

50+Living our best lives now and in the future!

## "What's Next" After a Life in Volunteer Engagement?

When asked what motivates him, transition expert and coach Reed Dewey explained, "Making a difference and making a contribution,



even in a small way, keeps me going...having a purpose and 'life meaning' is what I hope I'm moving towards."

Reed's life has always involved helping others. Long before he became a midlife transitions coach, he had spent his life working in the

field of volunteer engagement.

### Grounding as a Volunteer

For much of his life, Reed has made a difference through his work as a volunteer and by supporting and leading other volunteers. "I've been a volunteer all my life—from protesting on behalf of the United Farm Workers' Union to volunteering on political campaigns." Some of his other volunteer work has included helping homeless people put together resumes, spending time with nursing home residents, serving on numerous nonprofit boards, and providing pro-bono services to other nonprofits.

#### Leading a National Volunteer Program for AARP

Eventually, Reed's volunteer interests turned into a career. He started his career serving as a community organizer, helping low-income older adults to get transportation and Medicaid benefits."

Utilizing his years of experience and his MGA (masters in management and organizational development), Reed led a national program for AARP called the Citizen Representation Program. This program helped get older people on commissions and state and local boards as citizen representatives. "Too often, state boards had no citizen advocates, so if a doctor did a bad thing to a patient or was a drug abuser, their peers would give them a slap on the wrist and let them off." Fortunately, the volunteer leaders with whom Reed worked helped get thousands of older consumers on boards and on commissions that impacted them.

# Insights about Volunteering and Working with Volunteers

"Whether it was running a volunteer program at AARP or with the Volunteer Center, I think all volunteers...want to be respected and to be part of a team...everyone is different. Some want to be leaders. Others want to make a big change. Still, others want to belong." "I really have problems with nonprofits engaging volunteers to keep them busy." Reed shared that



some of the retirees he's supported told him they'd reached out to a charity "with a willingness

to give large amounts of time, only to be brushed off."

"Good nonprofits fully engage volunteers at all levels of service...They are inclusive, and you'll feel like you're valued and appreciated. They will invest time to get to know you and what your skills and motivations are."

For those interested in volunteer opportunities, Reed suggests starting by arranging "a time to meet with a volunteer coordinator" representing a particular nonprofit of interest. He also recommends <u>VolunteerMatch</u> as a good place to search for opportunities by zip code. "Even belonging to a service group like Rotary, Lions, or Kiwanis Club is a way to serve with others in the community."

## A Career Change and a New Path

As he approached sixty, Reed realized he wanted to serve others in a new way. He still "mostly" enjoyed his work in senior management positions but felt something was missing for him. He started thinking more about "how precious life is."

Drawing on his earlier academic work in clinical psychology, he realized that helping people as a midlife transitions coach was a natural path forward for him. As he began preparing for his career shift, he appreciated how helpful it was to "see and identify my own assumptions and beliefs then challenge them with the help of a coach." Like many, Reed had to overcome his fear of failure to allow him to progress to his encore career.

## Helping Others Discover "What's Next"

Reed founded <u>What's Next</u>, a coaching service that helps individuals at midlife (individuals 50+) explore and create the life they want. To prepare for his new career, he became a Certified Professional Retirement Coach and a Certified Career Options Coach.

Using Zoom for most of his coaching work provides a convenient way for clients from all over the

country to work with Reed. "While many of us may be on 'ZOOM overload' with social isolation, it's better than not having it."



"It's hard for most of us to make significant changes—and when we do, it can be stressful, anxiety-producing but also very empowering. For example, leaving a primary career can be especially challenging "because there are so many needs that are met through work. For men, it can be especially hard. Work satisfies many human needs, including a sense of purpose, friendships and affiliation, status and recognition, routine, and structure. Leaving a main career is a jolt to the system."

#### **Fun and Relaxation**

Reed enjoys tennis, playing the guitar, singing, playing the harp, seeing music, boating, biking, and hiking.

#### **Advice for Others**

"Have an appreciation for what you already have. Love and accept who you are. Continue to be curious and be a continual learner. Find meaning. Build community and close friendships. See the humor in life."

To learn more about Reed, visit his website: <u>WWW.WHATS-NEXT.ORG</u>. You can also reach him by email <u>reedconnect@gmail.com</u> or call (240) 451-1992.

# Volunteering and Longevity

A recent research study published in the <u>American</u> <u>Journal of Preventative Medicine</u> found that adults 50+ who volunteered at least 100 hours a year (about 2 hours a week) were more likely to live longer and have a reduced risk of developing physical limitations. The volunteers also had higher levels of physical activity and an improved sense of well-being.

# **Real Estate and Net Worth Statements**

Creating and then annually updating our Net Worth Statements (assets minus liabilities) can be useful for most of all of us. These statements provide a financial snapshot for a particular point in time.

Net Worth Statements are valuable for financial planning and estate planning. One crucial part of your net worth is any real estate you own.



Ben James, CFA, CFP, and founder of <u>Elevate Wealth</u> <u>Advisors</u> suggests using something as simple as Zillow to estimate the value of your property when calculating net worth.

In one of his recent videos, Ben offers other useful tips for dealing with your real estate assets. For example, if you jointly own property but you both suddenly die, would it automatically go into probate? Not necessarily! Ben explains that if you don't have your real estate set up in a trust, you can use a Transfer on Death (TOD) document to avoid probate.

To learn more about the TOD option or more about real estate and net worth statements, check out the 3:36 minute <u>video</u> addressing this topic.

# Long Term Care: Do You Have a Plan?

Cindy Eastman, an experienced insurance advisor,



says, "The most overlooked segment of retirement planning is long-term care insurance."

Right now, it might be hard to imagine needing help with some basic activities of daily living. However, as Cindy pointed out, "the need for help with things such as eating, moving around

and dressing can happen to someone at any age." She recalled that eight years ago, when she had surgery, "it would have been wonderful to have a little part-time help with small things until I fully recovered."

Cindy says most long-term care "takes place in the home, and often, it's just part-time help. That's good news because most people prefer to stay in their homes."

"The people who should look into the cost and benefits of long-term care insurance are those who have assets to protect and have done everything else to prepare for retirement. When the time comes to pay for long-term care, it can cost hundreds of thousands of dollars and wipe out a lifetime of savings."

A lot of people may "hesitate to talk to an insurance advisor because they are concerned about the pressure they'll feel to make a decision." Cindy is committed to offering information and education about the topic so that they'll feel empowered, not defeated. "If you want to talk with someone about long-term care options, Cindy is a good listener and can provide you with helpful information so you can make the best decision for yourself.

Cindy says she is willing to talk with you by phone, in person, or on Zoom. *Cindy Eastman is an independent insurance advisor with* <u>Blue Pacific</u> <u>Insurance, LLC.</u> *Contact:* 541-733-8383.

## Resilience and the 'Age' Advantage

**Good news!** Older adults generally have the capacity to develop <u>higher resilience</u> than do younger people. Our life experiences can help us learn to adapt to ever-changing circumstances. "High resilience has been significantly associated with positive outcomes, including successful aging, lower depression, and longevity."

## Silver Dragons: Tailored Taekwondo Classes for Older Adults

Those of us who are 50+ represent a significant and diverse demographic. Fortunately, a few businesses are starting to recognize that many of us are interested in learning about new ways to stay active and healthy. One example of this effort in my area is Rogers Family ATA Martial Arts.

Janon Rogers, a 4<sup>th</sup>degree black belt, has offered Taekwondo classes for several years. Once she reached sixty, she



explained that she gained a new appreciation for keeping active and fit. She said she had gotten busy running her schools and neglected her own training for a period. "Not surprisingly, my weight skyrocketed, my blood pressure soared, and I lost a lot of the strength and flexibility that I previously held."

Janon picked up her training and realized that just about any older adult could benefit from basic martial arts instruction. Now Rogers Family ATA Martial Arts is offering a class tailored for older adults called Silver Dragons.

The Silver Dragons class includes some basic Taekwondo curriculum, such as kicking, punching, blocking, flexibility work, cardio, and strength training. In addition, the course offers "break falling," which shows adults how to fall safely." Janon says the class will also include some selfdefense training (social distancing permitting) and will be tailored to individual needs and abilities.

In addition to the obvious benefits, "Other benefits include stress relief, improved flexibility, increased mobility, increased strength and power, improved mental concentration, and lowered blood pressure and heart rate."

Silver Dragons classes are available both in Roseburg and Cottage Grove, Oregon. Rogers Family ATA Martial Arts also started offering online classes during the pandemic; they plan to provide these online classes indefinitely.

*To learn more about Silver Dragons, visit their website:* <u>*RogersATA.com.*</u> *You can also contact Janon at 541-942-*0215 or <u>*Info@RogersATA.com*</u>

## **Physical Activity and Health**

A review of studies assessing the relationship between physically active older adults and health <u>revealed</u> encouraging benefits. Physically active older adults had a lower risk of early death, various types of cancers, and mental decline.

## Protesting as an Older White Woman

During the past few weeks, I've seen images of young people all over the country protesting racial injustice and the brutal death of George Floyd. As

an older female who remembers the 1960s, I've witnessed a lifetime of racism. But until recently, I did not recognize the extent of my own "white privilege." When a group



of individuals organized a silent protest in my community, I knew that I needed to take a stand. (<u>Click here</u> to read the full article.)

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