

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

Helping Change Attitudes about Aging & Retirement

Susan Williams discovered early in her career that she was interested in leading change. Today, she leads the charge across Canada and beyond to help others rethink aging and retirement. As the founder of



Booming Encore, a digital media hub dedicated to providing information and inspiration to help people live their best later in life, Susan now spends her time writing, speaking, and consulting on the challenges and opportunities that this time can offer.

After studying business at a University, Williams discovered she had a "real aptitude and interest in strategic change." She also enjoyed leading teams through these transitions. "Over my twenty-eight-year career, I was very fortunate to have been given the opportunity to do this type of work as a senior leader and executive in several different organizations."

Recognizing Ageism in the Workplace

"In my early forties, I vividly remember a discussion I had with a group of women leaders. One woman

commented that as women, we needed to make sure that we hit the highest levels we could by the time we were 45 because, after that, the opportunities were not going to be there anymore, given the discrimination of both ageism and gender.

"I didn't think much of it at the time, but as I began researching Booming Encore years later, I realized she was right. Ageism is a major concern; unfortunately, women have a double whammy of ageism and genderism. I also discovered that ageism was one of the remaining socially acceptable forms of discrimination."

Unrecognized Potential

"I am still boggled by the number of organizations that don't recognize the older population's potential through the skills and experience they could offer to the workplace or the financial opportunities to market to them. Baby boomers control approximately 70% of all disposable income, but only 5 to 10% of companies actively market to them."

A Lack of Resources for Later Life Career Shifts

In 2012, Williams launched Think to Link, a consulting company for small and mid-sized businesses. Businesses frequently asked her about how to use social media. "I knew very little then

about social media (I don't think I even had a Facebook account), but being a bit of an experiential learner, I thought I would learn through doing. "At that time, I was on my own personal journey and thinking about my future career. I was looking for good quality and credible resources to support later life career shifts and didn't find very much out there then. So, the entrepreneur in me said, "if I can't find it, create it."

Creating Booming Encore

In 2013, "I launched <u>Booming Encore</u>. I created a website and opened social media profiles across all the platforms. I wanted to share information and inspiration to help people reconsider what is possible later in life. I am very fortunate to have some amazing contributors and experts on topics ranging from retirement life, health, encore careers, travel, and more. Plus, we share inspiring stories and retirement rebels – people leading the way in showing us that you can do some amazing things later in life.

"At Booming Encore, we spend quite a bit of energy highlighting the issues of ageism and the impacts that it can have. Hopefully, this will soon become an issue that will no longer be socially acceptable. "I am delighted that more organizations and people are interested in engaging with an older audience and recognizing the opportunities this demographic can provide. But there is still so much more that can be done."

Challenging Outdated Views on Retirement

"Personally, I just hate the word retirement. The first post I wrote for Booming Encore was about why I think we need to retire the word retirement." (Retirement is generally defined as a withdrawal.) "With the average retirement now potentially being between 20 to 30 years, to "withdraw" doesn't make any sense. We all need a reason to get out of bed in the morning – to have a purpose in life, and research on longevity supports this."

Collaborative Writing about Retirement

Working with friend and colleague Mike Drak, Williams collaborated on a valuable book about retirement: *Retirement Heaven or Hell: Which Will You Choose?* In this book, Mike shares his personal



retirement struggles and how he suffered from what he calls 'retirement shock.' He also offers the retirement principles he learned as he rediscovered his purpose and passion in life." This book is like a roadmap for retirement before you begin that next chapter in life.

Susan is also excited about a new book she and others collaborated with Mike that will be published this fall entitled, *Longevity Lifestyle by Design*. The book will be available for download or for free on the Booming Encore website – "It's our way of giving back."

For Relaxation

"I love to spend time with family and friends. I also exercise frequently by walking daily and doing Pilates and strength training about twice a week. I also enjoy spending time at our cottage, playing the piano, cooking, reading, and watching good movies."



Advice

"I wrote an article about how people should stop thinking about what they are retiring from and start thinking about what they are retiring to. So many people are focused on the finish line but have no idea what they will do once they cross it. I think that spending time thinking about what you really want to do in advance of retiring will help with transitioning into this life change more positively."

Forward-thinking Businesses See Age-Shift Opportunity

Writing for Forbes, Bonnie Marcus's recent article, "The Shift in Age Demographics will create a \$22 Trillion Opportunity," explains how those over 65 will outnumber those 18 and under within 13 years. This shift is already starting to take place. "Forward-thinking businesses" will be watching this trend closely and taking advantage of these opportunities.

Learning Opportunities for Growth-Minded Individuals



Fitness Over Fifty in Corvallis, Oregon is hosting two online (Zoom) learning opportunities this month:

June 16th - Finding Your Life Purpose

This Zoom seminar will begin at 11:30 a.m. (PDT) on Thursday, June 16. Patricia Faust, MGS, a gerontologist and specialist in brain aging will offer tips on finding meaning and purpose later in life. She'll discuss how to alleviate the post-retirement blues by staying productive by having a sense of purpose. She'll share how having a sense of purpose reduces the risk of Alzheimer's disease and will suggest six ways to find purpose in retirement. Link: https://us02web.zoom.us/j/89238653444?pwd=MlJa THRrbjBwNjhrbkNObGNVWTlzdz09

Meeting ID: 892 3865 3444

Passcode: 461844

June 23rd – Purpose and Stress Management

This Zoom seminar will begin at 1:00 p.m. (PDT) on Thursday, June 23rd. Michael Herman, PsyD of the Corvallis Clinic will present "Values Centric & Function Focused: Aging with Purpose. Dr. Herman

will challenge his audience to think about aging from a positive and growth-oriented perspective. This session will run 45 minutes with Q & A to follow. Link:

https://corvallisclinic.webex.com/corvallisclinic/j.php?MTID=m9fa9c641b681dc1e3ecab70e8249d25a

Thank you, Mike Waters, Director of Health Promotion at Fitness over 50 for sharing this information. Mike can be reached at: 541-207-4368

Music and Brain Function



Jem Golden's June 7, 2022 article, *Music's Multiple Powers Protects* and Strengthens Our Brains provides interesting insights about the benefits of music and brain function. Here is a short excerpt:

"In recent years, neuroplasticity has become a central topic in studies focused on music and the brain. Music can be considered as an enriched environment able to solicit brain function; plastic adaptations can occur both through listening and performing music."

For a little inspiration, <u>read the entire</u> <u>article</u>!

Significant Transitions after Fifty

In his book, *Transitions: Making Sense of Life's Changes*, author and transition expert William Bridges explained that transition periods often provide opportunities for significant personal growth.

When we go through significant transitions, we are forced to see ourselves in new ways. We may also have to re-evaluate our sense of identity as we move from one way of being to another.

According to Bridges, transition periods can be broken down into three phases that may overlap. First, we experience some sort of ending or loss. Then we experience a "neutral period that occurs after we've gone through a loss but haven't fully discovered what comes next. That "neutral" or inbetween period can feel very disorienting. Finally, we enter a new phase where we embrace the future or the next chapter in our lives where opportunities for growth and new learning await us.

Transitioning into a New Life after Leaving a Career

Leaving our careers for whatever follows is undoubtedly a significant transition for most people. We may prepare financially (essential), but too few people actually prepare for the non-financial aspects of their post-career lives. Boredom can set in within about two years.

I did become a Certified Professional Retirement Coach before leaving my career. I also read the excellent book *Retirement Heaven or Hell: Which Will You Choose?* (I also read about 40 other retirement-related books.) While I chose not to practice as a retirement coach, I have written about retirement and given presentations on the topic.

If you are anticipating retirement, give yourself a couple of years to prepare. Read, take advantage of resources such as <u>Booming Encore</u>, and find a good retirement coach if it would help. Know what the shift will entail. And start considering what your new identity might look like in retirement; it will help pave the way to your new life.

Transitioning into Widowhood

One of the biggest transitions over half of us will experience involves losing a life partner or spouse. Is it possible to prepare for this transition in advance? I believe the answer is "Yes," and "No."

While I do not believe we can ever fully prepare for this huge transition, we can do some things in advance to give us greater peace of mind.

My husband and I finally finished creating our estate documents three years ago. We both made sure we had wills, Powers of Attorney, and Advance Directive documents. In addition, we read *The Playbook: 7 Fundamentals of Financial Planning* by Ben James, CFA, CFP. Working with Ben, we created our own playbook—a single binder for all our essential documents, key contacts, current statements, and other vital information. We also preplanned and paid for our final arrangements; we both chose cremation. We talked a great deal about what mattered most in our lives—especially over the past couple of years. These discussions proved invaluable.



Last month, I lost my husband of nearly 24 years. Even though I had researched and studied transitions for years and had planned in advance, it has still been one of the most challenging transitions I could imagine. I am relearning about the <u>stages of grief</u>. At the same time, I have experienced

incredible support from family, friends, and neighbors. I have also connected with a large group of other widowed women. With the help of many others, I am learning to process my loss and my new life, one day at a time. Yet, I will continue to hold the love of my life in my heart forever.

Through this most recent life change, I hope to become one of the people who will give others needed encouragement as they transition into widowhood. Living with a sense of purpose gives me hope.

Boomer Best U does not provide medical, dietary, legal, or financial advice. As appropriate, consult your doctor, a legal professional, or a financial expert when considering health-related, legal, or financial changes. Subscribe/Unsubscribe: Paula@boomerbestU.com