



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

Preface, Steven E. Beasley, Managing Editor.....	2
Introduction to this Issue, Helen Harkness, Guest Editor.....	3
Chapter 1: Retirement is an Obsolescent Concept, by Andy Hines.....	8
Chapter 2: Life After Corporate America, by Anonymous.....	18
Chapter 3: Mentoring Emerging Generations, by Dale Howe.....	22
Chapter 4: Valuable Time, Spent Valuably, by Diane DeSimone.....	32
Chapter 5: Resolving the Baby Boomer Conundrum, by Eleanor Latimer.....	36
Chapter 6: Boomers, Escape from Your Bubble! by Judy Feld.....	46
Chapter 7: Starting Again at Sixty, by Kittie Beletic.....	58
Chapter 8: Life as we Know it is Over; Time to Start Living, by Paul Mayer.....	68
Chapter 9: Life Begins at 70, by Ross Vick.....	77
Chapter 10: Career Development for a Very Long Life, by Verne Wheelwright.....	82
Chapter 11: Re-Careering is Replacing Retirement, by Helen Harkness.....	89
Other Information	
Guidelines for Authors.....	92
Obtaining Back Issues of the Journal.....	94
Joining the Career Planning Network.....	Inside Back Cover

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) it pays 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 ...

Contact **Kittie Beletic** as follows:
e-mail: kbeletic@gmail.com