

Launch Your ENCORE



FINDING ADVENTURE AND PURPOSE
LATER IN LIFE

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Foreword

Our modern terminology clearly implies *retirement* is that golden time of life when we will no longer have to do anything. We will be free from the tyranny of work and will have the luxury of passing the hours in enjoyable leisure. And yet the growing number of baby boomers hitting that magic time of retirement every day do not confirm the thrill of doing nothing. More and more are discovering that “doing nothing” does not provide the enjoyment they expected.

Leo Tolstoy, born into a family of Russian nobility, looked at the lives of his privileged class and the lives of the plain folks who were their laborers. He determined that whatever their hardships, the working folk rested at night in peace and confidence in God’s goodness, while those in royalty frequently complained and were unhappy about their lives. He renounced his wealthy class and set out to work in the fields alongside the peasants. He proclaimed that the greatest error of the leisure class was the erroneous belief that “happiness consists in idleness.” And as our current day observations are now confirming, Tolstoy concluded we must recognize

that work, and not idleness, is an indispensable condition for happiness for every human being.

In my work as a career coach, I am hearing from more and more clients who are intent on finding meaning and purpose in their work, not just at ages twenty-five or forty-five but in their later years as well. People are realizing the emptiness of leaving meaningful work, of withdrawing from making meaningful contributions and of having time with no purposeful activity. Our old understanding of retirement is to “get out of this ‘job’ and start doing what I really want to do.” But as my clients discover and match the best of their talents and passions in work that is fulfilling, purposeful and profitable, the attraction of traditional retirement tends to dissipate.

In *Launch Your Encore*, the authors draw from the premise that “retirement should not be an exit sign, but a door into something fresh, new, and exciting.” The authors share their own stories and the choices they have made to remain fully alive. Here are two guys who have looked at the options and have chosen to live with enthusiasm and purpose. Full of inspiring quotations and real-life examples, this book will help you assess where you are and create a plan to continue living fully, rather than dying slowly.

Launch Your Encore gives us the steps to increase our unique contributions to the world as we age, and to continue to live lives rich in love, friendship, and compassion—so we will not be among those referenced by Oliver Wendell Holmes: “Alas for those that never sing, but die with all their music in them.”

Dan Miller, *New York Times* bestselling author of *48 Days to the Work You Love* (www.48Days.com)

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Introduction

Bob and Debbie seemed to be a couple who were living what people think is the final act of the American Dream. Bob retired in his early sixties after a successful career in a Fortune 500 company. About the time his retirement came up the company was sold, so he was financially set for life. Bob and Debbie had two wonderful children and two wonderful grandchildren, and had been married for over forty years. They bought a house on the east coast, and for the first decade after Bob's retirement they split their time between their home in California and their home in Virginia. They had plenty of time for their grandchildren and going on cruises to exotic places around the world. Bob had some involvement on a nonprofit board and they attended church.

After ten years of living what Bob thought was his dream, he was feeling increasingly dissatisfied and empty because of the needs he had learned about around the world, needs that he could meet. Recently he had an “Aha!” moment, and said to himself, *Wait a minute, this is not all there is*. He told Hans, “I need to quit doing all this stuff that’s *filling my life*

with fun—but is not fulfilling. I want to make a difference with the years I have left. I have to make room to make a contribution.”

On January 1, 2011, baby boomers began turning sixty-five. Between seven and ten thousand of us will celebrate that milestone birthday each day for the next eighteen years. Seventy-six million of us boomers are moving into our sixties and seventies—more than a quarter of the US population. The last wave of boomers turned fifty on January 1, 2014. At every stage of our lives, we have been a national focus for the entertainment industry, the media, and marketers. *Our late-life transition will again rock the world.* By 2050, according to Pew Research projections, about one in five Americans will be over age sixty-five, and about 5 percent will be ages eighty-five and older, up from 2 percent in 2010. These ratios will put the United States at mid-century roughly where Japan, Italy, and Germany—the three “oldest” large countries in the world—are today.¹

Statistics show that we are living on average twelve years longer than the previous “builder” generation. And in the process we are redefining what is known as “the retirement years.” Dr. Laura Carstensen, director of the Stanford Center on Longevity, says, “The culture hasn’t had time to catch up. The enormity of this hasn’t hit people.”² We, the authors, are coming to grips with the bonus of these added years, and this book is aimed squarely at helping our aging generation in this transition toward a meaningful and purposeful later life.

As authors, we have pondered our fate approaching this post-career life stage. As a result, we came up with the idea of the “60–80 Window.” We have a lot of plans to be productive during our sixties and seventies, and don’t plan to retire to a

beach or a golf course. Sure, we will do some of that—we have earned it—but we want much more out of these approaching years than the traditional view of retirement. We believe that boomers need to be intentional about finding meaning and purpose in this older stage of life, which brings up a number of key questions. Where will we find significance in the 60–80 Window? How do we find that new place as we leave our main careers? How do we launch a fulfilling encore?

During our journey of writing this book, over a two-year period, we both floated the word *retirement* time and again. We mentioned to strangers and friends alike that we were pioneering new ways of looking at retirement years for boomers who don't really like that "R" word. The comebacks were at times hilarious, chilling, confusing, and enlightening. Most of all, they underscored our observation that for most boomers and younger people there is not much serious thought or preparation for getting ready for this important life transition.

Retirement is many different things for each one of us. One older retired gentleman we ran into said, "My retired friends either love it or hate it." So we asked, "Why do they hate it?" He replied, "Because they have not figured out what to do and they are bored stiff."

Here is just a sampling of other things we heard in our informal survey.

Question: What comes to mind when you hear the word *retirement*?

- My question is, "What's next?"
- Work as long as I can.
- Freedom—finally have time to do what I love.
- I can put off till tomorrow what I don't want to do today.
- I can start over—and do what I will really want to do.

- I can't afford to.
- Retirement is an “employee” concept if you work for yourself.
- Shed my shackles and create a new career.
- I'm finally going to sell this place—all I want is a beach and a beer.
- I don't believe in retirement.
- I will work till I drop dead.

We found some interesting contrasts:

- For some people, “I will love retirement, because I will be free to do what I want. And what I want is fun.”
- For others, “I will hate retirement, because my life will no longer have meaning and I will no longer be needed or be important in my career.”
- For some people who don't like their jobs, they assume that retirement is more fun than working.
- For other people who love their jobs and their work, they get very depressed at the thought of having to give it up.
- Some people are financially ready for an abundant retirement.
- Other people are scared to death because they are not ready financially to ever stop working though they would love to.

If we had a chance to ask you, how would you fill in this blank?
“For me the word retirement means _____.”

Getting old is happening to all of us, even to our favorite movie stars. “But I'm kind of comfortable with getting older because it's better than the other option, which is being dead. So I'll take getting older,” says George Clooney.³ That fact being obvious, we want to add that we believe that growing

old can be dangerous. The trail is treacherous and the pitfalls are many. One is wise to be prepared. We know it's coming. It's not like God kept the aging process a secret from all of us. It's not like we are blazing a new trail that no one has traveled before. But, like every life stage we have gone through as boomers, from Kennedy's assassination to Woodstock, from Watergate and Vietnam to 9/11 and our two recent wars, it does seem that we are walking "the road less traveled." Why is that? Because, as a generation, we have always thought of ourselves as "different."

Imagine the journey of life like an escalator in your local mall. We get on as infants and start riding up the journey of life. First floor is infancy and childhood. Then we get back on and ride up another floor to land in the stage of adolescence. On up we go, to college and our careers. Probably most of us gather up spouses and children as we keep going up the escalator to new floors. As we ride along, just like at the mall, we can peer down and see what we are leaving behind and look up to see what is coming next. For generations, the final stop on the escalator of life was retirement and death, often in our sixties. But today there is so much more as we stay on the escalator. Today we rise up and reach what we call "the encore floors of *elderescence*." We view it as a stage of life filled with just as much prominence and adventure as adolescence. Or you might prefer our newly coined phrase that is easier on the tongue, the 60–80 Window. Whatever you want to call it, a whole new floor—or life stage—awaits most of us boomers right now as we move into our sixties and beyond.

Bottom line: The word retirement should not be an exit sign, but a door into something fresh, new, and exciting. We are in a massive generational changing of the guard, and boomers will redefine the traditional notion of retirement as they reach that top floor in the mall of life. Frankly, retirement

is a four-letter word for us, if you listen to most boomers you ask about it. The word smacks of lying on the couch or beach and doing nothing. Dr. Richard Luker, a social psychologist and expert on how Americans spend their leisure time and money, says that this trend of a new view of retirement is dramatically accelerating. “People who are now in their fifties are far more vital in their outlook than people in their fifties were even ten years ago.” He goes on to say, “People are saying, ‘I’m up for it. I’m game, I want to do more.’”⁴

Most of us do not want to follow the path of our parents, who might have lived long enough to land on the beaches of Florida and drive golf carts. Sure, we want some of that, but along with having more fun and leisure time we also hope to seek meaning and purpose in new, uncharted ways. As we move out of our main-act careers into the encore of our lives, we will most likely want to find roles of influence and purpose that are not based on positions or professions we held in the past but on a lifetime of accumulated experience.

Both of us have a deep passion to mobilize our aging generation for significant impact on the world at this stage of our lives. *We believe that our final act might just be our greatest contribution.* We have earned the right in “retirement” to pursue the joys of golf, grandchildren, cruises, and collecting seashells. But we think that these fun adventures should be coupled with activities and commitments that make a contribution back to society. In the words of Max Lucado, “Your last chapters can be your best. Your final song can be your greatest.”⁵

PART 1

The Challenge

More Life after Our Careers

There is a good chance, if you are in your sixties today, that you will make it well into your eighties. I, Hans, just bought some new fifteen-year term life insurance and they assured me I would live well into my eighties and not cash in on the policy before it expires! A whole new life stage is presenting itself to us aging baby boomers as we ponder life beyond our work-a-day careers.

Way back in 1904 G. Stanley Hall observed a change in the demographics of the youth in America. Individuals didn't just go from childhood to adulthood; there seemed to be an emerging stage between the two. He coined a new term and called it *adolescence*. In much the same way, today, we

are identifying a new life stage between late adulthood and “old age.” Some are calling this stage *elderlescence*; we call it the 60–80 Window. Whatever name is settled on, this is a newly recognized and very dynamic stage of life that needs defining and navigating for those entering into this uncharted phase of life.

Our boomer generation has always seemed to land upon the answers for each season of our lives. But this one is different. As increasing numbers of us are aging, we have disturbing questions about our future that we don’t seem to have all the answers for. We are a tidal wave of “children of the 1950s and ’60s” who are now turning sixty-plus, and for the first time in our lives we may not have a clear picture of where we are going or how to get there.

“Old age is like everything else. To make a success of it, you’ve got to start young.”¹ So said Theodore Roosevelt. This is good advice for all of us who are hurtling along toward the 60–80 Window years of our lives as boomers.



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People Get Ready

While working on this book, the two of us were enjoying lunch at a favorite small family restaurant in Colorado. My friend Scott is the owner. He knows that I, Hans, am an author. “So, what are you working on today?” he asked us as we sat with laptops and tablets open. We told him about the new book we were writing about changing the way boomers face retirement. “Oh, I have that all figured out,” Scott said. “When I finally sell this place all I want is a beach and a beer.” Rick replied, “That might be great for a week or a month, but it won’t last.” Then Scott, also an aging boomer, offered some deeper insight into his psyche. “You know, our parents’ idea of life was totally off the mark. You grow up, get an education, work your whole life for a company, retire, and then you die. That is totally debunked today.”

Thanks, Scott. That is exactly our point. The fact is, we have a lot of life left on the escalator after our careers are over. Scott was the perfect setup for our message. He knows that what his parents thought about retirement no longer

stacks up, but he seems very fuzzy about what the new reality is all about and he does not seem prepared for it. Scott will soon learn that there is a whole lot more to living in our 60–80 Window than a beach and a beer and some golf and grandkids. *Yes*, whatever you love you should continue to enjoy doing at this life stage—but we would argue that there is a whole lot more, beyond leisure.

Have you ever wished you could tell the future? Wouldn't it be great to know what's coming next in life? You wouldn't be surprised by what happens to you, and you would always be prepared for things that are coming your way. In a way, that's how I, Rick, spent much of my adult life. I didn't exactly know the future but I did have a good idea of what types of things were going to happen next in my life. I've been studying life stage development since I was in my late twenties, and ended up getting my PhD, focusing on developmental psychology. When I was in my thirties I knew what was coming in my forties. For instance, most people need to start using reading glasses in their forties, and if we expect that it is easier to accept and adjust when the time comes.

In my forties I knew what to expect in my fifties. One of those eventualities is diminishing physical strength. I remember the “Aha!” moment when I was about fifty-five and visiting our OM (Operation Mobilization) ship with a heavy backpack and overpacked suitcase. I had rolled the suitcase from where I had been dropped off, along the quayside, to the bottom of the gangplank of the ship. A young man in his twenties stepped forward and offered to carry my suitcase up the gangplank for me. My first reaction was to think, *I don't need this kid to carry my suitcase. I am perfectly capable.* But when I went to pick it up, I realized how heavy it really

was and that I would have a hard time carrying it up. So I had to give in to the fact that I wasn't as strong as I used to be and let the young man help me. Knowing that diminishing strength is typical of people in their fifties made it easier to accept. I didn't like it, but I had to accept it.

While in my fifties, looking forward to my sixties, I was surprised to find that there wasn't much information out there about this next stage. It seems that most mainstream research on life stage development stops when it reaches late adulthood. The more I searched for information on this stage of life the more I realized that the years from sixty to eighty have not been studied as thoroughly as the earlier stages. This left me a little disappointed in terms of anticipating what developmental tasks I would be dealing with in my sixties.

All of my adult life I have looked forward to the next stage of life and had some notions of what would be coming my way. I think this gave me a distinct advantage over others who seemed surprised at how life continually changes. I wanted to have that same advantage and be able to anticipate what's coming in the next few decades—so that started me on a research quest to identify this new, emerging stage of life. Hans and I want to share the findings with you to give you the same advantage.

Unless you are living under a rock, you have no doubt observed that a massive new life stage has appeared. In the past people tended to retire at age sixty-five and die soon thereafter. Now people aren't necessarily dying at sixty-eight or seventy-eight or even eighty-eight. More people are living longer due to healthier lifestyles and medical advances. So now we have a new life stage from the midsixties to the mideighties and beyond, creating the need for people to figure out what to do with their lives. We're glad to be able to share our discoveries with you! We want to help our generation of

boomers “land” on great ideas that will make all of our lives during this 60–80 Window more *meaningful* and *productive*.

Life Stage Development for Dummies

Remember the escalator analogy of life in our introduction? Well, consider each floor at that mall of life as a life stage. A quick overview of “life stage development” will help you understand what these different stages are and how significantly they impact our day-to-day lives. When you think about it, the concept of life stages is not that unique or uncommon. We see examples of it in nature all around us. Think about salmon. They go through stages in a similar way as humans do. They are hatched from eggs and become “fry,” and then grow into “smelt.” Then they make their way downstream and feed and grow in the ocean. After a few years they head back to their streams and spawn, preparing to produce eggs for the cycle to start all over again.

In each of these stages there are tasks that need to be accomplished to get them ready for the next stage: from hatching, to growing into smelt (when they are transformed in a way that makes it possible for them to live in salt water), to migrating, to strengthening themselves during ocean life, and then finally to making the difficult swim back upstream to spawn. They all follow the same stages to live out their life cycle.

Our lives are like that, in a way. We grow, develop, and change one stage at a time. But our stages are not driven by mere instinct. They are driven by moral and behavioral choices, which help to develop our personality. Therefore, life stages are a blueprint of the issues and areas of life we need to deal with and the general order in which they tend to come.

Erik Erikson is probably the best-known theorist on life stage development. Many of us studied his theories in our Psych 101 class in college. Erikson lists eight stages and what tasks need to be accomplished in each stage.

In the following chart you can see that each stage has two opposing emotional forces. The developmental task in each stage is to achieve a healthy balance between these opposing dispositions.

Erikson's Eight Psychosocial Stages¹

Psychosocial Crisis Stage	Life Stage	Age Range/Other Descriptions
1. Trust vs. Mistrust	Infancy	0–1½ years, baby, birth to walking
2. Autonomy vs. Shame and Doubt	Early childhood	1–3 years, toddler, toilet training
3. Initiative vs. Guilt	Play age	3–6 years, preschool, nursery
4. Industry vs. Inferiority	School age	5–12 years, early school
5. Identity vs. Role Confusion	Adolescence	9–18 years, puberty, teens
6. Intimacy vs. Isolation	Young adulthood	18–40 years, courting, early parenthood
7. Generativity vs. Stagnation	Adulthood	30–65 years, middle age, parenting
8. Integrity vs. Despair	Mature age	50+ years, old age, grandparents

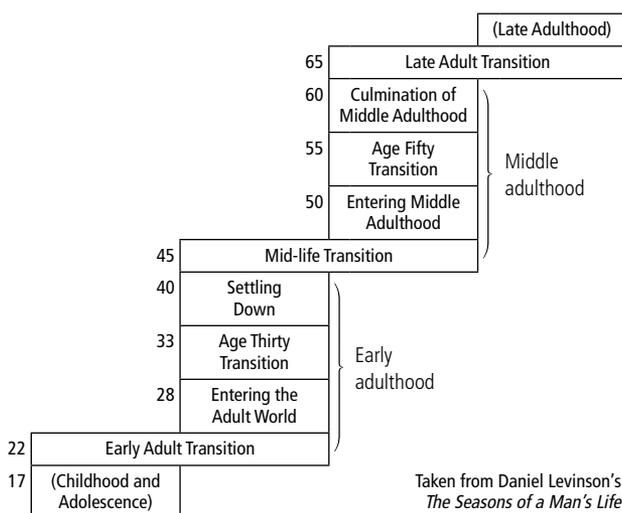
Each stage in life becomes a bit more complex and is rooted in the previous stage. As we move along in life, there are continual developmental stages to work on to enable us to grow to our full potential. Erikson focused on the younger years and, as was stated earlier, not as much on the late adult years. You can see for yourself the glaring omission of the 60–80 Window from his chart.

After Erikson, Daniel Levinson came along and focused on adult male development (in a later work he expanded

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his research to include women). In referring to the various seasons of a man’s life Levinson states, “The life structure evolves through a relatively orderly sequence during the adult years. . . . It consists of a series of alternating stable (structure-building) periods and transitional (structure-changing periods.)”²

Developmental Periods in the Eras of Early and Middle Adulthood



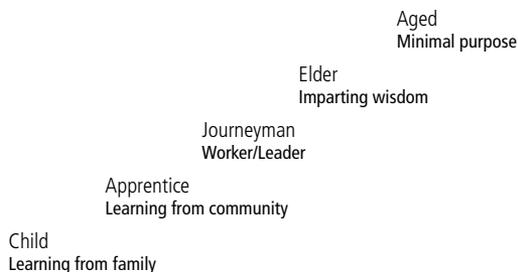
What does all this mean for you and me? As adults, we continue to grow and develop in different stages of life whether we are conscious of it or not. In this book, we are addressing the “late adult transition” time of life. It can be a scary time because we are entering uncharted territory and there is no more time for the “do-overs” that were possible in our younger years.

As you look at this last chart, it is helpful to know that our lives tend to alternate between transition and stable life stages.

If we are aware of what developmental tasks are associated with each stage, we can be prepared for some of the normal changes of life that are coming. (For a fuller description of what these tasks are, see our reading list in the Resources section and also www.launchyourencore.com.)

When considering life stages, I, Rick, find it is easier to boil it down to what was described to me by Ray Rood, one of my professors in graduate school, as a tribal view of life development.³

A Tribal View of Life Development



This is a more concise view of the divisions of our lives. It is not as complicated as the other models and gets right to the point. As a child and apprentice, we continue to learn from family and others in society. As a journeyman, we take our adult positions in life, whatever that is for us. Whether we are a businessperson, firefighter, teacher, or homemaker, we are assuming our main act on the stage of life. We are fulfilling our adult position in society for many decades, lasting usually from our thirties well into our sixties.

After our main journeyman years comes this stage we call *elders*. Maybe that word turns you off because you don't feel qualified. "Me? An elder?" It does sound old . . . and responsible, but that is what we face next. There is a major shift

in our place in society as we move to a position in which we share the wisdom we have learned over our lifetime. Have you noticed how many people start calling you “sir” or “ma’am”? Maybe you don’t feel like you have a lot of wisdom to share. Whether you have grasped it or not, we in the 60–80 Window do have lessons on life to share with others. These lessons are the takeaways we have learned. They’ve grown out of a long life of successes and failures. We’ll unpack how and where we can share this wisdom much more in later chapters.

Whether you resonate most with Erikson, Levinson, or the tribal view, *the point remains that different things are expected of us at different stages of our lives*. The more we know about what might be taking place in our future, the better prepared we are at finding meaning and purpose at each stage of life, including these later years.

We both find the concept of the elder stage to be particularly meaningful for us right now. As we are stepping out of organizational leadership roles, we are experiencing the satisfaction of not being in charge of everything, and of being able to share lessons in life we have learned over the years. We are in the process of becoming men of wisdom as we find opportunities to share our successes and failures with others.

Here is a recent experience that illustrates this, one that actually took place in a remote village in Africa. I, Rick, learned that you don’t have to be in a position of leadership to be in a place of great influence. A group of us were asked to visit a remote fishing village in Zambia. I wasn’t the leader of the group. I had been the leader of this visiting organization for several years, but a couple of years earlier had turned over the leadership to a younger man, Andrew, whom I had been mentoring for a number of years. He was leading this group, but I was along to visit the work of our local team there and participate in the work they were doing in this small village.

I had been helping fit reading glasses to the villagers, but was abruptly called to meet with the “headman,” the chief elder of the village. As the oldest man in our group, I was perceived as the elder and the one who could share wisdom and advice, even though technically Andrew had more authority. The village elder shared with me his two most pressing problems and asked if I could give him advice. They were overwhelming issues and I didn’t have the specific solutions for his problems, but I was able to give him advice on a way forward.

As I was talking with the headman I realized that I didn’t necessarily have to have all of the answers. I could draw from my own experiences, even my failures, in ways that could be helpful in advising him. After I gave him what I thought would be helpful advice, it occurred to me that I might be having more of an impact on people as an elder/advice-giver than as the president of my organization.

Both of us authors are right in the middle of this journey of transition from positional influence to life impact. As we continue the ride up our escalator to later life, we are *laying aside positions of authority and taking up places of influence*. This is a new stage of life for us, and one that is taking time to adjust to. We miss the adrenaline of being in the center of all the action from our main careers, but we are finding it can be even more fulfilling to be in this new place of elder impact. As the song said so well, “People get ready, there’s a train a comin’. You don’t need no baggage, you just get on board.”⁴ We all need to learn how to get on that train and not to be run over by it! And . . . we hope to give you some good baggage to take along for the trip to make it as successful as possible.