

Tips, Tools, and Resources for
THE SECOND HALF OF LIFE

From a Collection of Experts



Compiled and Published by
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INTRODUCTION

This booklet brings you practical and immediately usable insights in bite-size pieces for the second half of your life and for the people you care about. Each author in this booklet offers tips from their areas of expertise. These well-tested tools and techniques are sure to get you thinking about what works best for you now and in the future.

You'll see suggestions about everything from writing a memoir, dating, living a purposeful and satisfying life, to sibling communication, anti-aging, caregiving, and housing. Find all of that and more right here in this booklet.

Test one thing at a time. See how it suits you. Contact these authors. They remain successful, inspired, and inspiring by contributing to your life. Plus they are really terrific and interesting people you'll want to know and have in your life.

Interview these authors in your publication if you are a journalist. They are professionals, ready to share what they have with those who find it useful. Multiple sources and bulleted content are all in one place right here for your article, radio or television interview, blog, or website. Ask for a price quote if you are shopping for the services or products they provide. Purchase printed copies of this booklet as a customized promotional tool for marketing your own business or talk with us about licensing the downloadable version for other promotional applications. Like the second half of life, the possibilities are truly endless.

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“RIGHTSIZING” - GETTING YOUR HOUSE IN ORDER BEFORE THE CRISIS SETS IN

- 1 Create a plan.** Start now. The process does not get better with age. Identify a room in your home. Choose an item in the room. Schedule time on your calendar to sort and edit. Focus on the item until completed. Celebrate!
- 2 Evaluate what you have.** Decide what to keep and what to release - trash or treasures? Use a marker to identify your treasures with a colored dot. Surround yourself with things you love.
- 3 Let go.** Label boxes “donate,” “family,” “recycle,” “dumpster.” Keep telling yourself that what you are working with is just things. What is important is your life – not the stuff in it. Hug it; photograph it; then release and let go.
- 4 Include family in your plan.** Don’t take it personally if the family does not want what you want to give to them. They have their own memories. Ask yourself, “Does it fit on me or my new home?” If not let it go.
- 5 Realize that storage is not an option.** It costs \$\$\$\$. You’ll probably never touch it again. If you are storing items for your children, they should take over payments or come and collect their stuff. It’s all about YOU now.

A Place for Everything, LLC was established in 1997 and specializes in relocation and senior move management. Owner, Sally Allen, has moved 19 times herself.

Additional customized services include: hands-on organizing for every room in your home and/or home/corporate office. Sally also provides motivational seminars and workshops. A Place for Everything works with clients around the country.

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POSITIVE SIBLING COMMUNICATION

- 1 Focus.** Keep your focus on your aging parent's wants, period. Focusing on how to meet your parent's desires will eliminate confusion, personal issues and help create constructive decisions.
- 2 Take off your label.** You may have been labeled as a child: responsible, athletic, prankster, serious, needs more help, etc. When gathered as adults, it can be tempting to act and treat others as labeled. Make a conscious effort to keep the labels off and all act as adults.
- 3 Call to order.** Regular family meetings to address concerns and issues are a great and productive way to keep everyone informed for decision making and keeping open lines of communication.
- 4 Contribute.** Usually one sibling does more caregiving for parents. Acknowledge it, find constructive and effective ways to support and help them - even from afar. Contribute every way you can (labor, financially, supportive activities, listening, etc.). Thus you can live with your conscience after and keep family feelings positive.
- 5 Stand tall.** There may come a time when you may have to take a stand for yourself, your loved ones, or for your parent that is in direct disagreement with family members. Know your limits, stand firm in your beliefs, do your best and live with no regrets.

Tonia Boterf is the expert life coach for boomers who are caring for aging parents. The Practical Expert is an excellent multi-resource of efficient solutions to help with your life and your aging parent challenges. With 25+ yrs of experience, Tonia guarantees results that will make your tomorrow better than today.

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CREATIVE HOUSING AND LIFESTYLE CHOICES

- 1 Realize that aging is inevitable, planning is critical.** Where do you want to live at age 85 - by yourself, in your own home, or with others? 76% of people want to live in their own home. That may not be practical or affordable. Plan now so you have options for the future.
- 2 Think outside the housing box.** Would you like to live in an RV and travel? How about life aboard a boat in a marina, join the Peace Corps, or teach outside the country. If you own a home, think of it as income stream to support your desired lifestyle.
- 3 Be adventurous but practical.** Find another way to finance a new lifestyle other than by selling your home unless you are sure you will love it and be successful. You only get the money once. Guard it carefully. Rent your home. Hire someone to keep track of it while you are away enjoying life.
- 4 Consider having roommates.** Why not rent out rooms or you rent a room and use the money to fund your fun and future housing needs.
- 5 Downsize to a smaller house.** Put a large down payment but keep a mortgage so you have a tax write-off and cash for savings, pleasure and investments.

Nancy Clement founded Homes and Loans in 1992 and has helped thousands of people to live in homes of their dreams. She writes about money saving, housing and lifestyle tips. Her *"Choices: Where to Live in the Second Half of Life"* book will be published in 2010.

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AGING WITH GRACE, GRATITUDE, AND GUSTO!

- 1 Change your perspective.** Reflect on the events, loves, losses (and chocolate!) you've experienced in the last 25 years – and imagine all that (x 2?) still ahead of you. It's not over - it's time for a new adventure.
- 2 Write down your fears and expectations about growing older.** Ask: Who said so? Is that really true? Mindfully transform each negative into a positive expectation. Let the rest go. After all, you tend to get what you expect.
- 3 Take your fitness seriously.** Find an exercise buddy, get a checkup and take stock of what's in your cupboard. If you claim to not have time to exercise and eat healthfully – how will you find the time to be ill?
- 4 Release lingering anger or resentment.** List your grievances. Ask: am I willing to forgive, or am I going to carry it forward? Ask the wounded person inside of you what he/she needs to let it all go.
- 5 Let go of who you were and honor the person you've become.** What's important to you now? What have you always wanted to do, but "responsibilities" kept you from it? And what's stopping you now?

Maggie Crane is the author of the award winning book - *AMAZING GRAYS - A Woman's Guide to Making the Next 50 the BEST 50 (regardless of your hair color!)* Through her writing, speeches, and workshops Maggie offers a wealth of personal insight and useful information on how to let go of the past, mindfully navigate the present, and create a life that reflects the amazing person you've become!

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SUCCESSFUL DATING OVER 40

- 1 Examine your expectations.** Know what you can live with and what are deal breakers. An occasional sock left on the floor is tolerable -- his 35-year-old son living with Dad because he's awaiting his band's big break is not.
- 2 Have courage.** It takes courage for a first date. I've found half of first dates don't result in a second. So have courage to keep trying if you want a special person in your life.
- 3 Assess your assets.** Identify and focus on your assets. Engage a personal shopper at a nearby department store to assist in a makeover. Tell him/her you want date clothes — and wear them! Others can see assets we mistakenly call liabilities.
- 4 See every encounter as a possible treasure.** Dozens of former dates have become treasured friends. So if you meet an engaging person but don't feel a romantic connection, ask if you can be friends. Some will say yes, others no.
- 5 Keep the attitude of adventure.** Just like a treasure hunt, you never know when you'll uncover a prized gem. You'll be amazed at how having an adventuresome spirit is alluring to many!

The Dating Goddess, "*The Divine Authority for Dating After 40*," began dating in earnest when her 20-year marriage dissolved. After dating 91 men in 3.5 years, she chronicled her lessons, insights, stories and advice in her popular 13-book "*Adventures in Delicious Dating After 40*" series. These books are an encyclopedia of everything dating women over 40 needs to know. Get yours today!

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SELF CARE

- 1 Realize you could become a caregiver to a spouse, child, or parent, or support friends that are caregivers.** You may find yourself in need of care. Get prepared.
- 2 Act rather than deny when you first suspect a problem.** See a doctor for evaluation and early treatment. Check websites: www.caring.com; www.wellspouse.org, and www.joygolliver.com. Search for statistics on illnesses and research treatments.
- 3 Gain stamina and take charge.** Read *Stand Up For Your Life* by Cheryl Richardson. Develop skills of a decision maker. It is a responsibility you must accept. Be ready to be a strong advocate in emergency situations.
- 4 List people to call on in the future when you need help.** Write names of who might help. List what help you might need. Form a team of 3 friends who agree to help. Meet and discuss skills each could offer.
- 5 Stay healthy and whole by pampering yourself.** When you care for another you must be strong and stress free. Practice stress reduction and exercise regularly. Unplug phones, iPods, and computers. Live in the moment in silence or nature once a day. Laugh. Fill your life with happy, joyous moments.

Joy Golliver is an Involuntary Expert who got On the Job Training beginning in 2001 when her husband was diagnosed with Alzheimer's. She has "been there and done that" while maintaining a positive, bright attitude. Joy has written *Self Care for Caregivers: The Most Important Person In The Experience Is YOU!* and *Self Care for Caregivers: 161 Tips To Make Your Life Easier*.

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SHARE YOUR MEMORIES

- 1 Share your memories.** Your friends and relatives want you to. They are your special legacy. You can and will take them with you if you don't find a way to leave them behind.
- 2 Write your memoir, even if you aren't a writer.** Take a class on life-story writing, work with a memoir coach, or read a book about memoirs. Use pen and paper if you don't want to use your computer.
- 3 Interview your friends and relatives.** Their memories will give yours texture by letting you see your experiences through someone else's eyes. Use a voice or video recorder or write down their recollections.
- 4 List your milestones: your successes, achievements, and accomplishments, even your failures and disappointments.** Show others who you are by sharing the motivations that have shaped your life.
- 5 Organize your photos and memorabilia.** Start a scrapbook and write captions that let people know what they are looking at. Celebrate your life by sharing the pictures and things that have been important to you.

Robert Goodman is the co-author of *Turning Your Life's Stories into a Literary Memoir*. He has been part of the publishing business for more than 20 years. He has been the co-host of a radio program and the co-founder of a writers conference. Through his company, **Silver Threads**, he helps people write and publish their memoirs and life recollections. His memoir classes and workshops almost always fill the room.

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KEEP YOUR EYES ON THE TARGET

- 1 Move from success to significance.** The first half of life is given to becoming successful. You need to shift from seeking success to finding significance by helping others succeed. The greatest satisfaction comes when you pour yourself into others and they find their own personal victories.
- 2 Reaffirm your values and be true to them.** In your struggle for success values can often become foggy or even lost. Take time to isolate your core values, reaffirm them and then make them the basis for the decisions you make and the way you live.
- 3 Invest in the generations that follow.** They are your legacy. Become purposeful in finding what they need to flourish and do all in your power to furnish it.
- 4 Mend broken relationships.** The greatest regrets in the second half are often centered on relationships that have fractured. Forgive, release, and let it go. Take the initiative to make that phone call.
- 5 Become intentional about the future.** Strategic planning will decrease the stress of facing the future unprepared. Make sure your will, medical directives, and other legal papers are current and easily accessible.

Bill works with people who want to make a difference in the lives of others. For more than 30 years, he's been helping individuals identify their purpose and partnering with them to make a difference. Bill will help you design a plan and walk it out to achieve significance. He's a pastor, teacher, author, and certified life coach. For free resources and a complimentary consultation, go to www.billgraybill.com

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FINANCIAL CLARITY

- 1 Align your personal values with your financial life.** Decisions based on your guiding principles are best for you. These values become a framework for making financial decisions.
- 2 Ask how much risk is necessary to reach your goals.** Your financial planner can review your “Big Picture” from a financial rather than an emotional angle. Constructing a portfolio to reach your goals may cause you to reevaluate the level of risk you need to take.
- 3 Clarify what services your financial advisor offers.** Some provide investment recommendations. Certified Financial Planners™ may offer holistic goal-based financial advice, uncovering and identifying your goals, and providing a plan for reaching them.
- 4 List discretionary and nondiscretionary expenses.** This is the starting point to develop your saving and spending plan. (Krane Financial Solutions created the Saving Spending Accelerator™ tool).
- 5 Establish and fund a revocable living trust.** Determining your beneficiaries is vital so your money goes where you want it to go. You will also avoid probate.

Justin Krane of Krane Financial Solutions is a Certified Financial Planner™ professional, showing how to live for today while financially planning for tomorrow. He designs customized financial life plans merging your financial and life goals. Using a unique system developed from his financial psychology studies, Krane partners with you to identify and clarify your goals, suggesting what is needed to reach them. Justin Krane is an IAR of Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and KFS are not affiliated. Cambridge does not offer tax or legal advice.

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EASING THE GRIEF OF LIFE'S LATER LOSSES

- 1 Celebrate the life of your loved one in special ways throughout the years.** You could attend a concert of one of his or her favorite performers or simply read his or her favorite book as a way of honoring his or her influence on you.
- 2 Carry a favorite poem or inspiring quote in your purse or pocket.** Or bring a card or letter from your loved one. Referring to special words can bring peace of mind when the going gets tough.
- 3 Turn off the phones.** Too tired to keep rehashing details of your loss? Record status update on your answering machine and take a break and do something pleasant for you.
- 4 Give a public gift of flowers to a community organization's event in the name of your loved one. You might also do the same for the professional staff who cared for him or her.** They miss your loved one too.
- 5 Grant yourself permission to lighten up about grieving.** There is no right or wrong way to move through it and no official timeline for feeling "normal". Monitor your feelings, talk about them with a grief coach and know you will heal in your own time.

Life Preservers assists people in shifting beliefs about death from those of fear and dread to acceptance and celebration. Through virtual and live grief recovery coaching groups, books, teleseminars and presentations, participants gain insight and support for emotional healing.

Ann Leach

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PUT OLD ON HOLD

- 1 Plan to grow, be productive, and ageless in your mature years.** If you don't have a plan by age 40 or 50 at latest for the life you want, you will get what life dishes out – and you may not like it.
- 2 Stay in the “real world” as you age, connected to productive people who support your mindset and lifestyle.** Do not buy into a senior community, join senior organizations, or participate exclusively in senior activities. Becoming part of the traditional senior culture is the number one reason healthy women age prematurely.
- 3 Monitor how you are changing.** Work to keep youthful attributes you have now. Establish a consistent “no excuses” exercise regimen. Buy a treadmill. If you watch TV one hour a day, you can walk one hour while watching TV. Get a Total Gym. In the end, your own equipment is cheaper than gym membership.
- 4 Find and stay connected with an anti-aging physician or naturopath who can get your hormones in balance, educate you about anti-aging supplements.** Help end your love affair with food that is aging and causing weight gain.
- 5 Watch your language.** Refer to yourself as a mature woman, not a senior. You are what you say you are so don't talk trash about your age or abilities. That means, no utterances of “I'm having a senior moment” or “I'm too old to do that.”

Barbara Morris, 81, is a pharmacist and anti-aging know-it-all. She publishes the online *Put Old on Hold Newsletter* and has authored three books.

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www.WhyboomerWomenBecomeTheirMothers.com

www.youtube.com/watch?v=LdOkkqpiWJU

MIDLIFE MENU

- 1 Reinvent yourself.** When you retire, you lose more than a paycheck. You give up social connections, structure, and status. You are not your job title. Discover your true identity, vision, and purpose. Live with passion. Leave a legacy.
- 2 Be proactive.** Don't settle for any job or apply for every listing you see online. Define your values. Find your strengths. Connect to your network. Then tap into the hidden job market to find your authentic work.
- 3 Stay current.** Update your resume using relevant keywords. Sharpen up your technical skills and your wardrobe. Explore volunteer opportunities and internships. Participate in social media. Learn from younger associates. Bring a positive mental attitude and a sense of humor.
- 4 Remain flexible.** Prevent hardening of the attitudes. Research in neuroscience suggests that exercise and a stimulating environment may help delay aging. Embrace lifelong learning. Enroll in a university extension course. Join an emeritus program or become a mentor.
- 5 Outsmart overwhelm.** Silence your inner critic. Get centered. Regulate your thoughts and your emotions. Then take one small action. The feeling of accomplishment will help clear out the cobwebs and energize you to move forward.

Michele A. Nuzzo is a Change Architect specializing in midlife transitions and caregiver support. She earned a master's degree in clinical psychology and is certified as a life, wellness, career, and retirement coach. After retiring from the corporate and nonprofit arenas, Michele founded Midlife Menu. Sharing empathy, insight, and personal experience, she empowers baby boomers to co-create and transform their lives.

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NURSING HOME CARE

- 1 Be prepared for a family member or yourself to encounter Nursing Home care in some way.** This may be short term for skilled nursing and rehabilitation after a hospital stay, or long term as a permanent residence.
- 2 Choose a nursing facility that is close enough for family and friends to visit frequently.**
- 3 Work from a thorough checklist during the selection process.** Visit www.medicare.gov/NHCompare/ for more guidance on choosing a nursing home.
- 4 Realize that new buildings, furniture & equipment are no substitute for experienced caring staff.**
- 5 Understand that the best outcomes occur for residents whose families stay intimately involved.** That means frequent visits, dose interaction with the staff, & overseeing their care in general.

Nursing homes are much maligned and misunderstood, but Kojo Pobee, M. D. is upbeat about them and their vital well-established role in health care. Dr. Pobee has decades of experience as a physician, is fellowship-trained in Geriatric Medicine, and founder of MD for Seniors, a private practice that focuses exclusively on residents in nursing homes and other long term care facilities. His booklet, *47 TIPS for Finding the Best Nursing Home for Yourself or Your Loved Ones*, is a great starting point for beginning your search for a suitable nursing facility.

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LIVING A POWERFUL SECOND HALF OF LIFE

- 1 Discover what makes you come alive.** When looking back on your past without regret, you see that your experiences have brought you strength and wisdom. Embracing this power helps you design the second half of life with joy and confidence.
- 2 Be continually grateful.** Saying grace before meals is good. As you brush your teeth in the morning, as you read this sentence, and even as you see grey skies, give thanks. It's a gift to be grateful.
- 3 Forget old aging myths.** Science is showing that your brain is quite capable of learning new things and adapting and changing. It may be a bit slower to pick up a new language than a younger brain but don't miss that trip to Paris because you believe you can't learn French!
- 4 Recognize your creativity.** As you get older your creativity will blossom. You are able to express it in ways that are uniquely your own. Forget what that art teacher told you and draw that tree any way you would like.
- 5 Appreciate your life stories.** You are the star of your unique and very special life. Share your stories with others or begin to write your stories down. There never was an uninteresting life. Yours included.

Barb Warner wants to share the adventure that she is experiencing in this second half of life with others. She is a speaker, writer, coach and workshop facilitator who helps people optimize the second half of life using their unique creativity and wisdom.

Barb Warner, MEd

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