

Retirement And Aging Are Not Like You Thought

7 Techniques To Cope With
The Changing Environment:

- The Financial Crisis
- Kids Living At Home
- Working 20 Years Longer
Than You Had Planned

After 50 It's Up to Us

Developing the Skills and Agility We'll Need

By George H. Schofield, PhD

GeorgeSchofield.com

The Game Changing Book for Creating The Life You Want After 50

"For everyone searching for tools to deal with life after 50, this book should prove enlightening, inspiring, and helpful."

—Richard Nelson Bolles, author, *What Color Is Your Parachute?*

"This very thoughtful, engaging book will help you take stock of your life and develop the skills you'll need to achieve the life you want after fifty. It's full of wisdom and practical suggestions for a new generation seeking a better way to grow older."

—William Sadler, author, *The Third Age: Six Principles for Growth and Renewal After Forty*

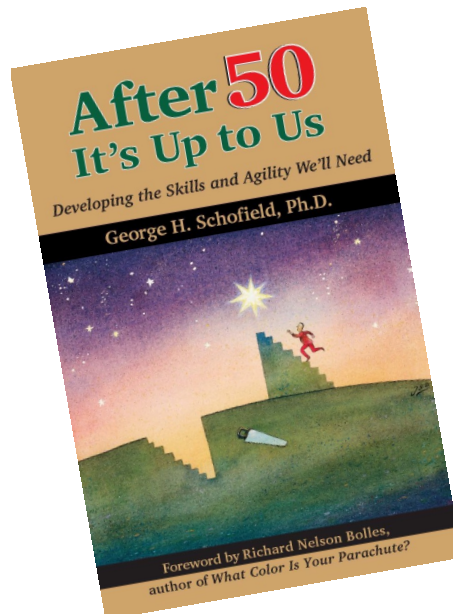


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“The last half-century has seen unprecedented change — television, satellites, nuclear power, jet travel, fax machines, portable phones — all contributing to [an even faster] pace of change.

“Yet this acceleration is not just a twentieth century phenomenon...

“The faster change comes, the harder it is to predict the future.”

—Peter Russell, Futurist

You Thought You Were Going To Retire...

- ✓ happy...
- ✓ healthy...
- ✓ financially secure...
- ✓ having fun...
- ✓ with an empty nest...
- ✓ living the life of your dreams...



But then you realized that you might have to work for 20 more years... and that's only one of the challenges you may have to face after age 50.

As you keep reading, you'll learn about these challenges: how plan *for* them and how to be flexible *with* them, so you can have the life you want, both today and in the future.

In this report, you'll learn seven techniques for creating a great life, and dealing with the challenges of getting older.

You can be as healthy as possible, enjoy great relationships, love where and how you live, and have enough money for the rest of your life.

- Every 7 seconds an American turns 50...more than 12,500 people daily.
- 80% of these people expect to work in some fashion, far beyond retirement.

(Sources: University of Nevada, AARP)

If you're in your 50s, you may easily live for another 40 or 50 years. What do you want the rest of your life to be like?

Will You Have Enough Money?

Especially if you're dealing with challenges like:

1. losing or changing a job;
2. becoming a caregiver for a parent, spouse or loved one;
3. changes in your health and ability;
4. living with adult children (whether you've moved in with them or they live with you);
5. losing a spouse or partner through death or divorce; and / or
6. wanting or needing to relocate.

You're Not The Only One

- People over 50 represent 27% of the US population.



- By 2015 (less than 3 years from now), 77 million people in the US will be over 50 – that's as many people as the combined populations of Canada, Peru, Singapore, and Ireland.
- By 2030 the 65+ population will double to about 71.5 million and by 2050 will grow to 86.7 million people.
- More than 50% of people over 50 live in 9 states only: California, Texas, New York, Florida, Pennsylvania, Illinois, Ohio, Michigan and New Jersey.

(Sources: SeniorNet, Tech Crunch, US Census Bureau)

Whatever happened to the “Golden Years” and the promise of a great retirement, with money, free time, and great health?

This report gives you seven techniques for creating the life you want and living on your own terms, even when facing the personal and professional challenges of getting older.

This Report Can Help You:

1. Save money, time, and energy, as you live your best possible life and create the future you want.
2. Reach your goals faster.
3. Find or create the work you need.
4. Enjoy great relationships and share your life with people you love.
5. Be more in control of your physical, mental, and spiritual health.
6. Find the information you need.
7. Get ready for your future.
8. Manage expected and unexpected changes, effectively.

7 Techniques To Cope With The Changing Environment

#1: Change The Way You Think About Aging

#2: Ask Great Questions

#3: Live A Balanced, Intentional Life

#4: Since It's Your Life...Create The One You Want

#5: Develop The Right Kinds of Relationships

#6: Be Smart About Finding The Information You Need

#7: Choose The Best Ways To Make Important Decisions

Technique 1: Change The Way You Think About Aging

Please take a moment to answer these questions. Take as much time as you need.

1. *What does your aging mean to you?
How does it make you feel?*

2. *Think of the people you most admire.
What does their aging mean to them?*

How old you are, the actual number, doesn't matter as much as most of us were led to believe.

In fact, your actual age doesn't necessarily determine who you are or what you can (or can't) do.

Your age doesn't determine your quality of life: you are responsible for that.

Aging is not the problem.

The problem is having the wrong perspective. It's staying stuck in outdated thinking about getting older and thereby limiting the possibilities that you have for creating the future you want.

Most people learn to think about aging as a problem.



“The problem is, first of all, how to break through the cocoon of our illusory youth and risk a new stage in life, where there are no prescribed role models to follow, no guideposts, no rigid rules...to step out into the true existential unknown of these new years of life now open to us, and to find our terms for living it.”

—Betty Freidan, Author
The Fountain of Age

Technique 2: Ask Great Questions

1. *What are the three questions you ask most often about your future (whether you ask yourself or others)?*
2. *Will these questions help you create the future you want, or are there more important questions that you should be asking?*
3. *Are you asking the right people? How do you know?*

Once you start asking great questions, change begins. You focus on what is possible in your life, rather than accepting things “as the way they are” or because other people say so.

By asking great questions, you become more sensitive to new opportunities and possibilities in your life.

Great questions can open the door for changes and insights that are truly transformational. Great questions help you come up with ideas and solutions which can take you to places you may not have otherwise experienced.



Great questions deserve reflection and often need to be asked more than once. *(As you keep reading, please take some time with each question and write your answers in a place where you can revisit them later.)*

Great questions help you challenge assumptions that may be keeping you and your thinking stuck.

- *“Who am I now? Who will I want and need to be in the future?”*
- *“Who is in my life now? Who do I want and need in my life in the future?”*
- *“How do I spend my time and energy now, really? How will I want to use my time and energy in the future?”*

Asking great questions is a powerful step in creating the life you want. Asking creates ideas and ideas are the seeds that grow into your best possible future.

Technique 3: Live A Balanced, Intentional Life

Creating the life and future you want comes from **whole life balance**, managing the eight key components of successful aging:

1. health (mind/body/spirit)
2. finances
3. community, family, and friends
4. living environment
5. continuing education
6. personal growth and development
7. employment, retirement, and combinations in between
8. recreation, leisure, and service

One common approach that many people take to creating the life they want is to imagine their ideal future, hoping that they will be able to make their vision become a reality. They often write

intention statements and then say them out loud as affirmations:

"I am healthy, in great shape with all the money I need, living in a great neighborhood, with family and friends nearby. I continue learning, growing as a person, have a great high paying job, that I can schedule, when and IF I want to work (not because I have to work)..."

"...and I have many opportunities to do all the things I love, travel, volunteer, and still have time to relax at home in my beautiful home, with the person I love..."

Sounds great, huh? It is great!

But imagining something and being able to make it real and sustainable aren't the same thing.

How do you take your vision and turn it into the life you're living, both today and for the future?



Transforming your vision into your everyday life is a process that starts with a having new perspective.

It begins with realizing that you are more responsible for your happiness, health, and success than anyone else.



It's about whole life balance: creating a vision for yourself, setting goals with timelines, and balancing the eight key components of your life. It's about celebrating your success and making necessary updates and tweaks when things don't go as planned.

When most people are taught to imagine their ideal future, most people are taught to create a picture in their mind. But starting like this actually skips something critical.

The first step toward successful aging and creating the future you want is to take a clear look at your life now.

After that you can imagine the future of your dreams, and go for it!

Let your imagination run wild!

Maybe your dream is to be an astrophysicist / circus performer / brain surgeon with a flair for Cajun cooking, who does triathlons and competes as an international ballroom dancer when not volunteering at the local soup kitchen.

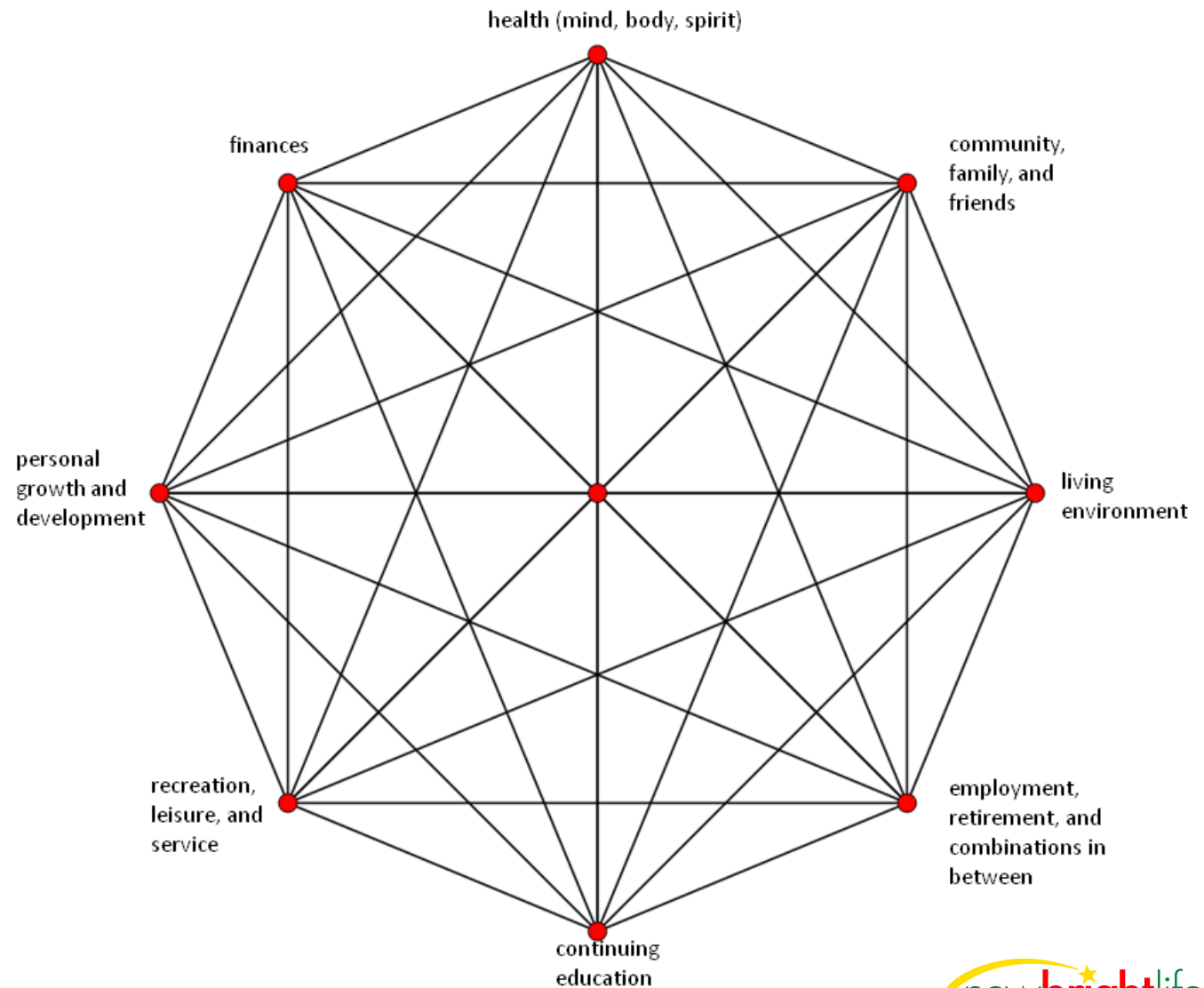
Maybe you'll want a much simpler life than you have now, sitting at the river's edge like Siddhartha or Thoreau.

Spend some time thinking about the questions below. Keep your answers simple and clear. Write your answers in a journal. Discuss them with someone you respect and trust.

- *Who are you? How have you changed? What would you like to change*
- *Who is in important your life?*
- *Where are you spending most of your time, energy, and attention?*
- *Which of the eight components of your whole life balance (page 13) aren't getting enough attention? Which ones are getting too much?*

Whole Life Balance: 8 Components For Creating Your Best Possible Life After 50

- In the areas where you could use some support, whose help will you need to make the changes you want? (This could be a specific person (like your spouse) or a professional service provider (like an accountant)).
- Are your intentions and goals clear enough to start mapping out a plan?
- How will you be flexible if (when) some things don't go as you planned them?
- How is the state of the country and the world affecting your life? How do you expect it to affect your future?



Technique 4: Since It's Your Life...Create The One You Want



1. *What are the three most important stories that define who you are? (These can be stories that you tell about yourself, that other people tell about you, or both.)*
2. *In your future, what would you like the most important stories to be? Will they be the same as your current stories or will they be new ones?*
3. *What stories will you want people to tell about you after you're gone?*

Be careful of the stories you tell about yourself and your life (as well as what you hear other people tell about you).

The stories are powerful. If you are not aware of the power of the stories, you risk believing them as absolute truth.

Many people get stuck in outdated stories. But you don't have to. Instead, you can recognize your power, get rid of stories that don't work well anymore, create new ones, update others, and start changing your life.

Most of us grew up understanding who we were through roles (as daughter or son, student, athlete, sister or brother). Eventually we outgrew some and moved on to other roles that brought new responsibilities (like parent, spouse, employee, homeowner).

Later we settled on roles that we've kept throughout most of our adult lives.

(Take a look at who you are right now. What are your primary roles and what are the responsibilities that come with them?)

We'll all have different roles and stories for different times in our lives.

"As you begin to pay attention to your own stories and what they say about you, you will enter into the exciting process of becoming, as you should be, the author of your own life, the creator of your own possibilities."

—Mandy Aftel,
Author, Natural Perfumer

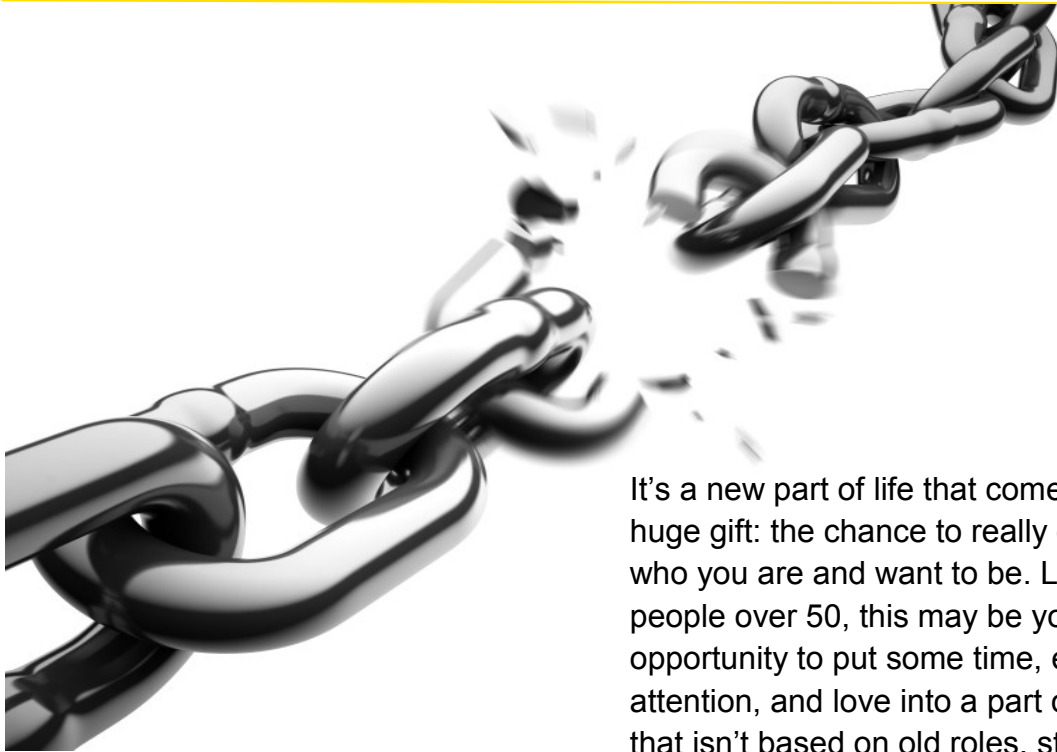
More About Roles And The Stories We Tell About Our Lives

- As we get older, we'll keep some of our old roles and let go of those that don't apply anymore.
- We'll add some new ones, because we'll always need some new or updated roles to keep ourselves engaged and active.
- Over time, we'll have fewer roles than we used to have because fewer people will depend upon us, our abilities may diminish, and most of us won't want to juggle as many roles as before.
- We'll need to be realistic about which roles to keep, which ones to let go of, which new ones to bring into our lives, and how many roles we can handle at once.
 - While we'll need other people in our lives, we'll ultimately have to take more responsibility for the quality of our futures than anyone else.
- Roles can change quickly and without warning. (For example, many people will lose their spouses in the coming years, because of divorce or death. That means that the survivor is no longer a "wife" or a "husband".)
- The right roles (at the right time in our lives) can help us formulate our ambitions and goals as we learn to understand where we came from, how far we've traveled, and where we want to go in our lives.
- Roles and stories can become prisons, especially when we hold onto ones that we need to release.



What's your story?

What would you like it to be?



It's a new part of life that comes with a huge gift: the chance to really explore who you are and want to be. Like many people over 50, this may be your first opportunity to put some time, energy, attention, and love into a part of yourself that isn't based on old roles, stories, or other people.

Getting To Know Yourself Outside of Your Roles And Stories

As we get older, we have the opportunity (and challenge) of living part of our lives without our old roles.

Imagine that you retired yesterday! You finally have some real space in your life....or you finally have the chance to do the millions of things you've always wanted. Either way, don't launch into "busy"...at least not right away. Spend some time with yourself, first.

Imagine (as an individual or couple) that you've just sold your house and are living in a rented apartment for 18 months before considering buying the right home. It's early morning, you're enjoying the sunshine, and you're no longer a homeowner with an unending list of home maintenance tasks. You ask yourself, "What am I going to do next?"

Don't do anything...yet.

Get to know yourself, first.

Imagine that you're sitting in your living room on the morning after your last child has left for college. The house is quiet, there's no laundry to do, and you actually know where the car is. You start wondering what you're going to do next. But don't do anything...at least not right away. Spend some time getting to know yourself outside of your roles first.

Imagine that your spouse or partner is no longer a part of your life. Losing a spouse or partner (through death or separation) is paradoxically a major loss and an unexpected opportunity.

You have the chance to get to know yourself as an individual before leaping into a new relationship. You'll probably be more satisfied with yourself and more interesting to a potential partner (if and when you want one).

6 Things To Do With Your Stories And Roles

1. Get to know and appreciate yourself beyond the familiar stories you and other people tell about you.
2. Create stories that reflect who you've become and who you will want to be.

3. Remember that creating new stories and roles is usually an interactive process between you and those around you. But you have more control of your roles and stories than anyone else. Give yourself permission to take control.

4. Be in the right roles for each part of your life. Let them go when appropriate to make space for some new roles, or even no roles at all.

5. Acknowledge — when things inevitably change — that it's time to release roles and stories that don't serve you well anymore.

6. Get to know and appreciate yourself outside of any of your past, present, or future roles. Who are you when you're not "doing" anything?

Most roles will change, sooner or later, sometimes by choice, often by circumstance. Sometimes we'll need to live in the space outside of our roles and stories.

Consider...

- *What will happen when the ways you've always known or defined yourself (or other people have known you) are no longer true?*
- *Who will you be?*
- *How will you know who you are if you don't or can no longer do what you used to do?*
- *What are the gifts and opportunities that can come with these situations?*

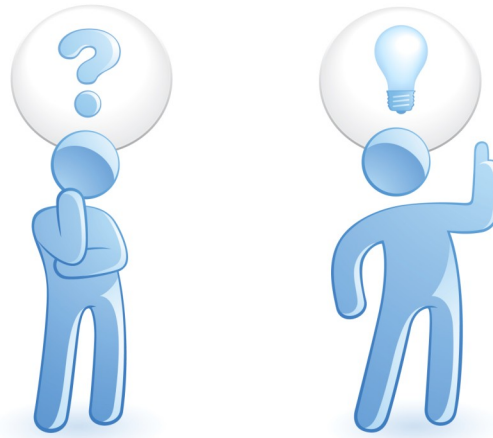
Technique 5: Develop The Right Kinds of Relationships

Think about these:

1. Who are the three most important people in your life now?
2. Do you think that that your relationship with these people will be identical in 15 or 20 years?
3. What will you do if (or when) these people are no longer in your life?

The people we are close to make up our **strong networks**.

These can be our friends, parents, children, and anyone else that we are close with. These relationships are usually defined by shared values, experiences, history, relationships, and world view...as well as each others' likes, dislikes, and idiosyncrasies.



The people we are much less intimate with make up our **weak networks**. These are people we don't know well, who we may not see often, and with whom we don't have a lot of shared history or shared preferences.

Weak networks are more likely than strong networks to expose us to new ideas and opportunities, different perspectives, and new potential

relationships (new people for our strong networks.)

As we get older, some of the people in our strong networks will move away, become ill, die, or lose their connection to us. It's common for us to develop new relationships with people from our weak networks. Weak networks are usually the main source of people who will become part of your strong network.

We are social creatures. We all need people we are close to. We also need people we're not as close to.

Don't end up isolated and alone as you get older. Keep meeting new people who can replenish both your strong and weak networks. **Please tell your parents about this.**

Technique 6: Be Smart About Finding and Using The Information You Need

Remember **whole life balance**, the eight key components of successful aging, from page 11?

1. health (mind/body/spirit)
2. finances
3. community, family, and friends
4. living environment
5. continuing education
6. personal growth and development
7. employment, retirement, and combinations in between
8. recreation, leisure, and service

Each component of whole life balance needs time, energy, and attention. You need enough of the right information to reach your goals.

How can you sort through the deluge and overwhelm to find what you need?



Here are 8 simple approaches to find and make use of the information you need, for a great life after 50.

1. Unplug. Take a periodic break from the news (a media fast). Watchdog groups have analyzed the mainstream media and found some disturbing information: for every 13 negative news stories, there is only one positive story.



2. Seek information from sources and perspectives that:

- a) you trust;
- b) provide a variety of perspectives; and
- c) help you analyze the information and arrive at your own conclusions.

If you are only getting information from one source or perspective you will probably only be able to draw conclusions that confirm what you already think you know. This will limit your possibilities, knowledge, and wisdom.

3. Keep asking yourself:

- “What’s the point?”
- “How does this help me?”
- “Who else benefits if I adopt this information, belief or perspective?”

4. Stop consuming information from any source that uses tactics like these:

- us vs. them / fear, doom, and gloom / righteous indignation / blame
- attacking a person’s integrity instead of trying to understand
- making one perspective totally right and all others totally wrong

5. Take a break from your trusted sources for at least 72 hours. When you come back, listen with a fresh ear.

6. Write down the most important things you are learning that can affect your life. Choose what to do about them.

Respond rather than react.

7. Pay attention to the information you see and hear most often. Separate the hype from what is most useful to you and the people you care about.

8. Speak (regularly) with one person you know well and with one person you don't know well (and may not agree with) to get two additional perspectives .

Write down your observations.
Choose the information that you need and take action. Repeat.



Don't wait until you have every possible piece of information to begin moving toward your goals and dreams.

Otherwise, you'll never get anywhere.

And the clock is ticking...

Technique 7: Choose The Best Methods For Making Important Decisions

How do you make important decisions? Put a check next to the statements that are most often true for you.

- *“I make impulsive decisions.”*
- *“I make mostly yes/no decisions.”*
- *“I avoid decisions and am often slow to decide.”*
- *“I make decisions that help me fit in with others.”*
- *“I make decisions to be different.”*
- *“I flip a coin.”*
- *“I make a list of pluses and minuses.”*
- *“I use logic.”*
- *“I follow my intuition / heart.”*
- *“I listen to my emotions.”*
- *“I am often driven by fear.”*
- *“I ask friends for advice.”*
- *“I listen to everyone but myself.”*

- *“I only listen to myself.”*
- *“I find new people who have the experience and wisdom I need.”*

The decisions we make now (or allow others to make for us) can have a huge impact on our lives for years. Quick “fixes” (rather than smart decisions) can be very expensive, time consuming, and energy draining.

Life after 50 will involve new, different, and more sophisticated decisions than ever before. Previous experiences won't necessarily give us all the information. Changes – expected and unexpected – will happen, forcing us make new choices.



We'll have fewer years to recover if we make bad decisions.

Take a moment to answer the following questions.

1. *Which decision making methods don't work so well for you?*
2. *Which methods do you think you should make part of your life?*

10 Things You Can Start Doing Right Now To Create Your Best Possible Future



1.) Start today. Small goals are the foundation for bringing your dreams to life. A great way to get started is to get yourself a notebook or a journal.

Choose one that inspires you to write, because you like it and it feels good in your hands.

Taking steps (even little ones) toward the future you want is powerful. Getting the journal or notebook is a strong signal to yourself that you are serious and ready to take personal responsibility for creating the life you want.

2.) Ask yourself great questions:

- “Who am I and who do I want to be?”
- “Who else do I want in my life?”
- “How will I want to spend my time and energy in the future?”

Write your answers down. Discuss them with people you respect and trust.

Decide in advance if you just want a person who will simply listen (for now) or if you want feedback from them.

3.) Look at your life now and imagine how you want it to be...in the near future and the more distant future.

- The lifestyle you want will change over time, and may change more than once.
- Not all lifestyle changes are necessarily in the direction of bigger and grander.

4.) Take stock of your strengths and skills, deficiencies and weaknesses. (Be truthful and kind to yourself.)

Then figure out what to leave behind that will no longer serve you well, what to bring forward that will continue to support you, and what new things you need to start learning and experiencing, to create the life and the future you want.

Some of your strengths will keep serving you. Some of what you're good at now may not serve you well in your 50s, 60s, and 70s.

To get a clearer understanding of both your strengths and weaknesses, consider asking someone you respect and trust, to get an additional, perspective.

5.) Let go of who and what no longer works for you, with gratitude. Let yourself grieve, but don't get stuck there. This creates space for the new skills, mindsets, and people that will help you have a great life and a great future.

6.) Start making your strong and weak networks bigger. Keep growing them to avoid being isolated and alone later in your life.

As we get older, some of the people in our strong networks will move away, become ill, die, or lose their connection to us. Weak networks are usually the main source of new people who will become part of your strong network of relationships.

Don't end up isolated and alone as you get older. Keep meeting new people who can replenish both your strong and weak social connection networks. **Make sure your parents know about this.**

7.) Ask questions about yourself, your current life, and your possible future. Then discuss your discoveries with people you admire and trust.

What seems exciting and maybe a little scary to you might be very scary for

someone who deeply depends on you (like a spouse, partner, or parent). Be careful to reassure the other person that you're in the midst of a thoughtful process, not an out of control, lifestyle demolition.

8.) Don't expect your life to go completely according to plan. Look back across your life. Did you measure success more by the plan "working out" or more by your ability to be flexible when things didn't go the way you thought they would?



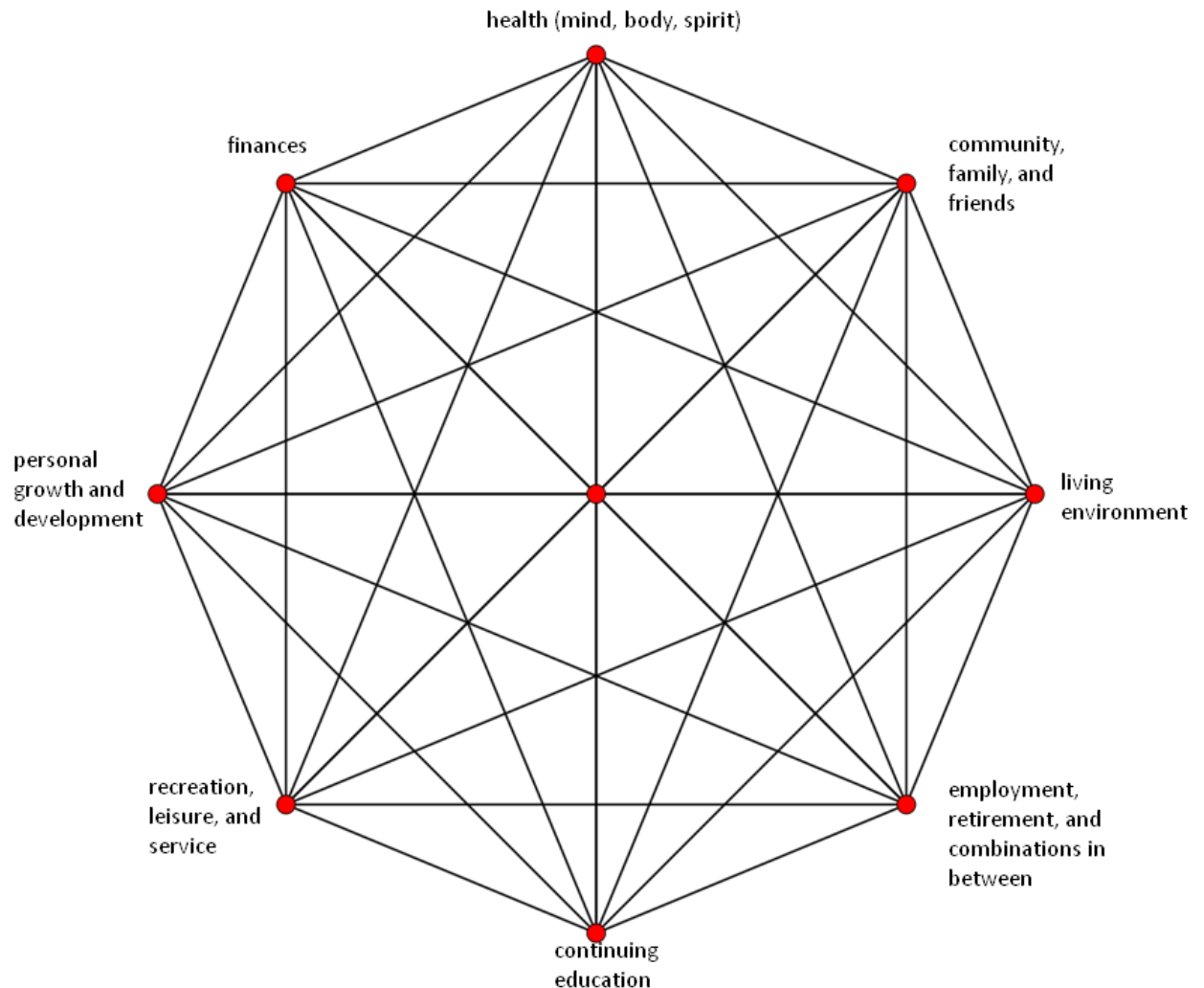
9.) Think about the eight key components of your life (see diagram at right).

In each of these key areas of your life, what is one of your goals? What do you need to do to make this goal a reality? When will you get started?

Successful aging comes from having clear intentions, goals, and dreams for each of these key elements of life.

10.) Spend time with people who inspire you and support your personal growth and development. Life is too short to be swamped by other people's self-perpetuated dramas.

Here's to your successful aging!



Speaker, Author, Aging Expert, Futurist, Entrepreneur, Consultant



George H. Schofield, PhD has over 40 years of knowledge and experience in lifelong development, successful aging, extended employment—and how these three intersect and affect individuals, employees, and businesses.

He is an innovator, expert, and thought leader on the issues and opportunities that matter to people over 50 and the businesses that need them.

George is CEO of [New Bright Life, LLC](http://NewBrightLife.com), dedicated to helping people over 50 create their best possible lives, personally and professionally.

He is Founding Principal of [The Clarity Group, LLC](http://TheClarityGroup.com), a transformational consultancy helping business succeed in the 21st century. He also holds a faculty appointment at the University of South Florida, Sarasota-Manatee.

He is the author of [After 50 It's Up to Us, Developing The Skills and Agility We'll Need](#).

George was senior consultant for a multinational consulting firm and Vice President at Bank of America in San Francisco.

He is the former President of the Advisory Council to the Commission on Aging and Adult Services for the city and county of San Francisco, and former President of the Association of Advisory Councils to 34 statewide Commissions on Aging and Adult Services throughout of California.

Dr. Schofield is an engaged member of the Association for Psychological Science, the Society of Psychologists in Management (SPIM), and the Life Planning Network.

His magazine columns can be found on Redroom.com in company with other authors and innovators.

“George has the unique ability to draw more from his audience, readers, and clients than they believe they have. His deep insight into people and organizations allows him to pose questions that create an environment in which one can look beyond what is known to an understanding of what is possible.”

— Tom C.,
Executive Vice President,
Aerospace Manufacturing

“George is a visionary who celebrates aging after 50 as a creative process. He teaches people to accept their fears and anxieties related to aging and then cultivate inner strength, hope, and positive action. His systems and tools are invaluable in helping people develop clarity and self-assurance, author their own lives, and remain flexible .”

— Dr. Andrew G.,
University President

Visit GeorgeSchofield.com/speaking today.

New Bright Life has the tools you need for successful aging: so you can live the life you want, find or create work and earn money, enjoy great relationships, make smart, flexible plans; manage expected and unexpected life changes; and get ready for the future.



Visit [New Bright Life](#) today.