



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

A New Look at ‘Retirement’

On her 65th birthday, Marianne Oehser started a coaching business and has been working with clients for 8 ½ years. She is a retirement consultant, a certified retirement coach, and a relationship coach. She is also the author of the popular 2019 book on preparing for retirement, *[Your Happiness Portfolio® for Retirement: It's Not About the Money.](#)* Furthermore, Marianne is the founder of *[Retire & Be Happy.](#)* She offers workshops, seminars and does public speaking. She knows, “Retirement truly can be the best time of your life.”



In addition to holding an MBA, an experience earlier in her life helped prepare Marianne for her work today. When she was only forty, she and her former husband took early retirement. They expected to live in paradise, but instead, they got a double dose of reality.

Experiencing Some Hard Realities of ‘Retirement’

Marianne left her corporate position and moved to “paradise” (Marco Island, Florida) with her husband. “We were very happy in the beginning—it was like a permanent vacation for about three months.”

“Then, ‘real-life’ settled in. I needed to be engaged. So, I earned my real estate broker’s license and started managing a local office—which I really enjoyed.” But unlike Marianne, her husband wasn’t interested in doing much and became increasingly more depressed.

At fifty-one, Marianne divorced. She then returned to the corporate world, where she worked for a global market research company for 14 years.

As a result of her experience, Marianne gained some valuable insights about retirement. “I learned how challenging retirement can be when you are not prepared for the loss of your identity that is defined by your job title. I learned how important it is to have a purpose for living. I learned how dramatically the dynamics of a relationship can shift when you are dealing with those changes. I learned how challenging all of that is for even a strong marriage—and how it can destroy a troubled one.”

Preparing for a New Beginning

Later, Marianne met and married a wonderful man. She and Bill have enjoyed a flourishing relationship for over 20 years.



“When I started getting burned out on the travel and stress of my corporate life, I wanted to prepare for retirement this

time. I decided I wanted to help others have the kind of relationship Bill and I have. So, for the year before I ‘retired,’ I studied relationship coaching and earned my certification.”

As Marianne began working with couples, she recognized that the struggles related to transitioning into retirement could also affect their relationships. “That is why I earned a second coaching certification in retirement coaching.”

Advice for Anyone Nearing Retirement

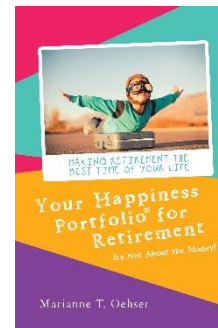
“If you are nearing retirement, you will benefit greatly from reading books or taking workshops so you know what to expect. Retirement is one of life’s biggest transitions. Unfortunately, most people expect it will be like being on vacation. In fact, research says most people spend more time planning their two-week vacation than they do planning their life after retirement. Being aware of what is ahead makes it much less stressful as it unfolds.”

“If you are in retirement and feeling some stress, it is normal. The people who successfully navigate these sometimes-difficult waters look for guidance and ask for help. It may be reading a book, taking a workshop, or seeking a retirement coach.”

Flourishing and Working in Retirement

Marianne says her book, *Your Happiness Portfolio® for Retirement: It’s Not About the Money*, “is about

how to flourish in retirement. For a large and growing number of people, including me, flourishing in retirement includes working in some form. Research tells us that people want to work in ‘retirement’ for one or more reasons: (1) Because, like me, they simply love the intellectual stimulation of learning and doing something they truly enjoy, (2) They want to feel like they have a purpose in life and working often fills that important need, (3) They want to replace the social connections they enjoyed while working, and (4) They need to supplement their retirement income.”



Advice from an Entrepreneur

As an entrepreneur, Marianne’s current work is similar to what she did in her career. “The topic is very different, but I am using many of the same skills that I needed to succeed in my corporate roles.

“Being an entrepreneur is both rewarding and challenging.” Seeing the positive impact she is having on other people’s lives is rewarding. However, some of the challenges include a high learning curve, the realization that starting something new can take time, and not having colleagues to talk to about your work.

For others who considering becoming an entrepreneur, Marianne suggests going for it! “It can be a very rewarding adventure—and an adventure it is. That said, it is not for everyone. You need to be very aware of your strengths and weaknesses and whether they will help you in your new venture. I think the biggest gift you can give yourself as you embark on a new venture is to invest in a coach who has successfully helped others launch their dreams.”

Marianne Oehser lives in Huntsville, Alabama. To relax, she enjoys cooking and gardening. To learn more about Marianne’s work or download a free chapter from her book, visit [Retire & Be Happy](#).

If You Lose Your Job Before You are Ready to Retire, You Have Options!

Gallup [research](#) reports that 74% of employed adults in the U.S. plan to work beyond the traditional retirement age. Some older employees want to stay in the workplace because of the stimulation and a sense of purpose it offers. Others have no idea what they will do once they lose the structure their job offers. Still, others hope to keep working because they are [not financially prepared](#) for retirement—especially a retirement that could span 30+ years.

Despite a desire or need to keep working, health issues may make it impossible to keep working full-time in the same position. But even more threatening is the possibility of getting pushed out of the workplace.



In 2018, [ProPublica](#) reported that over half of workers 50+ were pushed out of their jobs before they were ready to retire. Because of the current pandemic, even more workers who are 50+ are being [forced out](#) of the workplace. Women 55+ are at particular [risk](#) for greater long-term unemployment

than others.

One strategy for dealing with the possibility of a lost job is to have an alternative plan. You have options! For some older workers, this may involve gig work or part-time employment. For others, it might mean sticking their toe into the waters of entrepreneurship.

Fortunately, there are numerous resources available to help older workers prepare for future possibilities. Here are just a few:

- [Boomer Reinvention: How to Create Your Dream Career Over 50](#) (2017) by John Tarnoff. The author is a career coach and offers 23 strategies to turn your new job or business idea into a reality.

- [Second Act Careers: 50+ Ways to Profit from Your Passions During Semi-Retirement](#) (2013) by (Nancy Collamer, M.S. This book includes some practical ideas that can generate income.
- [Victory Lap Retirement: Work While You Play, Play While You Work](#) (2016) by Mike Drak and Jonathan Chevreau. “Learn how to “create a life from which you don’t have to, or want to, retire.”
- [Career Tool Box](#) (suggests gig ideas for older workers)
- [UpWork and 15 Other Freelancing Alternatives](#) If you are thinking about doing freelance work, this article could help you identify the best sites to promote your work.
- [SCORE](#) provides a wide range of services to established and budding business owners alike, including: free mentoring and other [free resources](#), including on-demand courses.
- [The Small Business Administration](#) offers a [10-Step guide](#) to starting your own business and other free or relatively low-cost classes and services.

If you do end up losing your job before you plan to retire, it could just be the best thing to happen to you. You have experience and know plenty. Remember that you have options!

Communication Matters

“You can have brilliant ideas, but if you can't get them across, they won't get you anywhere.”

Lee Iacocca

[Research](#) suggests that “communication skills can make or mar an individual’s career pursuits; in fact, business relationships can disintegrate when there is a communication gap.

Developing [public speaking skills](#) is important for individuals wanting to start a business or to increase credibility.

Speaking Can Increase Credibility: Don't Let Fear Stop You

When done well, public speaking can boost your credibility and open new opportunities at any age. Even if you fear public speaking, you can still be an effective speaker.



When I was younger, I had a high degree of speech anxiety. But when I realized how learning to speak could open new doors for me, I addressed my fear. Eventually, I became a speech professor and coach. And then, at the age of 65, I gave a TEDx Talk.

Over a period of about 25 years, I worked with numerous individuals who had a lot of apprehension about public speaking. Nonetheless, I never met anyone willing to work who could not deliver an effective presentation. Here are nine basic tips:

1. Know the environment and your audience. Focus on the needs of the audience (as opposed to your own anxiety) – give them something of value.
2. Know what you are talking about, the point you want to make, and what you want the audience to understand or do as a result of your presentation.
3. Learn the principles of speaking (read or take a class to refresh your knowledge)
4. Don't try to tell everything you know in a single presentation—keep it simple and punctuate with stories when possible.
5. Practice projecting confidence (see Amy Cuddy's [TED Talk](#), “Your Body Language May Shape Who You Are.”)
6. Prepare and then practice, practice, practice. Seek opportunities to speak whenever possible—give announcements, introduce others, etc. Just do it.
7. Use a natural delivery style. Talk with the audience rather than ‘at’ the audience.
8. Visualize yourself succeeding. Imagine what that will look and “feel” like.
9. Practice deep breathing to relax before you speak.

Joining Toastmasters is a great way to develop skills, get practice, and receive feedback. If you need help with a specific presentation, a qualified speech coach could be a good option.

Paula is the founder of Boomer Best U. She is a retired associate professor of communication, a writer, speaker, certified retirement coach, and a speech coach.

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Your Image, Your Site

Today there are more opportunities than ever to work on your on from the comfort of home. If you are a freelancer, writer, speaker, or a small business owner, you likely will need a viewer-friendly website.

The Secret to Fast-Loading Sites

By Cheryl Smith



How often have you pulled up a website and then sat and waited for it to load? If you're like most people these days, if you have to wait more than three seconds, you'll go elsewhere to find what you're looking for.

The most common reason for slow-loading sites is large images. The solution is to optimize your images BEFORE uploading them to your site.

Optimizing images is the process of decreasing their file size. The best way to making your pictures smaller while maintaining quality is a two-step process:

1. Resize the dimensions of your images
2. Compress images to reduce file size further

Resize Images to the Optimal Dimensions for Your Site.

First, make sure your images are saved at the dimensions you want to use on your website.

I resize (and compress) my images using Photoshop, but there are other options. You can download GIMP or go online to pixlr.com/e/. If you are using Windows, you could alternatively use Paint. Paint is really simple. Open the photo you wish to resize, select 'Resize' from the toolbar options, select pixels, and then make the largest number 1024 and click OK. Then save the resized image as a jpeg using a different name (or in a new folder).

Compress Images to Further Reduce File Size

The next step is to drop the newly resized image into tinypng.com, making the image smaller. These two simple steps will keep your site loading quickly, keep your viewers happy, and reduce the amount of storage space being used. It's so worth the few extra minutes it will take!

Cheryl Smith, the owner of [Solo Web Solutions](http://SoloWebSolutions.com), has been developing websites for small businesses since 2007. She creates websites with her clients that are simple, straightforward, and affordable.

Poet, Writer, and Business Woman Helps Others Tell Their Stories

Finding the right words to promote yourself or your business can be challenging. Jeannette Encinias helps individuals and businesses tell their stories using her gifts as a writer and poet.



Jeannette wrote the following poem about aging, courage, and inner beauty (reprinted with permission) for her mother, Anne:

“Beneath The Sweater And The Skin”

How many years of beauty do I have left?
she asks me.
How many more do you want?
Here. Here is 34. Here is 50.
When you are 80 years old
and your beauty rises in ways

your cells cannot even imagine now
and your wild bones grow luminous and
ripe, having carried the weight
of a passionate life.

When your hair is aflame
with winter
and you have decades of
learning and leaving and loving
sewn into
the corners of your eyes
and your children come home
to find their own history
in your face.

When you know what it feels like to fail
ferociously
and have gained the
capacity

to rise and rise and rise again.

When you can make your tea
on a quiet and ridiculously lonely afternoon
and still have a song in your heart
Queen owl wings beating
beneath the cotton of your sweater.
Because your beauty began there
beneath the sweater and the skin,
remember?

This is when I will take you
into my arms and coo

YOU BRAVE AND GLORIOUS THING
you've come so far..

I see you.

Your beauty is breathtaking.

Visit Jeannette's [website](#) for more information.

Be Happy, Practice Gratitude

[Researchers](#) in the UK found that practicing gratitude can increase happiness by 25%.

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