowing down. Good for us, she's just getting started. She ignores the calendar completely and lives life like the young bright eyed woman that still thrives in her heart.

Epilogue

As for me, for now, my focus is participating as fully as I can in what's left of my daughter's high school adventures in band and soccer. She is the youngest of four. The family business kept me from participating with the other children much more than I wanted. So, after I drop her off at school in the morning, I concentrate on my career as a songwriter. With two radio singles to my credit and an ever growing music library that is pitched to other artists, television and film I am highly motivated. Also, I keep up with our family tree farm and serve on the board of directors for several noteworthy philanthropies. I take continuing education courses at Southern Methodist University and keep up the world outside my window as best as possible. But mostly I work really hard at nurturing my now nearly 29-year-old marriage. It's my most precious possession. And so, as I follow the trail into middle age and beyond, I find that my mother has blazed for me a path looking squarely at a hope-filled adventure.

About the author

Ross Vick is a singer/songwriter, business consultant, philanthropy volunteer, tree farmer, budding writer, husband and father. His experiences working in a family business since the age of 13 have given him a depth of insight into the intricacies of existing in that unique environment. A Gemini, born both a naïve romantic and tough competitor Ross explores the peaceful elements of his music, his writing and his relationships.

I've discovered a few things along the way: It is difficult to want to win, but not at any cost. Sometimes gaining the order, loses the account. Sometimes winning the argument loses the romance.

Finding how to nurture the soul while making a living was once thought to be incongruent. *Today's generation, much to their credit are looking*

for both meaning and money in their lives many times concentrating on the former.

Currently Ross is exploring the world around him through educational and service based philanthropies: The Vick Family Foundation, Big Thought, and Kids Who Care. As to his songwriting, with his band TrueHeart, his first single ***The Road*** reached 27 on the Billboard Adult Contemporary Chart, and his follow up single ***Plan for Peace*** was the 2010 UK Songwriting Contest winner in the Christian/Gospel category. He wrote two songs for the Kids Who Care musical production of ***The Zone***. *In my song **Holy Signs** for **The Zone** I talk about not waiting for perfection in your life in order to initiate action. The chorus states:*

You gotta get up and you gotta get going, quit waiting for the one all knowing moment, when it all aligns. You keep waiting for all the answers, but deep inside you're afraid to chance there won't be any Holy Signs, any Holy Signs.

Ross definitely lives that way. And he has the scars from the mistakes to prove it. He makes time for replanting old family farm lands in East Texas with LongLeaf and Loblolly pines. He says:

I'm trying to leave the world better than I found it in several ways. It is important to me for my great-great grandchildren to be able to listen to the music I have created and know who I am through that experience. Moreover, I want them to be able to stand underneath a LongLeaf Pine tree, a species made practically extinct in the early 20th century by clear cut logging techniques, that I planted in 2005 and look up and wonder at nature and the pure fact they are standing in the shade of a tree their ancestor planted long ago who did so with that exact intent. It's probably the only thing I've ever done with that mind set. Everything else has been pure serendipity. And none of it would have ever happened without the love and support of my wife Julie who is the single greatest serendipity in my life.

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Chapter 10

CAREER DEVELOPMENT FOR A VERY LONG LIFE

by Verne Wheelwright

The probability of living a healthy life to age 100 is increasing, and the possibility of living well beyond 100 years is also appearing credible. The question here is, *What will people do with all the extra years of life?* Faced with decades of life beyond *retirement age* will people retire, stay in their present careers, reeducate themselves for different or better positions, reduce their working hours, do volunteer work, or a combination of these or other alternatives? How will career consultants guide them? Retirement as we know it now may become less attractive as people decide that decades of life devoted to fishing, golf, traveling and grandchildren is not enough to be fulfilling. How does the prospect of living a very long life impact career development?

The answer to that question is already beginning to unfold, as retirement-age early Boomers are staying longer in their current positions or considering new careers (Johnson, R., Butrica, B., & Mommaerts, C., 2010). Boomers will redefine retirement. As a group, they have the potential to live longer than any previous generation. Boomers are an amalgamation of groups, representing many trends and a number of generalizations. The truth is that the group is so large (estimates range upward from 76 million) that only a small percentage of boomers can be sufficient to create, change or move markets. Life expectancy in the United States has been increasing steadily over the past century, from declining U. S. birth rates. Biomedical advancements are taking place today that suggest longer and healthier lives ahead. Possibly much longer. Research is also taking place in the area of expanding human life span.

To clarify these terms, life expectancy at birth is the average number of years any individual in a population is expected to live. Life span is the maximum number of years a human can live, presently accepted as about 120 (Hayflick, 1994). The longest known life has been that of Jeanne Calment of France, who lived 122 years. (Wagner, 1999).

There is already evidence that people are staying in their careers longer, and discussions are taking place in Washington to raise the age for receiving full Social Security benefits. In short, the probability of living a healthy life to age 100 is increasing, and the possibility of living well

beyond 100 years is also appearing credible. The question here is, *What will people do with all the extra years of life?* Faced with decades of life beyond *retirement age* will people retire, stay in their present careers, re-educate themselves for different or better positions, reduce their working hours, do volunteer work, or a combination of these or other alternatives? And how will career consultants guide them? Retirement as we know it now may become less attractive as people decide that decades devoted to fishing, golf, traveling and grandchildren are not enough to be fulfilling.

At this point it may be helpful to consider the forces that reside in each individual's life that will probably drive personal decisions about careers, retirement, and the future in general. In my research in the field of Foresight and Futures Studies, I have focused on individual lives and futures, or Personal Futures. That research began with people over age sixty, exploring their lives in the present and the past to recognize patterns that would be helpful to people who were trying to explore or understand their own futures.

One of the most important outcomes of that research was that humans are natural multi-taskers. Our lives are complex, and we deal with multiple facets of our lives every day (Wheelwright, 2006)

The research suggested that *human life can be divided into six areas, or domains*. Each of these domains is a collection of forces that impact our lives, causing us to take actions or make decisions. These forces are the same from birth to death, although as infants and children, the needs of some of those domains are met by our parents. The six domains include:

Activities: All the things you do, including school, work, sports, hobbies, religion and other activities.

Finances: Everything to do with your finances, including income, expense, investments, insurance, credit cards, debt, taxes and assets.

Health: Your physical and mental health, including health care, nutrition, exercise, medications and prevention of illness or injury.

Housing: Your home as well as your neighborhood, community, country, region and climate in which you live.

Social: Your relationships with family, friends, acquaintances, co-workers, advisors and other people.

Transportation or mobility. Your various transportation needs and the methods available including walking, personal transport and public transportation.

The point here is that as baby boomers and others start approaching historic retirement ages, their decisions and options will be complicated by the possibility or probability of living a very long life. If, as some suggest, large numbers of boomers live to 100 and beyond (Klein, 2003),

that would leave them three or more decades to plan for beyond the traditional retirement age. The next consideration is that for those who are still healthy when they actually reach 100, life span research (telomerase, for example) may have reached a point where more decades have been added to the human life span. The combination of improving health, repairing aging bodies and extending the human life span could take some boomers well beyond 120 years. There are possibilities for additional leaps in longevity. If the human lifespan is extended beyond 120 years, then immortality or at least extremely long lives must be considered (Bova. 1998).

If people recognize that they can be as physically and mentally capable in their seventies, eighties, and nineties as they are in their fifties and sixties, how will that affect their planning for their future? The first consideration here is the Activities domain. What will people do with their time during all those extra years of life? There is already a generation that is dealing with retirement that anticipated a number of years and turned into decades. Individuals who retired in order to play golf or go fishing every day for the rest of their lives have found themselves tiring of their favorite pastimes. By the time they understood how their lives were changing, it was very difficult to return to a previous career after such a long absence. The industries from which they had retired had changed, their skills had eroded, and their relationships had faded. Understanding that they may live to be healthy centenarians should help individuals, clients, not only to prepare for very long lives, but to plan to make their future years interesting and meaningful. Some of the considerations and decisions clients will face include:

Retirement—when, if ever?

Discretionary time—how much “free time” is desired? What will be done in that time?

Education or training—what education or training is needed or required?

Career, occupation, profession—what field and how much time will be devoted?

Change—when is a career change or upgrade desired?

Achievement—what does the individual want to achieve in life?

Geography—where (in the world) is the best place to continue one’s career?

A recent article in *Business Week* (Coy, P., Conlin, M., Herbst, M., 2010) details the increase in the number of temporary and contract workers. This is an approach that may prove attractive to older workers who have their own insurance (Medicare in the United States) and are able to take breaks between assignments. Further, technology is now making it possible to practice many careers from anywhere, so many boomers may

find they can enjoy many of the benefits of retirement while still pursuing their careers. Yet questions remain. Will there be jobs available for people over 80 and if so, what kind? Will employers value experience or will they be reluctant to hire older workers either for full time positions or as contract workers. What laws or rules are involved?

There is one more important question to consider. What if the individual becomes a healthy centenarian, then finds that he or she has another fifty years of life remaining? If that seems like fantasy, remember that a person who is sixty-five today has thirty-five remaining years to reach one hundred. Research that is underway today could very well result in very long lives. Living to one hundred seems a reasonable expectation today, but in thirty-five years, one-hundred-fifty or more may be just as acceptable.

These considerations and possibilities bring the second personal domain, Finances, into focus. What amount must an individual have in savings and income to be able to stop working for the rest of his or her life? Does that figure change if the individual's life expectancy increases to one-hundred or one-hundred-fifty, or more? What amount of income and savings provide an adequate life-style? Are the investments that provide that income secure from substantial loss of either income or principle?

The third area of life to consider, particularly in older years, is the Health domain. Health is a controlling domain. Some would say it is *the* controlling domain. If one is sick or disabled, the quality of life may be affected or limited. There are some health conditions that can be managed with regular medication. Enlarged prostate is one example of a condition that can affect the quality of your life, but can be controlled with daily medication. Diabetes can also be managed with monitoring and careful attention to diet. The same is true of several heart and vascular conditions; they can be managed with attention and medications including statins, beta blockers and other pharmaceuticals that have been developed in recent years. Cataracts can be surgically replaced with lens implants. All of these conditions become more common as one gets older, so it is not unusual for people in their seventies and eighties to take several medications every day to control or manage their conditions. Yet, most of these people are able to enjoy a high quality of life and continue in a career. It is helpful to recognize that many medical procedures, tests, medications, and systems that are saving lives today did not exist twenty years ago. Ablation therapy, for example, is a treatment for dangerously irregular heart rhythms that was not available twenty years ago, yet is in common usage today. Imagine the advances that will come over the next twenty years in the bio-sciences and in medical technology. The big changes in medical science that are on the horizon will be largely related

to cures and repairs, followed by maintenance. Many types of cancer will eventually be cured, adding many years of life for recovered patients. New treatments will replace chemotherapy and radiation, relieving patients of some of the severe effects of treatment and improving quality of life. One area of research focuses on repairing telomeres, which may even reverse some effects of aging.

Although medical science will probably reduce many of the risks of disease and death, science may not stop the aging process entirely. Every individual's body and mind will still require maintenance and care to avoid illness and to prevent deterioration. Each person will still have to work at keeping their body healthy and in good condition, so the physical and mental condition of the body at age sixty will provide the foundation for the rest of life. If a person enters their sixties in excellent health and physical condition, they have a chance of retaining that condition into much later life. If the individual is already declining in health and physical condition at sixty, he or she will have to work extra hard to get up to normal and stay there. As Drs. James Rowe and Robert Kahn, authors of *Successful Aging* (1998) advise, the three steps to a healthy life in one's later years include:

Avoid disease

Engage with life

Maintain high cognitive and physical function

The Housing domain will offer new choices and opportunities as boomers recognize the increasing likelihood of a very long life. Once the family nest is empty and the mortgage paid off, there will be a greater freedom of choice; the possibility to live anywhere in the world, to have multiple homes, to live wherever the climate is most favorable. There are already substantial numbers of retirement age people who are known as *snow-birds*, because they live in a northern climate in the summer and in a southern climate in the winter. Yet, as mentioned earlier, technology provides connectivity that enables individuals to stay in touch with their clients and careers no matter where they may be living at any time.

The Social Domain relates to family, friends and social networks; all the people one knows or interacts with at all levels. For many individuals, the status and social interaction related to a career is very important, yet it is one of the first things to be lost upon retirement. Many people whose careers include responsibility, authority and perks are dismayed to find that retirement is so completely different. Some find it a shock, while others find it a relief. One of the attractions of retirement is the time available to spend with family and friends, and especially with grandchildren. As life spans increase, people in their eighties and nineties will enjoy several generations of descendants. An individual who lives to one-

hundred-fifty might be a great-great-great-great-great grandparent! As one grows older, friends and family members will die. One of the great concerns of many very old people at the present is that they have no friends. They have outlived their social networks.

Computers, the Internet and social networking have already changed how people socialize. Families that have spread apart over great physical distances are able to exchange e-mails frequently and talk together face to face on their computers with the aid of web cams and services such as Skype. It seems logical that new services will be introduced that keep families, friends and acquaintances in close contact, possibly with the aid of 3-D, avatars or holographic images as technologies are enhanced and new approaches introduced.

Transportation is the final personal domain to consider. Probably the most important form of transportation worldwide is walking. Aging into the last quarter-century of life brings home the importance of maintaining the ability to walk for as late in life as possible. This paper started with the assumption that a very long and healthy life was available to boomers, but every individual will have to do his or her part to maintain their health and specifically the ability to walk, because walking is a critical part one's independence. For individuals making decisions about continuing a career into their eighties, nineties, or beyond, transportation may become an issue. For example, younger people may accept long commutes as a requirement for their position, but older people may be less tolerant of that requirement. Some may accept a lesser position in order to avoid a long commute.

Beyond the needs of each of individual's personal domains, there is another important area to consider and that is personal values; the mores, desires, and preferences that guide one's life. Preparing for a very long life may begin with a review of one's values. What is important to an individual now, and what will be important at age eighty, ninety, or one hundred? It may be surprising, but personal values often change during different periods of an individual's life. For example, time, particularly discretionary time, may become more valuable to some individuals than money or power. Personal relationships, grandchildren for example, may become more important than professional relationships.

Once an individual achieves financial independence, personal values may shift from achieving that status to simply maintaining it. In short, personal values change over time, and career development counselors will benefit from recognizing those changes. Understanding the six personal domains and how each individual client relates to his or her personal domains will be valuable as well. For career counselors, the plausibility of greatly increased longevity for the boomer generation provides a

combination of challenges and opportunities. The challenge of planning for careers that extend an individual's useful working life by decades is a considerable change from the traditional pattern of working until retirement age, then stopping work. For some individuals, there was a competitive desire to see how early they could retire. Now, as the longevity pattern shifts, the emphasis is likely to move from total retirement to a balance between careers and discretionary time. Professional career counselors will be charged with finding that balance.

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Chapter 11

RE-CAREERING IS REPLACING RETIREMENT

by Helen Harkness

The necessity for me to capitalize on chaos, both personal and professional, and to re-career and forget retirement, and make a living for myself and three children started in 1970 when my occupation as a full-time mother and physician's wife ended. I had sent my husband to medical school instead of going myself, demonstrating the 1950's Silent Generation wife syndrome. I immediately dashed back to chase a PhD in English, and the dream that I had since I'd read in the 1960s that if a woman got a PhD, she could become a university president! Wow – that was a real challenge to aim for!

However, after six years of part-time graduate classes, while teaching at a private college, which later closed with a bang and a whimper, and within six hours and a dissertation, I realized that with a dime and a PhD in English, that I could get a cup of coffee! The career chaos that is currently hitting our economy hit higher education during the 1970's. PhDs were painting houses, driving taxis, and barely clearing minimum wages for part-time teaching at community colleges. Only one out of nine, frequently non-tenured gypsy scholars, were getting into academe.

This reality became clear to me when I was in one of the hidden carrels at the university library, researching Chaucer and the Black Plague of the 13th Century. Someone (I believe it was Lily Tomlin) said that when you speak to God, it's prayer, but when he speaks to you it's schizophrenia! So I had a schizophrenic moment: *Helen, what are you doing here?! You have three teenagers in a crazy world where the cops are more dangerous than the robbers. You can't get a decent job with this – get out and get on with your life!*

And I did exactly that! I had read Alvin Toffler's *Future Shock* instead of Shakespeare with my freshman English class, and he predicted 3–5 career changes during a person's life. At about the same time the financial specialist Sylvia Porter envisioned from 5–7 career changes. With this in mind, I switched academic departments and found a supportive professor – Dr. Roderic Duchemin, a great man who taught educational philosophy courses focusing on the future. When I told him I wanted to focus on adults changing careers, I remember that he said: “Mrs. Hark-

ness, I have no idea what you are talking about, but you seem to know, so I will support your focus.”

I researched thoroughly throughout the country (this was in the mid 1970s), and completed probably the first dissertation in the U. S. on career change issues. After graduation, I applied for and received two grants from the U. S. Department of Labor which enabled me to open the first free combined career and social services center in the country. This ground-breaking one-stop center was based in the public library where I had served on the library board for years. To get started, I immediately trained eight career counselors, and we documented contact with 6,000 citizens – 3,000 attended our career workshops, and we assisted another 3,000 via telephone.

After two years at the center I started my business, Career Design Associates, Inc., in 1978. Ironically, I couldn't even get a listing in the Yellow Pages since at the time a *career* category didn't exist! In addition, I was firmly admonished by a respected university professor of marketing that I simply could not operate out of my 6,000 square foot house, which I had just rebuilt after a fire caused by aluminum wiring destroyed the home only four months after moving in. He claimed that I'd have zero credibility! Happily, I defied his pronouncement, and 72 per cent of the house is used for office space; 28 per cent is reserved for living space. Today most of us agree that working from home is ideal!

Another story connected to this is that I had often seen businesses with *Inc.* after their names, and I believed that this tag might help give me this credibility. So I called up my young lawyer, telling him only that I wanted to meet with him and *talk about my future*. When I arrived at his office, I found that he, as a trustee in a large bank, had laid out my financial future on his desk. He recommended putting everything in a trust so I could retire. *I was shocked! Retire?* It is true that many of my friends were married to men who were taking early retirement.

When I returned home I looked in the mirror, and saw not Snow White, but the Wicked Witch of the West! I had recently read some research that indicated people trusted *unlined faces*. Since lines and longevity abound in my genes, I did my homework and found the best plastic surgeon around. I told him, “Erase every visible line possible from the neck up.” And he did, for \$5,000. I considered it a major business start-up cost; however, the IRS didn't quite see it that way.

So I was off and running at age 50 – defying conventional wisdom and myths of aging on every hand! This was the way I handled my own career on the edge of chaos, 30-plus years ago. Know this: The chaos didn't end, but I did understand my purpose to pursue with passion, which was

and is to *help adults redesign their careers*. This was based on a very real current and future need in our society, and I had developed a plan to achieve it. I will certainly continue this as long as I can be highly useful to others who choose (or are being forced) to re-career at mid-life. They may also choose to discover the meaning that would allow them to work until age 100, which I have every intention of doing, since centenarians are the fastest growing age group, and the statistics are claiming that from 13 per cent down to 5 per cent will develop Alzheimer's.

How I will accomplish my goal to *die young - as late as possible* is the focus of my next book, ***Moving from the Mindless Myths to Meaning and Money at Mid-Life***.

This Chapter of the Journal was excerpted from the introduction to ***Moving from the Mindless Myths to Meaning and Money at Mid-Life***, by Helen Harkness, PhD (to be published in June 2011).

Helen Harkness is the Guest Editor of this issue of the Journal.

Helen Harkness, PhD, founded Career Design Associates, Inc. (CDA) in 1978. She is a futurist, consultant, researcher, an experienced speaker, teacher, writer, and a pioneer in the development and implementation of career management programs and resources for organizations and individual clients. Her work integrates her own multidimensional career as a successful entrepreneur, former academic dean/provost, college professor, director of continuing education, and public school teacher. She wrote and produced a series of eight videotapes, *Careers in Finance and Discovering Career Options* with Dr. John Holland. CDA has produced and maintains a library of 600 Pathfinders for the Future career videos available to the public at no charge. She has published ***Best Jobs for the Future; The Career Chase; Don't Stop the Career Clock; Capitalizing on Career Chaos***, and countless articles exploring the myths of contemporary work life that steer careers off course. Her work focuses on the new realities and changes to be faced in our work life in the 21st century. The Dallas/Fort Worth Chapter, Association of Career Professionals (ACP) International created an annual award "Helen Harkness Professional of the Year Award" permanently named for her. She is a member of the World Future Society, and coordinates the career counseling at the annual conferences. Also, she is a member of the Association of Professional Futurists, International Association of Career Professionals, International Positive Psychology Association and The Collaborative Law Institute of Texas. Contact her as follows:

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