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TAKING CHARGE OF YOUR LIFE

Many of us spend our lives trying to please others or pursuing goals that others have set for us. In contrast, the authors of *Invest in Yourself*, Marc Eisenson, Gerri Detweiler, and Nancy Castleman, advocate the self-designed life—the conscious choice to “invest your time and energy getting what you want and doing what you believe in—not wasting them on things you don’t really want, but think you should have.” In fact, they wholeheartedly recommend setting the bar high, “no matter what you are aiming for in life.”

The first step to taking charge of your life is clarifying your values and priorities. The reason this exercise in self-reflection is so powerful is because identifying what is most important to you will increase your self-understanding and strengthen your sense of autonomy. An excellent resource to help you in this process is *Values Clarification* by Sidney

Simon, Leland Howe, and Howard Kirschenbaum. This book is described as “the classic guide to discovering your truest feelings, beliefs, and goals.”

In addition, focusing on what is most important to you will keep you on track when making both the big and little decisions in life. We all have multiple and often conflicting demands on our time, energy, and financial resources.

The right course of action is not always clear unless we view our options in the context of our values and priorities.

As stated by Lou Tice in *Smart Talk for Achieving Your Potential*, “If you don’t have a hierarchy of values, if you don’t have priorities already in your mind, you don’t know how to make your choices or how to control your reactions.”

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—Lou Tice

As you purposefully and progressively “make room” in your life for what is meaningful to you, the degree of happiness and fulfillment that you experience will grow and multiply. Always keep in mind that the essence of an emancipated life is the freedom and ability to live in such a way as to support your values and priorities.

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NEW LIFESPAN REALITIES

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As we navigate life in the 21st century, the trend that will have the most profound effect on the future of our society (and other industrialized societies) is the "Age Wave." In other words, we are living longer and the percentage of older adults is growing at an unprecedented rate.

An important factor contributing to this demographic shift is the aging of the Baby Boom generation—a whopping 76 million Americans who are steadily marching through middle age and into the ranks of "senior citizens." Because of their numbers and collective "force of personality," the impact of Baby Boomers on American life has been likened to "a pig in a python"—a distinct bulge that refuses to "pass through" history unnoticed! Just as they have redefined every stage of their lives, Baby Boomers will also redefine aging and retirement.

Redefining Aging & Retirement

In contrast to the proposition of "not working," retirement for many Boomers has come to mean emancipation—freedom to do the kind of work (paid or unpaid) they as individuals find most meaningful. Career development expert Helen Harkness, Ph.D., applauds this perspective and believes we all should reject the notion that increasing longevity extends old age. In *Don't Stop the Career Clock*, she wrote, "If these extra years are handled wisely, our middle age will double dramatically into a new second midlife, while our 'old' age shrinks."

Harkness also wrote that these extra years should be viewed as a precious gift and advises "we must take an active hand in managing our windfall." She strongly believes that we are in a new age of learning how to live and work throughout

our lifespans. "By knowing what we want and doing what we love, we can continue life's journey with creativity, wisdom, power, and purpose."

The Old Paradigm

To understand this shift in retirement lifestyle expectations, it is helpful to examine lifespan realities for most individuals in previous generations. Following World War II, parents of Baby Boomers viewed their lives from birth to death as being divided into three distinct stages: youth, adulthood, and old age. In addition, these three stages were assigned specific tasks: learning, work, and leisure respectively.

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WE ASSIST OUR CLIENTS IN ACHIEVING THEIR LIFE DREAMS WITH COMPREHENSIVE FEE-ONLY FINANCIAL PLANNING SERVICES THAT CREATE PEACE OF MIND NOW AND A ROAD MAP FOR THE FUTURE

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NEW LIFESPAN REALITIES

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In *The Three Boxes of Life: And How to Get Out of Them*, Richard Bolles observed that these periods have become more and more isolated from each other. Life in each period seems to be conducted without much consciousness or preparation for life in the next period.

...the longevity revolution has not only given individuals the equivalent of a 30-year life bonus, it has changed the structure of the life course.

High school and college graduates almost universally express that they learned very little in school to help them find jobs or to be successful in their careers. Likewise, workers approaching the end of their careers realize they are ill prepared for life in retirement. And, with the advent of Social Security, 65 became assigned as the official age for leaving the workforce and for entering "old age."

The New Paradigm

William Sadler, Ph.D. contends that the longevity revolution has not only given individuals the equivalent of a 30-year life bonus, it has changed the structure of the life course. The major question he poses to individuals, institutions, and societies alike is this: What will we do with these extra years? One option Sadler sees before us is that "the extra time could be spent experiencing decline, degeneration, disabilities, debilitation,

disease, dependency, deterioration, and decrepitude—the dreadful D words that have defined usual aging up until now."

A second option, according to Sadler, is to "change course in midlife and insert that bonus into the middle of their lives, rather than saving it until the end." Sadler goes on to propose a new framework for interpreting the life course from birth to death. The Third Age is inserted into the lifespan view and the original three stages are renamed and redefined:

- **The First Age**—A time for growing up (*Preparation*)
- **The Second Age**—A time to establish ourselves (*Achievement*)
- **The Third Age**—A time to change course (*Fulfillment*)
- **The Fourth Age**—A time for integration (*Completion*)

Sadler believes the Third Age is a new stage that is emerging in the middle of life and offers unlimited possibilities and opportunities for life at midlife and beyond:

"In fact we're already seeing that begin to happen, with some people experiencing vitality, growth, productivity, and greater satisfaction by delaying advanced aging with personal skills of growth and renewal. They enjoy greater longevity often without debilitating disease and disabilities. People positively changing their lives after fifty are pushing us to redefine the second half of life and aging."

Source: William A. Sadler, Ph.D., "Changing Life Options: Uncovering the Riches of the Third Age," *The LLI Review*, Spring 2006.



GUIDEPOSTS FOR LIFE

In *The Thinker's Way*, author John Chaffee describes the word "value" as "the general term we use to characterize anything that possesses intrinsic worth, that we prize, esteem, and regard highly based on clearly defined standards." He continues, "Thus you may value your devoted pet, your favorite jacket, and a cherished friendship, each based on different standards that establish and define their worth to you." In other words, we tend to think of our values in terms of what we treasure the most in life.

In addition, values are specific attributes or guiding principles that we highly revere such as "integrity," "loyalty," and "generosity." Values are also the personal motivators that consciously and unconsciously influence how we behave, the decisions we make, and the degree of happiness we experience. These values vary from person to person, but include such intangibles as recognition, challenge, prestige, harmony, security, freedom, and creativity.

Lou Tice states in *Smart Talk for Achieving Your Potential* that each person who chooses to be centered and strong needs to identify their own hierarchy of values:

"Sort out for yourself what the essentials are, why you are on earth, what is important to you, and what your life is worth. I encourage you to use affirmations and set goals to bring more of those things that are important to you abundantly into your life."

In a nutshell, your values are what you identify as being most important to you, and your priorities are those same values placed in a ranking of importance. In addition, your values and priorities can be described as an internal compass that guides both the big and little decisions in your life.

WORDS TO LIVE BY

"People do not grow old. When they cease to grow, they become old."

Ralph Waldo Emerson

"It is never too late to pursue the work that speaks to us from inside ourselves. Let's look at that idea the other way around as well. We are called to recognize our strengths, and it is never too late to hear that call."

Deborah P. Block & Lee J. Richmond
*Soul Work: Finding the Work You Love,
Loving the Work You Have*

"...there are some things in life that are well worth an investment of our time, energy, and assets, and some that just aren't. Taking the time to clarify your priorities is a great investment."

Marc Eisenson, Gerri Detweiler, & Nancy Castleman
Invest in Yourself: Six Secrets to a Rich Life

"I find the great thing in this world is, not where we stand, as in what direction we are moving."

Oliver Wendell Holmes

"Whatever kind of planning you do, stay aware and adjust your path to your feelings as you go. Just use desire as your North Star and you'll be putting a powerful plan into action."

Barbara Sher
I Could Do Anything if I Only Knew What it Was