

REINVENT YOUR LIFE:
TRANSFORM YOUR YEARS AFTER 50
INTO A TIME OF JOY AND FULFILLMENT



BY

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INTRODUCTION

"Questions provide the key to unlocking our unlimited potential. Quality questions create a quality life. Successful people ask better questions, and as a result, they get better answers." --Tony Robbins

As any of us approach a major change in life, there are many questions rumbling around in our minds. As we move past 50 and are approaching "retirement", this is indeed true. This stage of life can certainly can raise a bevy of negative questions, concerns, and worries – the negative "what if...." and "how will I be able to...." and more. Most of us tend to be very adept at seeing the worst possibilities and worrying about them, at least some of the time.

We are also bringing with us beliefs, expectations and experiences that will greatly affect our future. We may not be really aware of them or their impact. In this report, you have the opportunity to go through a process of reflection and questioning that can provide a wonderful launching pad for anticipating, entering or recalibrating your retirement years.

"Transforming Your Years After 50" is a process to which I am personally committed. My purpose here is to provide ideas, inspiration and tools so others can also engage in a life-affirming process that enriches and energizes their lives in retirement years.

***"Transform"** is to change in form, appearance or structure, or change in condition, nature or character; to turn around.*

***"Retire"** is to leave one's job and cease to work, or to withdraw to or from a particular place. (Wikipedia).*

People considered Baby Boomers, born between 1946 and 1964, are now in their mid-fifties to about seventy years old. How we view the years after 50 and "retirement" is different in many ways from our parents' and grandparents' experiences: life expectancy, health, resources, technology, and the wide array of options have changed. With the pace of our lives leading into retirement, many of us do not take the time or energy to take responsibility for making these the years the best they can be – except perhaps in terms of finances.

We may just slide into retirement with one or more of these attitudes, or others:

- a) go with the flow/no more of this super-structured rat race;
- b) apprehension about how you will spend your time;
- c) overwhelm over the mental or physical list of tasks and projects you never got done;
- d) apprehension about being with your spouse/partner all day every day;
- e) general excitement over the world of possibilities now available, etc.

I invite you into an exploration of what you bring into these years and tools that help you design a “third act” that is satisfying, joyful and contributes to the well-being of others.

HOW TO USE THIS REPORT EFFECTIVELY

The information and process included in this report will be most useful to you if you go through this step by step, doing the reflections and questioning. If you simply read or skim through this, you will have limited benefit. I encourage you do the exercises in writing, either in a notebook or journal or electronically on your computer or tablet.

Read through the Table of Contents to see where we are going. If you want to have a more detailed picture of this before you start doing the steps, read through it all and then start over, this time doing each exercise.

I am excited for you as you embark on a process that will lay the groundwork for transforming your retirement into a “3rd act” that enriches your life and the lives of those around you.

What You Bring With You to This Part of Life - Mind/Attitude/Memories

As any of us approach a major change in life, there are many questions rumbling around in our minds. Approaching retirement certainly can raise a bevy of negative questions, concerns, and worries – the tragic “what if...” and “how will I be able to...” and more. Most of us tend to be very adept at seeing the worst possibilities and worrying about them. I know people in their seventies who are not retiring because they can't imagine what they would do with their time. Others are concerned about finances or health.

"Questions provide the key to unlocking our unlimited potential. Quality questions create a quality life. Successful people ask better questions, and as a result, they get better answers."

--Tony Robbins

I love the above quote from Tony Robbins! Questions can truly open up possibilities in a variety of ways. Let's do a quick experiment. By asking two questions of yourself, you may unearth some thoughts or beliefs you were not aware of. These thoughts or beliefs may be leading you in a positive or a negative direction as you look forward into a new part of your life.

Take 2 pieces of paper (it has much more impact if you can look at it in black and white) and answer these questions without lots of deep thinking:

(Note: If you think too much about your answers before you write them down, you probably will allow your inner editor to block some of the things that are there but you don't want to acknowledge and to add some things you'd like to be true. So just let the responses flow out quickly and write them down.)

1) What **words and images** come to mind when you hear these words?

“retirement” “65 years old and older” “Social Security” “elders”

“seniors” “senior citizens” “Medicare” “aging”

2) What **questions** come to mind when you think of those same words?

Now really look at what you have written. If someone asked you, “Are you looking forward to retirement?” and you had to base your response on what has just poured out of your head, what would your answer be? Write that down also.

So what does this mean? These associations and questions reveal your expectations, some of which you were quite unaware because they are in your

subconscious mind. They've been stored there from past experiences and observations, and they are likely to be the blueprint for your reality in the coming years. Nearly all of us have some negatives about retirement years boxed up inside ourselves, even if on the surface we seem positive.

If the majority of your answers to one or both of the questions were negative or full of fears, worries and concerns, you are on your way to a stressful time. If you have a mix of negative and positive words, images and questions, note the negative areas so that you can work with them later. If all of your responses are positive, upbeat and anticipatory, congratulations! You're on your way to a great stage of life.

Identifying your beliefs, attitudes and expectations for your retirement years is a great first step. It gives you an idea of what is already stored inside of you from the past. The great news is that you can choose to change those beliefs, attitudes and expectations!

Comfort Zones and Ruts – Patterns and Habits

As we pass 50, our expected life span gives us the possibility of another 30-35 years, and about 20 years once we reach 65 years of age. Most of us have fairly good health, or are able to manage what health issues we have with various medical and nutritional advances . Whether we think of ourselves as moving into these years with negativity and fear, or as entering a potentially satisfying and energizing time of life has a huge impact on how the coming years will unfold.

When ending a full time job, we may have joyful thoughts of just settling in and relaxing. We will do as much or as little as we choose and take it easy. That does sound great....for awhile. We may look forward to doing the things we never had time to do while working full time - spending time with family and friends, traveling, reading the stack of books that have continued to accumulate, engaging in our favorite hobbies extensively.

We may settle into a comfort zone - a place or situation where one feels safe or at ease and without stress. Comfort zones can quite easily slip into ruts – repeated life patterns and habits that are worn deep and guide us almost automatically through days, weeks and months. I can speak from experience that what once was new and intentional can slip to a pattern of activity that is automatic. Ruts aren't necessarily bad, but they warrant examination and our conscious choice to stay in them or change or get out of them.

How do you determine if you are in ruts and whether they are in your best interest? Think about your routines. Are they ones you chose at one time, or have they been imposed by family, friends, social expectations, etc.? And if they were imposed, do you still choose to be there? These are all questions that can be enlightening when asked by you about your life as you move into this new landscape of life.

It can take just some reflection on what is totally predictable about your life - like daily routines, interactions/commitments with others, and choices of how to spend time and money. Identify which of them you value and wish to continue and which you want to change or abandon.

Perhaps you do a lot of reflection and introspection routinely through journaling. If so, you may have looked at ruts, habits and routines that you have

developed or fallen into. Perhaps as you are moving into a new phase of life, it will be helpful to reflect again. And for everyone else, this time of life is a very good opportunity to assess who we are, what we do and why, and to look to the future.

I invite you to think about 2 areas in which routines/habits/ruts may be impacting your life positively or negatively. Then you can determine if you want to continue in those directions, or if you would like to make some changes.

- 1) Looking at general ruts and habits. What's totally predictable about your life?
 - in daily routines
 - in interactions with others
 - in reactions to people and occurrences
 - in choices of how to spend my time and money, what you eat and wear
- 2) Which of those do you want to continue and which would you like to change as you move into retirement?

Comfort Zones and Ruts – Relationships with Family and Friends

- 1) Identify which family relationships you want to look at. The circle may be small – parents if they are still alive, siblings and their families, and children/grandchildren. You might include cousins, aunts and uncles, nieces and nephews, even second cousins if they are meaningful relationships now.

Then think about whether each of those relationships is static or changing. Why is that – by choice or default? If things continue as they are, what will that relationship be like in 5 years or 10 years? Is that okay or do you want to make some changes?

- 2) Relationships with friends

Ask the same questions about your circle(s) of friends. Especially as you move from employed to retired, work relationships will automatically change. This is a good time to look at which ones you want to continue and how that can happen. Will losing some of those work relationships leave a vacuum? If so, think about how you might find new relationships that will be satisfying in the future.

Baggage and How to Drop It

If you are approaching, beginning or in the midst of retirement, there is a great likelihood that you have some baggage that you release. Few of us get to age 55 or more without some things that are weighing us down. Taking some time now to think about that and make some decisions can greatly impact the quality of your days ahead.

REGRETS can be a powerful category of baggage. It's nearly inevitable that we've missed opportunities (didn't invest in that Microsoft stock when it was first offered?), had misplaced priorities (was work really more important than going to your kid's graduation?), or made rash statements (how could you know it would be the last time you spoke to her?). Some things we may brush off, some we may remember them and learn from, some we may obsess about.

If there's a nagging regret with guilt feelings that can bubble up with certain trigger thoughts or experiences, it's worth spending the time to dig into that a bit deeper. Here are some questions to help you come to peace with regrets and be less likely to create regrets that become obsessions in the future. These could be specific situations or incidents, or a pattern of behavior or activity or time.

Think about the situation, who was involved, what you specifically regret, and the choices you made or actions you took. Did you have other alternatives and what were they? And perhaps most important, what meaning are you giving to the impact of your words, actions or choices in this situation?

Now that you have a clearer picture, you can decide to let it go. Here are a couple of ways to do that. You might write a letter to the person(s) involved explaining what happened, why you did what you did (or didn't do) and express what you regret. End with a statement of apology or whatever you want to express. You may feel moved to send or give it to those involved if it is possible. Or you may choose to take a symbolic action such as burning it or discarding it to end the power of these regrets in your life.

You can also write yourself a letter in which you forgive yourself and give yourself permission to let go of the pain and regret. You might include a statement of what you learned from this and what will be different because of it.

This process can free up energy and creativity for being and doing more of what you most want to do in these years.

Mining the Gold In Your Life

Often in the rush of life we lose track of our accomplishments and some of our strengths. As we close out our career or employment life, it can be very helpful to reflect upon and celebrate some of the unique milestones, achievements, and strengths that have brought us to where we are today. This reflection can be a way to take inventory of what we carry into the new future we are designing for ourselves as we move into this next phase of life.

First, *celebrate accomplishments*. Include job or career success and advancements, family joys, particular skills you have developed, contributions you have made to your community and beyond. Write a list of those accomplishments, read it, add more things that you think of and allow yourself to celebrate and appreciate.

Now let's dig a little deeper to find and identify those threads of gold that run through your life. You will be looking for attitudes, skills and qualities that were demonstrated in some of your experiences. These are *gold* that you bring into your next phase of life and cause for celebration.

Here are three areas to look at; you may think of others as you do this.

- 1) Surviving hard times – Look at each period of your life – childhood, teen years and adulthood divided into 10 year segments up to the present. Identify hard times/challenges during each period. For each challenge you identify, think about the attitudes, skills, and qualities came into play as you went through that period.
- 2) Contributing to others, to your community and beyond – Look at the ways in which you have contributed through the years and again identify the attitudes, skills and qualities contributed to these accomplishments.
- 3) Having the courage to follow our highest aspirations/your “true” self, your heart. Usually these are significant turning points in our life history, so approach it chronologically by time periods in your life to identify them. You might call these your “courage mileposts”. It can be very enlightening to explore these times – what made you aware of that calling or aspiration, what conflicts arose when you moved in the new direction and how you resolved them, and what you learned by having the courage to follow your heart.

These strands of gold are precious elements that can help you move through the transitions of retirement and beyond. If you mine them and use them, you can enhance your coming years immensely.

Forgiveness and Taking Responsibility

Without exception, people will disappoint us and hurt us. It's impossible to avoid it. Holding onto anger and grudges because of that, however, is something we have control over. In the process of transforming your retirement into a joyous journey, you will find more freedom if you deal with this baggage. Maybe your anger goes back to childhood; maybe to yesterday. Regardless of the length of time, it is a negative pull from the past that blocks out a piece of the present and can alter our potential future.

Perhaps you can identify and feel deep hurt and/or anger toward a parent or other person that goes back as far as childhood. If this is true, you owe it to yourself to put it to rest. In some cases, seeking professional help would be most advantageous. Another option is to do some work yourself that can

alleviate the damaging emotions. These steps can be used whether the source of the hurt and anger occurred many years ago or is more recent.

First consider what you are gaining or what the 'payoff' is for you to hang onto this hurt or anger. This may require some deep thinking; so don't rush through this first step. Here are a couple of possibilities; they may spur other thoughts. Perhaps someone else's actions and the impact on you gives you a reason or excuse that things didn't go as you wished for you after that. You may think, I would have done much better in my life if that hadn't happened. Or perhaps you feel betrayed by someone for whom you gave so much. You may think, if I had given all I gave to you to someone else, my life would have been so much better. Find the 'payoff' for you.

Now ask yourself how you would feel if you could release your negative feelings related to this person or this situation?

And how would your relationship with (or memories of) this parent or other person change if you moved beyond these feelings? Take some time to imagine this.

Now make a choice: will you keep the benefits or 'payoffs' of hanging on or gain the benefits of forgiving and moving on?

A helpful way of choosing the benefits of forgiving and moving on is to write a letter to the person(s) involved. It may either be actually delivered or for your own use. The writing will be beneficial for you either way. Start out by describing the source of your anger and hurt. Be as specific as possible; get

into the feelings and describe them. Then describe the impact that has had over the subsequent years. End with a statement something like, "I now choose to forgive you for that and forgive myself for not finding a way to resolve this earlier. I can't change the past but I can choose to let it go and release the claim of that past situation on my future."

If the person is alive and you feel it could be freeing to discuss this with them, do it. If you can't or choose not to do this, either read it aloud as if you are speaking to that person. Claim that resolution and let go. Feel the freedom it provides as you continue the process of transforming your retirement into a joyous time of life.

ROLE MODELS ALONG THE WAY

We all have role models that influence us in each time period of our lives. We can learn from those people again as we are transforming our retirement. Before we look at the ones that are influencing us now and for the future, let's start back in our childhood. The earliest recollection of stating that I wanted to be like a particular adult was saying that I wanted to be fat like Grandma Smith! I was about 6 at the time, and I succeeded in following that role model up until I started high school!

Perhaps your choices were less conscious and declared. They may have been positive or negative role models. Whatever they were, travel back mentally and pull out those childhood and teenage role models and make a list of them. What was it that attracted you to them? How did their examples affect your dreams and decisions as you grew up?

Who were your role models as a young adult, and what areas of your life did they impact? For instance, you might have had role models for job or career, relationship and parenting, spiritual matters, and others. Think about what you admired about them and wanted to emulate. Did you indeed follow their example?

You can do the same process with role models in the middle years of your life – later in your working years and family development. Some of these people may have drawn you away from the first set of role models as your life changed and you went in different directions.

Are they any of the role models from early or middle adult years still people you look to as guides? As you move into this next exciting phase of transforming your retirement, are there people who have something to teach you? Decide whose example you want to carry with you. For the other positive role models, bid them a fond farewell and express your gratitude for what they provided for you in the past! This can be a private thing for you, or you may choose to contact one or more of them who are still available. A message of gratitude from the past can be a treasure beyond measure to give to another person.

In addition to the gifts you find in past and current role models, I encourage you to look for some additional people who can inspire you in this new phase of life. As you continue the process of transforming your retirement by deciding what directions you want to go, you will be identifying those people.

Dreaming New Dreams

What if....you could be, do, and have anything you wanted to during the next 20, 30 even 40 years of your life? Having those dreams is an important part of transforming our retirement. Sometimes it is difficult to do that kind of dreaming from the viewpoint of today. How about reversing direction to look back at the coming years rather than forward?

Imagine being at the end of your earthly life. Look back from that perspective and think about what you hope to see. Perhaps these questions will open up some possibilities:

- 1) What memories do you hope those you love have of you?
- 2) What will your legacy be among a wider circle of friends, co-workers and acquaintances?
- 3) What are the things about which you will say: "I'm glad I did that"?
- 4) If you were composing a newsletter/newspaper about your life, what would the titles of the articles be?
- 5) What would want included if you were the subject of an article titled, "Local (wo)man celebrates 90th birthday and accomplishments of the past 30 years"? What would it look like, sound like, feel like?

As I am transforming my years after 50, I have these new dreams: to relocate to be near my daughter, son-in-law and two grandchildren and develop a successful online business that will allow me to live comfortably, travel a great deal, and contribute to some of the causes and movements that I strongly support.

Part of the vision for my business is to build a network of incredible people who share how they've invented their lives after age 60, and who have a specific commitment to contributing to their community & the world. Can you imagine what a difference we can make? This isn't a dream I could have had early in my life. It's a result of being a teenager and young adult in the 60s and 70s, of living and working through the succeeding decades with expectations that each of us can make a difference. It's possible because of technology that allows us to connect in ways we never dreamed of earlier in our lives.

Dreams, visions and goals are powerful. May they be a driving force as we are transforming our retirement into a joyous, significant part of our lives.

Recapture Dreams That Still Excite You

Dreaming new dreams as you are transforming your retirement is an invigorating process. There are other dreams from other parts of our lives that may be worth rediscovering. Perhaps this is the time to make them come true. They may be ideas or possibilities that are big or small. They may be skills, hobbies or experiences or just things about which you want to learn.

What were your talents and interests as a child? What did you want to do and be when you grew up? Think back to childhood and see what you find, first in your elementary school years. Where was it? Imagine being there again – that will help you recall those things that may be so deep in your memory.

I attended a one-room school house in southern Wisconsin. There were around 30 students in 8 grades, all in one large classroom. I lived with my parents and two younger brothers in a large house on an acre of land just outside a small town. Recall that place and time when you were growing up. What were you interested in, what did you excel in, what hobbies or activities did you spend time doing? Do you remember wishing you could do something that wasn't possible then but might be now? Jot down what comes to mind.

Move on into your high school and young adult years. Think about the same questions and jot down your answers. Are there any patterns? Is there anything that stirs up old emotions that you'd forgotten about? Particularly look for things that make you think, "I wish I had done that" or "I'd still like to do something with that."

Now take a quick scan of your adult years and look for the discarded or submerged dreams and hopes. Make a list of things you had wanted or intended to do or be that didn't happen. Alongside each item, write down one or more reasons that it didn't happen. It could be a choice you made, or that someone else made for you. It could be that it just dropped lower on your priority list when you moved, or got married, or had children. Perhaps the resources to make it happen just weren't available. Then look back and identify which ones still have appeal and pull at you.

As you look back at all of the items from the different parts of your life, are there some that still stir up a desire? What would it look like if you chose one or more of those interests, talents and dreams from earlier in your life and did something

with it NOW? Perhaps you want to pursue them as you transform your retirement into a time of life you really enjoy.

CONCLUSION

I hope that you have found value in the process described here. Subsequent reports will take next steps on this journey of transforming our retirement, including some tools and ideas for implementing your plans and dreams. In the meantime, I continue to add posts to my blog: <http://carolbrusegar.com>.

As you have recaptured dreams from the past and continue to discover what you want your retirement years to be like, some tools will be helpful. The first one I recommend is creating one or more vision boards. The combination of images representing your dreams/intentions/goals and some of the best knowledge about how people achieve those things is powerful. I recommend this book by John Assaraf: *The Complete Vision Board Kit: Using the Power of Intention and Visualization to Achieve Your Dreams*. John is an expert at this and will guide you through the process. You can purchase it here through my affiliate link: [**Vision Board Kit**](#)

I would appreciate hearing your feedback and comments about your experiences. You can share those on my Facebook page: <https://www.facebook.com/FabulousFiftiesForward/>

About the Author, Carol Brusegar:

I am a leading edge Baby Boomer, born in 1946. As I look back at my life, I see a pattern of collecting and immersing myself in diverse experiences and ideas. I see myself as one who curates or collects. As I look forward, I will continue to do this as I am transforming retirement to be a joyous, productive and contributory part of life.

My work experiences have ranged from playing various roles in multiple non-profit organizations and churches, to managing a crime prevention program in the police department of a major city, to providing small business support services. I have gained appreciation for non-profit, government, and business sectors in the process.

I have been involved as a volunteer in a variety of faith-based efforts for social justice and social change, including most recently Timothy's Gift, a prison outreach ministry to inmates in Florida and beyond.

Since leaving full-time employment about ten years ago, I have made two major relocations, and will do it again in 2017. I have moved from Minneapolis, Minnesota to Foothill Ranch, California to Nashville, Tennessee and am planning to go to the Long Beach, California area soon. I made the moves to be close to my only daughter, son-in-law and two grandchildren. I had never anticipated leaving Minneapolis, but the differences in weather, terrain and cultural have provided great opportunities for learning and growth and I have gained precious relationships in the process.

I am building a platform and a community around *transforming retirement* based on my experiences and those of others, as well as gathering great ideas from a variety of other sources.