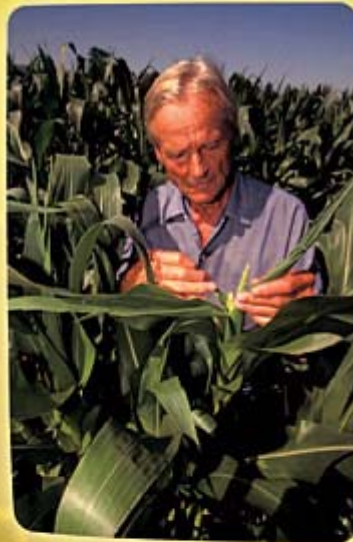


HAPPY ABOUT® WORKING TO STAY YOUNG

Expanded Careers for Boomers and Seniors

BY JACKY HOOD

FOREWORD BY ROBIN BOND, ESQ., EMPLOYMENT ATTORNEY



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“Happy About® Working to Stay Young” Book Excerpt

Expanded Careers for Boomers and
Seniors

By Jacky Hood

foreword by Robin Frye Bond,
Esq., Employment Attorney

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20660 Stevens Creek Blvd.
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WHITE PAPER Table of Contents (included here)

- Foreword by Robin Frye Bond, Esq., Employment Attorney
- Chapter 1: Work Longer, Live Longer
- About the Author
- Getting the book and other books from Happy About

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Foreword by Robin Frye Bond, Esq.

Robin Frye Bond is the founder of the employment law firm Transition Strategies, LLC www.robinbond.com.

Jacky Hood calls it as she sees it—and she sees a lot. Both as a college teacher and as a consultant to corporate America, Jacky has interacted with thousands of people from all walks of life grappling with the upheaval they experience in today's ever-changing world of work. She has helped people deal with downsizings, right-sizings, plant closings, relocations, new job offers that require taking a leap of faith, and often that biggest of all workplace decisions: is it time for me to retire? In this exciting new book, Jacky shares her wisdom in helping readers answer that last million-dollar question.

And million-dollar question it really is. As we Babyboomers live longer and longer, many of us are coming to grips with the financial reality that we need to defer retirement and work longer to maintain our standard of living. For a generation who embraced the ethic of overwork, another consideration about retirement occurs to us: are we really ready to throw in the towel, or do we have a lot of great working years, and ideas, still left to contribute?

Horace, the ancient Roman poet, said, “Adversity has the effect of eliciting talents which, in prosperous circumstances, would have lain dormant.” Because my law practice is focused on helping clients deal with the changes—both positive and negative—that occur in employment situations, Jacky and I have had occasion to share ideas about how best to help individuals in times of job-related adversity. This can mean everything from helping someone effectively turn around a performance improvement plan with a boss that seems to be forcing them out, to navigating the stress of negotiations and successfully maximizing pay, perks and protections when clinching a new employment offer, or the ultimate challenge: what to do when a person’s employment is terminated. In each of these times of change lies great opportunity. Depending on your perspective, you can see each of these life-changing event as the end of your world as you know it—or as merely the prerequisite closing of one chapter that is necessary before you can move on to the next exciting chapter of your life. What often makes the difference is the level of supportive resources the older worker feels he or she has in understanding what options are out there, and plotting a course through the choppy waters. Jacky’s book is just the resource that is needed.

When an older worker comes to see me to review a severance package, it’s often an incredibly stressful time, especially if he or she has had a long tenure with one employer and is unsure how to try to find the way in a new employment marketplace. The fear of competing with the young lions can often cause an older worker to think that opting for early retirement is the best bet. (At least it can initially seem like the most face-saving option, rather than trying to secure new employment, and facing the inevitable rejection that process always entails.) I am thrilled to see that a book like Jacky’s is now available for these clients to provide both that positive inspiration, and critical guidance that encourages older workers to not give up, but rather to use their wit and wisdom to win in the world of work. Read this book before you decide on retirement, and learn how others have turned adversity into wildly creative and productive adventures in their later years of life. Jacky’s stories echo what I see in my own practice about how Babyboomers are redefining the whole concept of “retirement” and keeping moving forward in novel and exciting ways that benefit not only themselves, but the rest of us as well.

There are tangible benefits to having a thriving senior population. Seniors create growth and wealth in the hospitality, travel, pharmaceutical, health, financial services, legal and housing sectors of the economy, to name but a few. Thriving senior markets not only create growth and economic vitality in corporate America, but seniors are increasingly becoming entrepreneurial, and bringing innovation and new growth in a variety of ways.

Whether teaching us how to stay with our current employers, find new ones, or pursue our passions through public service or entrepreneurship, Jacky's book is your guide to making the most of your talents, and finding that conviction and purpose for the exciting later years of your life. I encourage you to use this book to help those you love think through critical work junctures, and get a plan in place to recharge and retool before taking a position about retirement. Get ready, set goals, and achieve greatness!

1 Work Longer, Live Longer

Emma Shulman has a problem that annoys her: excess energy. The 92-year-old social worker is employed by the New York University School of Medicine. She reports to Dr. Steven Ferris who says he would need to hire two or three people to replace her. Shulman says that for her, going to work is a vital part of staying healthy well past the standard retirement age.¹

The Evidence Mounts: Working is Good for Your Health

Work seems to get in the way of your health: you feel you could exercise more, eat better, and escape stress if you could stop working. Surprise! People who continue to work for pay live longer, healthier lives than those who retire. How is this possible? The strongest reason may be that a sense of purpose promotes mental health. Mental health, in turn, promotes physical health.

1. Paraphrased from Peter Coy, "Old. Smart. Productive." *Business Week*, June 27, 2006, page 78

Sense of Purpose

All of us need to see our impact on the physical and social world. Younger workers are less able to choose work with meaning because they must focus on earning, learning, and building experience. Older workers can be selective in choosing work with a special sense of purpose.

Any job can have meaning if you think about what it produces and who benefits. Two people may appear to be doing the same task, but one is laying bricks and the other is building a cathedral. Constantly improving the products and services and making your work more efficient and effective reinforces your sense of purpose. Set yearly, monthly, weekly and daily goals that keep you looking forward. As boomers and seniors, we need to remind ourselves and those around us to look to the future.

Supposing you are waiting tables in a restaurant. Your goals might be:

- This year I will learn how to do the cashier's job so that I can fill in when needed or move into that position.
- This month I will make a well-thought-out suggestion to management to increase revenues or reduce costs.
- This week I will improve the layout of my locker.
- Today I'll thank a loyal customer.

Self-Esteem

Contributing strongly in a job or career strengthens your self-esteem. It reinforces your self-assessment as a competent person valuable to society and worthy of respect and financial compensation. On a daily basis, you find yourself planning, managing, creating, deciding, and influencing. You are surrounded by others who are also creating goods or services. You can be a role model for these people and you'll find role models among them. Others depend on your energy, effort, skill and wisdom. All of this raises your sense of self-worth.

Mental Focus

Like our bodies, our brains age. Not all the news is bad; prevailing wisdom was that the number of neurons was fixed early in life but recent research with stroke patients shows that new neurons can form late in life.

As the brain grows older, it undergoes complex and poorly understood changes—from the biochemical, to the molecular, structural and functional—that lead it to shrink. The brains of those aged 40 and older decrease in volume and weight by 5% every ten years. Much wisdom about the ageing brain has recently been overturned. It was thought, for example, that the loss of neurons led to forgetfulness, culminating in Alzheimer's disease. Researchers now blame the loss of synapses—connections between neurons. It had been thought that new brain cells grew only in young children, and that thereafter every bump on the head or glass of wine led to a loss of intelligence. Recent work has shown that, given intellectual stimulation, new neurons will grow in adults' brains.²

To some extent, brain function is a matter of “use it or lose it.” Reading, solving crossword puzzles, and other intellectual activities will stave off memory loss and other intellectual degradation.

Elderly adults who perform as well as younger adults on certain cognitive tests appear to enlist the otherwise underused left half of the prefrontal cortex of their brain in order to maintain performance, Duke University neuroscientists have found. In contrast, elderly people who are not high performers on the tests resemble younger adults in showing a preferred usage of the right side of the prefrontal cortex. The researchers said that, although their finding is basic, it raises the potential of using either training or drugs to enhance cognitive function in the elderly by increasing “recruitment” of the left prefrontal cortex.³

2. “Wisdom or senility,” *The Economist*, February 16, 2006

3. Dennis Meredith, “Brains of Elderly Can Compensate to Remain Sharp,” *Duke University News and Communication*, November 7, 2002

A Japanese entrepreneur introduced a game designed to increase the player's mental age: *Dr. Kawashima's Brain Training: How Old Is Your Brain?* Ironically, this game assumes that a higher age is better. Several million people have purchased the game and are delighted that the Brain Age rises with repetitive use. Several similar products have been introduced.

Though it may not hurt sales of these games nor diminish the 20 hours my husband spends each week on Sudoku, recent research says they may only improve one's ability to play the game.

Learning how to play a new game or learning a foreign language do help, but repetitively playing the same games does not aid mental function in other areas. A great advantage of obtaining mental stimulus from work is that it constantly changes, especially if we set and achieve goals.

Of the nine easy steps to prevent mental loss cited by Tucker Sutherland in the April 27, 2006 issue of *Senior Journal*, several are even easier if we are working: mental stimulation, social network, physical activity, and avoiding alcohol and tobacco.

"The trouble with retirement is there are not a lot of social or intellectual demands," says research psychologist Denise Park of the University of Illinois. "Life becomes routinized," a recipe for cognitive decline. Some of the decline attributed to aging may therefore reflect not aging per se but factors much more within people's control.⁴

Social Contacts and Social Presence

Work provides a way for boomers and seniors to maintain social contacts on a daily basis, a very strong contributor to mental health.

4. Sharon Begley, "Old Brains Don't Work That Badly After All, Especially Trained Ones" *Wall Street Journal*, March 3, 2006 page B1, column 1.

It has been said that middle-aged people are invisible. It's easy to feel that way in a shop as the clerks talk with each other while going through the motions of serving customers. Many times, it seems highly unlikely that the person serving us will be able to identify us in any meaningful way after we leave the store.

This type of invisibility does not occur on the job. We are noticed by customers, suppliers, subordinates, and our bosses. In simple terms, psychological visibility is the principle that other people allow us to experience ourselves in a perceptual way. As psychologist Nathaniel Branden puts it:

When others react to a man, to their view of him and of his behavior, their reaction (which begins in their consciousness) is expressed through their behavior, through the things they say and do relative to him, and through the way they say and do them. If their view of him is consonant with his own and is, accordingly, transmitted by their behavior, he feels perceived, he feels psychologically visible.⁵

While self-assessment of your own abilities, worth, and contribution should be the main factor in self-esteem, recognition by others whom you respect and admire contributes to mental health.

Structured Time

Day of the week, dates and even the time of day become blurred for those who do not work. Occasionally losing track of time can be refreshing and relieves stress. After a week or two however, unstructured days can lead to boredom, apathy and sleep problems.

5. Nathaniel Branden, *The Psychology of Self-Esteem*, page 201

Up to one half of elderly persons use some kind of sleeping medicine. The elderly are prone to develop sleep phase disorder and may sleep during the day and stay awake at night. It is unknown if such changes in the sleep patterns of older persons are due to alterations in circadian rhythm. More than likely the causes are multifactorial. Older persons may have unstructured days after they retire...⁶

Alternative Home

Home is a great place for sleeping, eating, and being with family. After about 80 hours per week, home is a dead-end. We get on our own nerves and those of our housemates. If we live alone, home can be a social place only if we entertain.

What's the alternative for the other 80 hours in the week? Clubs? Coffee shops? Libraries? Museums? Movie theaters? Athletic facilities? All of these are reasonable and all of these have limitations including cost and limited hours.

The workplace provides a great place to spend 20 to 60 hours each week. Not only are you welcome at work, you are paid to be there! The environment is as familiar as your own home. You can personalize part of the work place: your locker, your desk, perhaps an office. In many cases you can go to your workplace any time of the day or night.

Starbucks Corporation coffee shops have been one of the great business success stories of the past two decades. Dozens of copycat businesses are also doing well. The rationale behind the success of these shops is that they serve as a Third Place that is neither home nor office/school. If you retire, you'll have one less place where you feel at ease and welcome.

6. Joseph A. Kwentus, M.D., "Sleep Problems," *Clinical Geriatrics*, August 2000

Financial and Physical Ways in Which Paid Work Can Contribute to Your Health

Drawing a paycheck rather than relying on pensions or savings gives you greater ability to pay for medical care, pharmaceuticals, sports, fitness, healthy food, and supplements.

In addition to wages, many employers provide complete or partial health insurance. A March 2005 AARP study found that 52% of people 50 and older who are working cited “need the health benefits” as one of the reasons. Though people without health insurance are not without medical care, those with insurance are more likely to seek and receive preventive care.

In addition, your employer may provide health sports/fitness facilities, lockers and shower rooms for riding/walking/running to work, health classes and counseling. Those employers who do not have facilities or classes onsite may subsidize outside sources. Choosing to walk, run, or cycle all or part of your commute is a very convenient way to obtain regular aerobic exercise.

Your work may also be physically demanding. Middle-aged and older people should consider physically demanding work in any career or job change. It's a great way to get and stay fit while making an economic contribution and earning money.

Company cafeterias often have nutritious meals at low prices. Carrying lunch to work is another way to eat healthy foods and save money. If your company does not have a refrigerator, point out to your employer how much time is wasted when people have to go to restaurants at lunchtime. Also, they come back sleepy and possibly slightly tipsy!

Perhaps most important, the work environment provides role models of people who are physically active and interested in nutrition and mental/emotional health. While there may be numerous conversations about illness at the local senior center, that's not the way to receive motivation!

Work Longer, Live Longer

Postponing retirement can mean a longer working life and a longer retirement.

For most workers, there is a widely held perception that spending more time on the golf course and less time at the desk will help you to reach old age. But research... has now suggested that early retirement at 55 may actually make you more likely to die earlier than if you had carried on working. The study, published in the British Medical Journal... found that workers who retired at the age of 55 had a significantly higher mortality compared with those who worked until 65. In fact, the death rate was almost twice as high in the first ten years. Factors such as gender and socioeconomic status were taken into account.⁷

7. Louise Gray, *The Scotsman*, October 21, 2005

About the Author



Jacky Hood became an engineer when few women entered the profession. She rode a bicycle across North America at the age of 41. Her mother retired at 81; Jacky intends to work even longer. She is a management consultant and teaches classes on career strategy, customer service, corporate governance, and business management. Her clients include Philips Medical, RAE Systems, Ellie Mae, Sun Microsystems, and many other firms. Jacky has held management positions at Hewlett-Packard, SlamDunk Networks, IBM/ROLM, and other companies. She is CEO of FieldDay Solutions and an instructor at Chalk Institute, Foothill College, and UC Santa Cruz Extension. This is Jacky's fourth book.

Success Stories

During the research and writing of this book, we collected many success stories. Twelve of these stories appear in this book on the pages shown:

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We plan to publish more success stories in the future. Please let us know if you or someone you know is a boomer or senior who has returned to school, found a new job, become a consultant or contractor, started a company, or been promoted in the past five years. Write to jacky.hood@bigtent.info.

Please include a second email address or a telephone number in case our reply to you runs into a spam filter. If you nominate someone else, please obtain permission from the nominee and include the nominee's contact information.

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