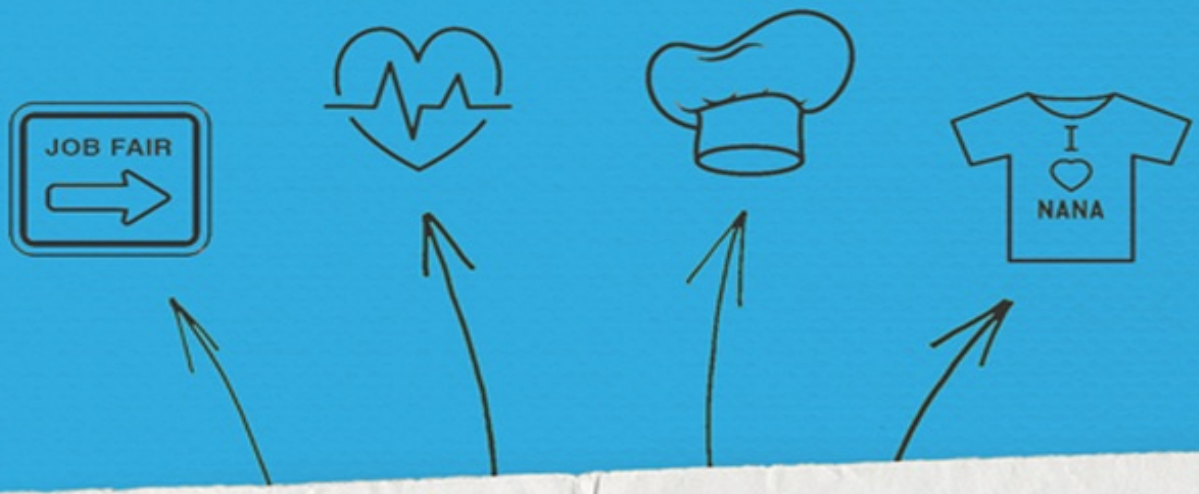
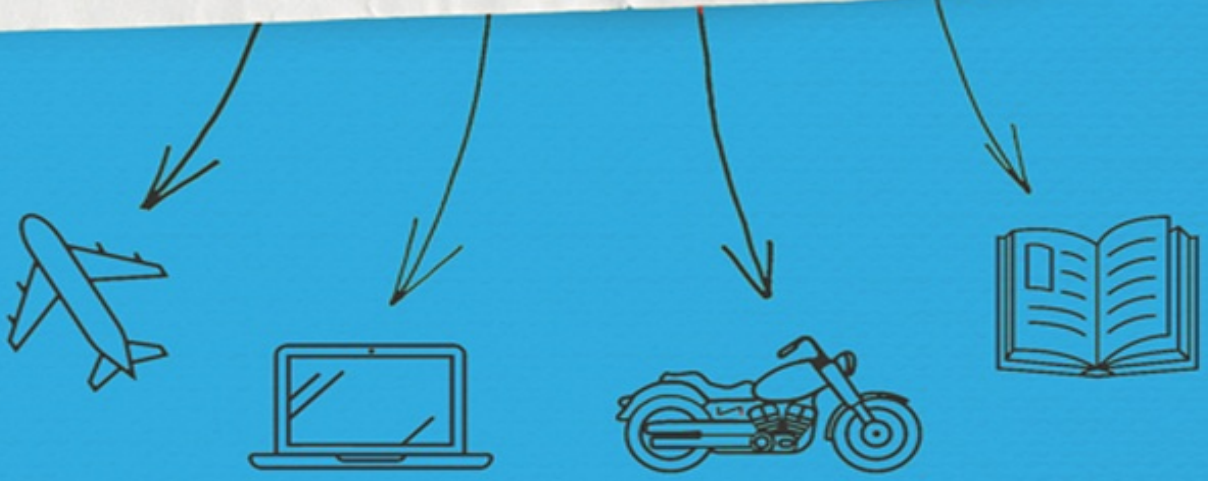


Planning for Retirement When the Old Rules No Longer Apply

HOW DO I GET THERE FROM HERE?

George H. Schofield, Ph.D.



Chapter 2

Today's New 50-plus Lives

Life is full of transitions. As a child you start going to school, moving up from grade to grade, until you enter college and then perhaps move onto graduate school. Afterward, you get a job that lasts for many years and then you land other positions at the same company or possibly a new one, climbing the reliable ladder. You start a family and you settle into a routine. You buy a house. Eventually your kids grow up and have children of their own. Sometime after that you retire with a pension at age 65, have 10 to 15 golden years of leisure, and then die.

Although this description of life may seem familiar and comfortable, it is no longer accurate, if it ever was the total norm. It belongs in the category of myths including: "Christmas Is the Happiest Day of the Year," "Family Reunions Are Always Fun," or "I'm Always Loyal to My Huge Employer and It Is Always Loyal to Me."

Three of the things that are REALLY different about our After 50 futures today:

1. We may live a little or a whole lot longer than we expected or planned.
2. Our futures may not—either by choice or what is forced on or required of us—be an older, extended version of our earlier lives or our parents' experience.
3. Living and being active much longer will require more money, conscious engagement, development of interests, extended good health, and adaptability.

GEORGE'S STORY

I tell this story as an example. I may be an expert, but like everyone reading this book, I am also a person 50 plus, a searcher for great fits for my life, an incremental planner, and an adapter. No one, including me, lives a life that goes in a straight line from birth to death. Take a look at your own life. It will have periods of straightaways interspersed with curves and periods that seem made up entirely of curves. You will have chosen some of these curves. Some will have appeared unannounced and without your permission.

I grew up in a post-WWII culture of rules centered around table manners, good grades, being popular, NOT being different, being polite, avoiding discussing controversial or uncomfortable subjects, and adhering to very strict age-related roles. My parents had clear expectations of what a good boy looked like, sounded like, and how he behaved at all times. You grew up and somewhere in your 30s you were completely and fully developed. At that point others' and your own tolerance for your experimentation and errors decreased dramatically.

In my case, I seldom fit in the way my parents would have preferred. I was full of questions and challenges. Looking back, I realize that as a boy I was quite bright and rather immature at the same time. I was a bit of a late bloomer, which did not make a happy combination for my beleaguered father, who just wanted me to learn to mind. It also created problems for my mother, who was always trying to negotiate a truce without having to choose sides.

Continuing my instinctive pattern in a family with little tolerance for deviations, I flunked out of college, married early, returned and graduated from college, searched for a career that fit and settled on banking, eventually had two sons, divorced after a long time but when my boys were still quite young, raised them by myself and stayed in banking to provide stability for my family of three way longer than it was a good vocational fit for me. I knew what and who I didn't want to be much more clearly than who and what I wanted to be. I hadn't the confidence or tolerance for risk that would have allowed me to leave AND be a responsible single parent. I opted for security and stability. In the meantime, awaiting some unspecified form of personal enlightenment, I earned an MA in Counseling/Vocational Rehabilitation because I thought I wanted to be a clinical psychologist, all the while raising kids and working full-time. It took a while. My life road had lots of twists and turns. Except for illegal substances, there wasn't much I didn't try.

I finally left The Bank of America and went to work for Right Management, an international outplacement/organizational consulting company. What I discovered in completing my first master's and, later, in leaving banking was that I was capable of blowing the lid off the box without first knowing exactly where I was going. I could successfully take some risks without unduly putting my sons at risk. I could have intentions, a partial plan, and invent and adapt the rest as I went along. It was liberating. And it was the beginning of my belief in lifelong human development and lifelong learning.

After several years I left the consulting organization and went out on my own. My

boys grew up and, appropriately, began lives on their own. In response to their departure (kids leave and, I can say from personal experience, single parents, even if they are happy about the transition, are often left with a lot of empty, unfamiliar life space), I started looking for a community that was about professional and personal development. I discovered developmental psychology, the study of how we grow and change and acquire the new skills and knowledge we need across our life spans. I also discovered organizational psychology, the study of the components of how organizations succeed, stall, or fail. I embraced both developmental and organizational psychology and chose to study them. I earned a second MA (focused on learning and failure to learn in the workplace) and a PhD (my dissertation was focused on what types of social networks promote or obstruct which types of learning and vice versa, especially in the workplace).

All the while I continued working full-time in my own businesses.

I knew by then that I was unlikely to choose just one thing that would endure for the rest of my life. This meant I had to reconsider my identity (who I thought I was and how I knew) and create intentions for my life into which I poured a great amount of energy . . . all the while knowing I might have to revise my intentions as I went along. I had to surrender my impractical notions of finally arriving at a permanent and eternal destination. It isn't easy to joyously and doggedly pursue your intentions all the while not being overly attached to them because some of them might have to change significantly over time.

I also found the person with the right soul behind the eyes (my dominant requirement for a partner) and, eventually, after kissing herds of frogs, remarried. My wife is a force of nature and the brightest woman I know. Earlier in life, romance can often be about building a future that can include a home, babies, pets, and all of the other validators and expectations we've identified as our own version of the American Dream. It's my experience that, later in life, romance is often both much simpler and more complex than earlier. It's simpler because lots of our earlier needs have been met and we have fewer expectations of personal completion through a relationship. We've got a lot more life experience and, hopefully, a deeper sense of who we are and what we bring to a relationship without all the noise of so many things to do that we hardly know where to start. It's more complex because we're likely to be swept away and starry-eyed *but* we often have much more sophisticated expectations of intellectual parity, consistent openness and honesty, more demanding forms of mutual support that we have to create and deliver carefully because they come from who we have become, more than from the norms and expectations of others, and the need to work with the eccentricities, habits, and preferences that each partner has developed through the years. It's an opportunity for a higher quality of belonging than we earlier imagined existed. In our case, we both wanted someone of "equal voltage" (well-matched power and ability albeit at different things perhaps), the kind of home base and support that would allow each of us to extend ourselves and do things we might not be able to pull off on our own, and the relief of freedom from gender-based—and therefore limiting—thinking about which of us was responsible for what and who was in control or in charge, and the ability to bring to each other the forms and abilities for play that each of us had developed through our own experiences and interests. After

18 years together in a later romance relationship, no matter how happy or unhappy we might be with each other or with ourselves in any given moment, we have the consistent ability to support and dance together literally and figuratively through whatever is in front of us.

I discovered the hard way that I sometimes had issues only therapy could address by diagnosing the condition, treating it, and working toward being "cured."

I also discovered the hard way that sometimes I had issues or was in situations that required assistance that didn't look like therapy. These issues and situations were changes right on schedule—however uncomfortable—and the only way out was through. These didn't require therapy at all. Nothing was wrong with me. The children grew up and left. My hair started turning gray and thinning. My mother and grandmother both died; the matriarchs and the structures and order they brought were gone. I became increasingly disenchanted with my banking work because what had begun as a great profession/person match had become a mismatch. I had gone one direction over time and the industry had gone another. Developmentally, I was exactly where I was supposed to be. These changes required me to step up, pay attention to what was really going on, and make responsible decisions. I began to see transitions as developmental and enlightening rather than only as problematic and tied to something for which I needed to seek a professional and a cure.

My sons are long since well established in their own lives. I now have seven (count them!) grandchildren. I have four businesses that involve a virtual staff. I'm not a candidate for a single job or label or solution or container in the workplace or at home. I'm partnered with a really interesting woman and we do interesting things. I like living the distributed or portfolio life.

What's the point of this story? In a segment of my professional life and in writing this book, I'm studying our transitions After 50 AND living it simultaneously and personally. I believe in lifelong development, not just the acquisition of information but true, deep development of the individual in response to and for what will be required by life and ambition tomorrow and in the future. I am one of the readers this book addresses. I am one of the students and teachers. I'm also an expert, a learner, a pioneer, a searcher, and a life colleague for each of my readers.

When I was young, age 50 sounded ancient. Fifteen years left to work. Ten golden years of pensioned leisure. Decline and death. That is one tenacious model. It doesn't want to admit it's no longer timely or accurate for many of us, and some of us don't want to admit it, either.

Now age 50 sounds young; it is a time to treasure the best of the past, letting go of what is no longer useful and looking forward to a lot of newness. We have many great years ahead, which may well be filled with some of the most creative

and important work, relationships, and leisure activities of our lives. We are also living in a time of the greatest quantity and speed of change in human history. Keeping our wits about us and living a conscious life will be essential.

Our new “transitioning generation” of long-lived people After 50 has high expectations and the need to invent—and reinvent and financially support—their futures. We are them.

Today, as a consequence of the turbulent global economy, global warming, globalization through technologies, our transition from a manufacturing to a service economy, societal transformation, the likelihood of individual extended life spans, revolutions in political parties, purveyance of false news stories, and potential change in everything from supervision of banking to viewpoints on civil rights to how work for pay is configured, your life is unlikely to be as predictable or as permanent as it may have seemed in the past.

Let’s look at the likelihood of predictability through the lens of longevity. People are living longer; the average life expectancy is now 77.5 years. Someone age 65 will live, on average, another 18.4 years. As individuals, will we all live longer? Probably not. As individuals, will many of us have an extended life span? Absolutely. This means we’ll have a longer time to deal with unpredictability. It won’t go away just because we have reached a certain age. We don’t know the future impact of genome research on health care and longevity, but I expect it to be substantial and sooner than we think. In fact, genomic possibilities may be the new boom industry as digital has been until now.

Let’s look at the likelihood of unpredictability through the lens of our working careers. Increasingly, people don’t spend their entire career at one employer or in one line of work. Increasingly, companies we go to work for out of college eventually no longer exist or are nearly unrecognizable after a series of downsizings, consolidations, mergers, and acquisitions. Many of us who have lost our employment have had a series of part-time jobs or long periods of unemployment, which in turn means downsizing lifestyles and expectations. People of all ages are becoming more entrepreneurial as technologies and freelancing permit a significant redistribution of work and compensation in comparison to a job being the only possibility. This means that the likelihood of unpredictability will be something we will have to recognize and work with for much longer in our careers and personal lives than we would have imagined earlier.

In my own life, I am choosing how to bring forward the most useful experiences and knowledge from my past regardless of how attached I am to

what went on before. I am releasing with appreciation those parts that have served me well (and maybe not so well sometimes) in the past but may not be useful to me going forward. I don't want to totally reinvent myself as if nothing from the past was of value. Reinvention sounds good but, if we aren't careful, it also can force us to leave some of our most valuable skills, knowledge, and sense of ourselves by the side of the road. I also know that some of what worked for me in the past not only won't work in the future but could actually work against me. Why would I want to bring forward something from my past that could well work against me in my future? Habit? Laziness? Romantic attachment? Sounds like way too much work.

Nancy Collamer, a friend and colleague of mine, is the author of *Second-Act Careers: 50+ Ways to Profit from Your Passions During Semi-Retirement*. She is also a great professional advisor, speaker, coach, and regular contributor to NextAvenue.org (PBS site for people over 50), Forbes.com, and USNews.com. You can find her at http://www.mylifestylecareer.com.

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OUR WIDE-RANGING INTERVIEW INCLUDED THIS QUESTION ON REINVENTION:

George: So what happens if you've been doing something for quite a while and you're kind of bored with it and there is a possibility that you could be learning something brand new? Is it OK to abandon what you've been historically good at?

Nancy: I think if you're ready to do what it takes to completely and totally reinvent yourself in a new field, then of course it's OK. BUT for as much as we talk about reinvention, the reality is most people don't really reinvent. What most people do is repurpose and recycle and repackage their skills in new and interesting ways. And they weave them together with new interests and new outlets, and, by doing that, they're able to build on the foundation that they already have. They're more able then to take on different types of projects and assignments and work that are much more interesting to them.

So, I think that the media loves—and having a media presence I totally get this—the stories about the attorney turned cattle rancher. In practicality that's really a tough road for most people to follow. What I say to people is, "Look, even if you really didn't like your job, spend some time analyzing and dissecting it to figure out the parts and pieces, the skills, projects, people, and environments that you did enjoy. Use those as a foundation to begin to build whatever is next. And by doing that you're able, rather than starting at Ground Zero, to take advantage of the experiences and connections of all those years of work. It just seems to me at age 60 to completely abandon the value and content of your experience without really thinking it through doesn't make sense. If you are ready to do it and if you are just crazy passionate

about doing something else that meets your reasonable needs, then by all means go for it. But I think for most people it makes a lot more sense to at least begin with the foundation of deeply understanding the important pieces of your experience and then weaving in those other things that really interest you.

Careful, thoughtful, courageous selection of what to bring forward and what to leave behind is one of the hallmarks of our development After 50.

When I think of the years ahead, I have made a conscious decision to establish what I have dubbed my several ponies on the track of life. Each pony is a small business or my engagement with my children/grandchildren or my volunteer work or my time with my wife or creative pursuits or health-related activity or alone time (which I didn't used to enjoy and now consider to be essential). While each pony has its own identity, combined as a herd they represent a full life for me. Not one of them owns me completely. Hooray! All of them add to and complement my quality of life, which was the starting point. All of them demand attention, creativity, and a healthy me. They each give me energy and insight, which help me work with their fellow ponies. I keep my networks of important relationships vital and regularly renewed.

What does it take for us to pull all of this off? We need a fluid and adept combination of:

1. A high level of self-awareness
2. A high level of awareness of the world around us
3. Incremental planning
4. Inventing it as we go
5. Making great decisions about which new and incoming information to use and which to ignore (a selection not based on outdated preferences or habitual prejudices)
6. Adapting plans and ourselves as necessary to achieve a high quality of life as previous decisions/commitments are no longer appropriate and new questions arise

Much that we have taken for granted based on how our parents or grandparents lived has changed so dramatically that the old rules and assumptions are probably not applicable. How much sense does it make for us to remain untouched and unchanged when the many facets of the environment around us are changing rapidly?

Here are some examples of what has changed and will continue to do so in the coming years:

- The United States' position in the world.
- How long you're going to live.
- Available funds to use to pay for your longer life (Hint: It may not be pensions or Social Security even if you have them now.)
- Our assumption that retirement is a natural and highly desirable stage of life, the automatic outcome of years of work.
- Our increasing and profound need for extended stimulation, engagement, accomplishment, and meaning through much longer life spans.
- The strategic value, leverage, and future of a college education AND commitment to lifelong learning, beginning no later than the day you graduate.
- What retirement really looks like today, including how it is configured, adopted, and whether it is delayed.
- The shorter shelf life of knowledge and experience due to the accelerating rate of change all around us. Knowledge and wisdom are no longer necessarily an automatic function of having lived a long time. Age doesn't guarantee wisdom. Neither does youth. Lifelong learning is increasingly a reality and a necessity for a successful life.
- The increasing amount of technological knowledge required to do simple things like operating a car, playing "the stereo," setting the bedside table clock, or operating the toaster. This doesn't even count the array of smart tablets, clothing that tracks your activities, computer watches, and the ubiquitous cell "phone" as camera, communication device, financial access instrument, calendar, game center, and health-care access vehicle.
- Institutions including what we've called "traditional" marriage, the nuclear family, and the value and place of political parties.
- The role and duration of childhood.
- Work for pay configurations. Freelancing may well eclipse jobs in the future.

WHO SHOULD READ THIS BOOK AND WHY?

How are people—between age 50 and much older—going to navigate life's curvy and evolving highway with so much in flux? How can we get there from here when the old rules no longer apply?

These are vastly different times for this age group. And, at the risk of repeating some of what I've explained in the Introduction, I can't stress enough that this will not be a straight road for most of you. Your routes will change. Curves will suddenly emerge on straightaways. What you thought looked like a great job may disappear when your employer is sold. New software has just been installed that will take over some of the most interesting parts of the job you have been doing for a long time or dramatically alter the kinds of expertise you must have to succeed in the job.

Daniel J. Martin is a highly seasoned professional financial advisor in Pittsburgh who has watched and worked with many people struggling with their own relationships to retirement through the years. Dan can be contacted at http://www.monteverdegroup.com/Daniel-J--Martin,-RFC.e92229.htm.

When I interviewed Dan, we focused on his observations on the realities of retirement within his cohort.

George: Once people decide on what retirement should look like for them—financially, vocationally, and personally—is it likely to change?

Dan: Oh, yes! I have several physicians who had planned on retiring maybe in their late 50s or early 60s. Sixtyish. Just due to basic burnout and the fact that physician compensation isn't what it used to be. Not by a long shot. These are people who are now exploring ways of continuing to work at least part-time—you know, maybe do an emergency medical clinic kind of thing, just to pick up a shift here and there, just to generate some cash. But probably more important—and once again this probably dovetails into your work—is that people have discovered that retirement is, the dog who catches the bumper of the car. Now that you've got it, what are you going to do with it?

George: [laughter]

Dan: I mean, I can't tell you how many people I have who are really bad at retirement. The irony is that many of the people who are most financially capable of retiring and not working are the ones who do it least well. The ones who have saved, and are highly successful, and could walk away at any time without ever looking back, are the ones who hold on forever, in many cases, as long as possible, simply because psychologically they can't get their arms around the fact that nobody cares what they think anymore.

George: Is there an inverse correlation, at least to some degree, between financial success and the ability to retire successfully?

Dan: Exactly. Exactly. My most successful clients are the ones who in some way, shape, or form will work till they drop. And if they can't find something in their own career, they're going to go buy a business or something to play with. Only because they need some reason to get up in the morning. And those of us who live in the Northeast are . . . you know, every day you can't play golf, every day you can't drive your convertible. And even if you could, who would you drive it with?

George: Are you saying successful retirement means becoming someone you haven't been?

Dan: Sometimes. How can you change your life that much by no longer working and not have to change yourself?

Your destinations may disappear while you're on the way somewhere. What seemed an ultimate career goal when you graduated from college either doesn't exist anymore or looks far less interesting to the more experienced you than it used to look. The man or woman you couldn't wait to marry may want different things than you want 30 years later. Signs won't necessarily be there at all or, if they are, you may not immediately know which to read and rely on. Curve Ahead may not appear in your consciousness. Instead, in a Lightbulb moment, you may see a Curve Just Passed in your rearview mirror. And you will have to adapt accordingly.

Welcome to the new normal of many anticipated and unanticipated curves and straightaways. Welcome to needing to distinguish between continuous and discontinuous change in order to react and adapt accordingly.

The primary readers for this book are individuals between age 50 and much older, people who are likely to have more, not fewer, surprise curves on their life roadways as time passes. Why age 50? It's arbitrary, I admit. Fifty is frequently around the time when there is a tectonic shift in your relationships with your children, work, dreams, yourself, and your ambitions/intentions. Why not wait until much later in life to pay attention to this? Because many people now have a much longer runway than anyone expected. You could be one of them. You may have planned and saved, expecting to live to age 84. In fact, many of us will live longer with very high levels of vitality and equally high expectations for engagement, stimulation, and contribution.

Not all of us will, of course, but if you or your spouse turns out to live to age 96, for instance, instead of age 84, what will a high-quality, sustainable life look like during the extra 12 years? How will you create it for yourselves? It probably won't be through the endless leisure or the old retirement models. How will you pay for it? Who will you want and need to be your companions during these

years? How will your own needs and priorities change? They are as unlikely to remain unchanged as you are yourself.

As Americans, many of us pay a lot of attention to senior and elderly services. We want the "elderly or senior years" to be high quality.

In my opinion we correspondingly fail to pay enough attention to the developmental runway of life and the years that precede late life beginning at around age 50. Too many of us are limiting our attention to retirement and other stale, dated constructs instead of looking at our own development after 50, which includes but is certainly not limited to retirement as it used to be. This book is my effort to begin to shift our attention to learning and a high quality of life that may well occur in our later years. However, the ability to lead a satisfying, happy, and healthy existence when you're 90 doesn't start at age 88. It must begin years earlier than that.

The word *retirement* is, of course, problematic. It suggests permanent surrender of work in favor of permanent leisure. Retirement for each of us can be different because it's so personal. I think Bobbie's "retirement story" is more common than we think in its continuation of life and in the individuality of how it plays out. It's the story of a life roadway we call retirement that is actually the continued living of a life with less paid work than before but with lots of intentions, surprises, and adaptation.

THE RETIREMENT STORY OF BOBBIE, AGE 67

I was born and raised in Panama. I am an American. My parents were American, too. My mother was an Army nurse and my father was an Army doctor. They were stationed in Panama in WWII. They met when a friend of my father's was sick and my father, visiting him, met his charming young nurse who turned out to be my mother. My father started going back daily. Romantic! They stayed in Panama and built a life together, eventually with me and my sister. The only time I ever left there was to come up to the States to go to college and university and then right back. So that's the only life I had ever lived.

My retirement had to do with the signing of the Panama Canal Treaty, and the stipulation that all of the resident American citizens had to leave what is now the former canal zone by Dec. 31, 1999, and you know, no one could have foreseen that coming. I worked for the U.S. Dept. of Defense as an elementary school principal, K–6.

I thought at full but early retirement I could come up here to the States and live with my mother and father because they were elderly and I could help out in that way. So I was in the right place at the right time. I came up here and I bought this house and moved my mom and dad in with me, and ended up being their caretaker for five

years. I wouldn't give that up for anything. But it was bookends to the other end of life . . . you know. How they were so wonderful to me when I was a kid; I mean they gave my sister and me a really great life. For me it was difficult, but it was an actual privilege and I—as odd as it sounds—I would probably give everything I have for one more day of it. It was 24-7. It's what I did and who I was.

When I moved to the U.S. even as a lifelong American citizen, it was such a huge transition. I went from speaking Spanish primarily to primarily English, and different food, different clothing, different money—from having people work for me at my home to being the equivalent of the maid for my parents and doing it all.

My husband passed away; I went from having a big job to no job, lots of friends to knowing nobody. I mean it was just like—it was huge—and then, I forgot, the icing on the cake—after my parents moved in with me and my mother started having strokes and getting really mean, I discovered a lump, and it turned out I had breast cancer.

I just kept thinking about that. "Well, this is it. This is my time. I can sink or I can swim. I gotta go." I would say I did it one day at a time. One step at a time. That's how you get through chemotherapy. You know, it's just like—that's what you do, and I had—all this was going on while I was recovering from the cancer, and having chemo and all of this—it just was literally one day at a time. Serendipity.

I had a neighbor who lived right next door to me, and he was a director at a local theater. I'd been living here about five years and my parents were approaching the end of their lives. One day he came over and knocked on the door and said that he was directing a play and he didn't have prop people. He needed people to move props backstage, and he knew that I was in here with nothing to do, and that I didn't ever go anywhere at night and it was time for me to get out and he said it would fulfill two things: It would help him and it would get me out of the house, and I just looked at him, and thought, "Well, this is just crazy enough. I'm going to do it!" So I did it. I went out and started propping, and I thought it was a lot of fun, and I met people and showbiz people are as a rule very odd and very fun and I was in a mood for that. I hadn't been around fun for a very long time. So the fun part definitely appealed to me. And that I was organized and a hard worker appealed to them. So from props, I got invited to move up into the booth and learn the sound computer and start working the sound. And then from there I got invited to work on the other side, to do the lights, so I learned that. And then I started getting invited to be the stage manager. That's the person right under the director. And so then I was in charge of all of it. So that's what I've been doing now. I'm pretty much stage manager.

I was thinking that a good analogy for me would be that my life has been like a play. Like a three-act play, and you know, there are many scenes—there could be many scenes within an act. But the first act would be being born and childhood and young adulthood and going to school and so forth and so on, and the second act would be then young adulthood, getting that first job, if you're lucky finding a mate and having a family and so forth and so on, and then I think act three would be retirement, and the final part of that life, and the third part of that life, and that's where I am. I'm in act three and I'm just having the best time. Turns out it's not bad! I'm having a lovely act three. I would wish it on everybody. It's been so much about me living my

life and so comparatively little about my retirement. I would hope everybody would get this.

Bobbie's's story is not dominated by her retirement. What stands out is that she continued living her life.

Back to Who Should Read This Book

The secondary audience are readers between ages 15 and 50. Why these ages? From a human development perspective, those are years in which you're continually doing the work to be a great 18- or 37- or 33- or 45-year-old. However, a great 18-year-old doesn't start at age 17. Opportunities, obstacles, and more accumulate over your life. What did we used to be great at that no longer serves us well? What are we going to have to be great at instead? What new and cataclysmic changes in our work or personal lives render what we used to be good at absolutely obsolete?

These change catalysts can vary from peak experiences, like completing graduate school or backpacking in Nepal or winning a major sports competition, to bottoming-out experiences, like what it takes to finally get to Alcoholics Anonymous or bankruptcy, divorce, or job loss, often only to discover you're eventually much better off and happier in your new work or situation than you were in your old one. We're never fully formed until our bodies stop for the last time. And then, who knows?

If you are a parent or grandparent, you can use this book to teach your kids and grandchildren more effective thinking and practical life skills that are necessary in today's evolving world. You can create developmental experiences for and with them (e.g., a tour of a local museum or business or a trip to another climate or topography or society) that will add to their usable knowledge and challenge their assumptions. (CAUTION: Never try to teach or push something you haven't done or aren't willing to do for the first time yourself.) Teenagers—especially given today's technologies—are very knowledgeable and capable. They are also often into continual multitasking. How sweet would it be to take them somewhere they haven't been, to have an experience they haven't had, that will open new roadways regarding people, places, and possibilities? No cell phones or tablets for two days at least. My own example: My oldest granddaughter, then age 14, wanted to go to Marine Biology Summer Camp as a

certified scuba diver. Since I was sending her to the camp, I offered to pay for her PADI scuba training. “Only if we do it together,” she said. We became the granddaughter/grandfather dive team that became PADI Open Water Dive Certified together. A developmental, new experience for each of us complete with new people, perspectives, experiences, and budding memories.

It can work in reverse, too. We can learn from our kids and grandkids. I recently took my five oldest grandchildren (ages 7 to 16) to a movie (they got to choose), then to dinner, and finally for ice cream. I was driving my daughter-in-law’s large Mom van, a developmental experience for me all the way around. Have you ever tried to park one of those vans full of kids in a crowded movie theater parking lot with people watching you? We saw *Big Hero 6*, had restaurant pasta (the kids got to choose the restaurant), and only a few of us could finish our ice cream at Cold Stone. I was one of those who could not.

I gave them a movie, dinner, dessert, and time as a group with me. This has become a regular event for all of us. They give me another peek into their thinking and their futures. And they teach and mentor me. Have you ever had your teenage granddaughter look you in the eye and say, “Tell us what you really thought of the movie, Poppa. We know when you’re just humoring us”? They thought we saw an engaging movie in *Big Hero 6*. I thought we saw an allegory that powerfully opened STEM learning (science, technology, engineering, math) as pathways for kids to desirable passions and future careers, complete with animated movie role models. The kids and the experience taught me, yet again, that the more I know, the more aware I am of how much I don’t know. And I’ve grown to like it that way.

We’re drowning in information being pushed at us through technologies and specialized professional service providers, but we’re often uncertain about what information to trust and what to discard. If you aren’t feeling overloaded with data from multiple, especially digital, sources, you may not be paying close enough attention.

All of us are being tracked, studied, predicted, and sold to through technologies and data, big and small. This is happening through the foggy prevalence of fear-based content and fearmongering, high levels of social/belief polarization, and omnipresent pill-like lists of the five action steps for this and the seven things to know about that.

This book is a practical navigation guide for you and the journey you’re on for the rest of your life. You can do some planning and also invent your route as you go. But you must start paying close attention. It will serve you well to create priorities, sort information, and build adaptable plans that are right for you.

Change will happen with and without your permission, plan or no plan. That's where agility and paying attention come in. Life usually requires both.

While you can no longer rely exclusively on earlier rules and signs, your journey may also be filled with greater opportunities than you ever expected.