



**Golden Boomers:  
Creating a Second Midlife for Meaning and Money**

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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](http://www.brainhealth.utdallas.edu)

Executive and Professional Coaching Program, University of Texas at Dallas. [www.som.utdallas.edu/coaching](http://www.som.utdallas.edu/coaching)

Ewing Marion Kauffman Foundation, [www.kauffman.org](http://www.kauffman.org)

Garden Tool Company, [www.gardentoolcompany.com](http://www.gardentoolcompany.com)

Harvard Health Letter, [www.health.harvard.edu/healthbeat](http://www.health.harvard.edu/healthbeat)

Sloan Center on Aging & Work, Boston College  
[www.bc.edu/research/agingandwork/](http://www.bc.edu/research/agingandwork/)

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

Startup Nation, [www.startupnation.com](http://www.startupnation.com)

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