

LIFESTYLE MAKEOVERS -- THE IDEAL CHANCE TO PURSUE YOUR DREAMS

Travel, Volunteering, Entrepreneurship and Writing in Retirement Are Favorite Choices

by Charles Jacobs

Lazy days at the poker table and endless rounds of golf are no longer the vision of a perfect retirement. “Lifestyle Makeovers,” some volunteer while others are salaried, are the watchwords of today’s retirees as they open a new chapter in their lives.

Unfortunately for some, financial insecurity in the face of a shrinking economy makes working at a salaried job a necessity.

Grateful for the benefits life has awarded them, others envision their new-found freedom as a chance to repay their societal debts through volunteerism and community activism. They also look forward to having adequate time to pursue cultural and creative activities and to experience the joys of travel.

Retirement is a time of self-fulfillment and self enrichment. A chance to pursue interests that demanding work schedules never allowed and even to take risks. The U.S. Department of Labor reports that the number of entrepreneurs 55 years and older has grown steadily as retirees experiment with serving as their own boss. This is particularly evident in the burgeoning number of consulting services and home-based businesses.

Major Economic Impact

Just as they broke ranks with convention in many areas of life, boomers graduating to the senior ranks are forging new perceptions of retirement. A Merrill Lynch survey found that 75% of Boomers anticipate retiring from their current jobs at age 64 to launch a new career. As they become self-employed or turn to other salaried positions, the added support they offer the Social Security system will certainly make the predictions of a bankrupt system far less probable.

Healthier, more active and more curious than its predecessors, today’s senior population has breathed new life into many industries. Continuing education programs have sprouted on college campuses across the country and been expanded by a number of local school systems.

Jeff Taylor, the founder of *monster.com* and more recently the popular web site *Eons.com*, says, “We’ve learned that there is a big appetite for learning among seniors and boomers...picking up new skills through their interests and hobbies.”

This interest in learning has been the catalyst for the Osher Lifelong Learning Institute (OLLI) established in 2004 by the Bernard Osher Foundation. It is based at the University of Southern Maine and sponsors 119 learning centers on campuses around the nation. At the University of South Florida, where I teach in the winter session, the OLLI programs offer 80 different curricula. Very few classes aren’t completely filled by seniors eager to keep their minds alert and current.

The travel industry is another prime example of an area that has seen radical shifts in the desires of its customers. Today’s retirees are curious. They want more than just a superficial introduction to a destination. George Deeb, CEO of iExplore sums it up well, “Boomers have been in an aggressive period of accumulating assets—houses, cars, boats. Now they are getting into a period of accumulating experiences.”

Green tourism has burgeoned as retirees express their concern for the quality of life they are leaving to their heirs. And adventure travel to new and different locales is rapidly attracting the more intrepid seniors.

Elderhostel, which has long served a mature audience, has adopted “Road Scholar” programs designed as a “means of discovery and a journey toward wisdom.” The company recently added “Service Learning” programs that encourage participants to utilize their skills in community service.

Writing in Retirement Is a Very Popular Choice

Whether it’s a memoir for friends and family, poetry to soothe the soul and express inner feelings, an op-ed column on the political scene or even a novel or a how-to book based on their expertise as hobbyists or gleaned from their former careers, seniors again and again express their desire to write.

The Gallup polling organization reports that 81 % of mature American adults long to write a book. *Eons.com* polled 14,000 of its subscribers, seniors and boomers, asking them to list their “most cherished life dream.” Writing a book took second place, outdone only by losing weight.

My own experiences confirm these findings. When I speak before various senior and boomer organizations, the most common response I hear following my talk is, “I’ve got a fabulous book I’m dying to write.” The speaker pauses for a moment, then plaintively adds, “But I don’t know how.”

I hear it so often that it became the genesis of my latest award-winning book, *The Writer Within You*. Subtitled *A Step-by-Step Guide to Writing and Publishing in Your*

Retirement Years, the book answers the questions I am most frequently asked at these sessions and guides readers through writing, publishing and promoting their work.

It's not surprising that so many never fulfill their desire to write even though retirement allows them the free time to pursue any dream they wish. A mystique surrounds writers and the writing profession, and most people believe they don't have the special talent to craft a book or articles. Not true. Anyone who can express him/herself in speech and has a basic knowledge of grammar and spelling can write.

Of course, the chances of making the Best Seller lists are pretty meager. But there is absolutely no question that almost anyone can write an article or even a book and see it reach print for others to read. That's the wonder of the new print-on-demand technology that has completely changed the publishing world. It allows beginners to experiment without spending bundles of money. The short press runs made possible by this remarkable, new technology guarantees you will never end up with a garage full of unsold books.

Writing coaches are available for those who need assistance and can pay for it. Adult education programs in community school systems across the nation include courses on writing. I mentioned the Olli programs above, and can vouch for the fact they have worthy writing programs.

There are many freelance publicists who can help you promote your writing. For a minimal sum (in contrast to the high costs of hiring a large PR firm), they will help you gain exposure on radio, TV and in newspapers and magazines, both on and offline.

Enjoy the Magic of the Internet

The myth that seniors shy away from the Internet is eroding rapidly. Today, 35% of Americans over 65 years of age are computer literate and regular users of the Net. That's well over 50 million. Most boomers use computers on a daily basis, and the number of seniors who are comfortable with them is growing every week.

The latest statistics from Pew/Internet are based on a 2004 study that reported 22% of Americans who were 65 and older used the Internet regularly, as did 58% of ages 50 to 64. If we use the rate of growth in this decade, starting in year 2000, as a barometer, we can expect the total number of 50 and ups who go online regularly to be in the neighborhood of 43 million this year.

A number of schools exist that offer training either online or off. Many senior centers and all libraries contain computers that are available to the public. In fact, a company "Generations on Line" has built its business by supplying computers and related equipment to these institutions. So you have no excuse for missing out on this fascinating technology and all of the benefits and wonders it offers.

You may want to use a computer just to correspond on e-mail. Perhaps you'd like to perform your budget accounting and even pay your bills online. Many seniors have enjoyed creating their own web site. Blogging by seniors is fast on the rise as they discover the fun and fulfillment of voicing their opinions for literally millions to read.

Those of you who enrolled in study classes will find computers extremely helpful in your research. Travel devotees can save a good deal of money by searching on the Internet for destinations and airfare and booking them. Anyone who tries his/her hand at writing will find that promoting the book or article on the Internet is cost-free and extremely effective.

Whatever your choice, you can find free programs that are cost-free to help you design your own web site or blog. They will provide you with a ready-made template and guide you through its use. Click on to "web site design" in Google or other search engines and pages of help will pop up.

Don't waste a minute of these wonderful years. Make them the most productive and fulfilling of your life. All of the activities we've discussed can be enjoyed and still leave lots of time for many other recreational activities, quality time with family members, reading and just socializing with your peers. You'll even have time to hit the fairways and the poker tables.

Retirement affords remarkable opportunities. Get cracking on your own lifestyle makeover. Carpe Diem!