

THE THIRD AGE

Looking Forward to Retirement?



So you are looking forward to retirement. Roll on 65, you say. I will be getting paid by the government to stay home and reap the years of paying tax. No more 9 to 5 work. No more waking to the alarm clock each weekday morning. No more crawling to work in traffic for 45 minutes each way. Golf three times a week... or fishing or bowls. What about the overdue remodelling of the house or garden? Ah, that long-awaited overseas trip. All those movies I haven't yet watched. Then there is my bucket list. Yes sir, roll on 65.

But wait; there is more to consider! There is a question that you have to answer before you retire – what will I do on Tuesdays?

With retirement comes a heap of free time. Do I have friends to spend this time with? Do I have the health and physical capacity to undertake all these opportunities? Who am I when I retire? What is my title, my status, my worth? I have no job identity! Do I have the financial resources to do any of the things I thought I would do in retirement?

I will never be as rich as I am the day I retire. Chances are I will never be as healthy as the day I retire. On average, I only have 200 months left to live. Have the wounds of my life caught up with me? Will I face a mountain of unfulfilled dreams and the realities of my broken relationships?

Retirement can be a scary time for many people and couples. In the following chapters we will discuss issues to be addressed by men and women planning for retirement and in retirement. The ideal situation is that you plan for this season of retirement or **THE THIRD AGE** of your life. It should be the most rewarding season of your life but to ensure it is, it is not a season to be drifted into or forced upon you.

The Big Picture - Retirement



As I moved into this season of life, one question that I had to answer is “*how much is enough?*” I first pondered this question at age 57, over dinner with friends. Upon analysis, often it’s a lot less than some people imagine, but until you do a plan and look at your choices, you will not know.

So, the **BIG PICTURE** is;

1. **LIFE PLAN.** Make a life plan with your spouse/partner. This is a season to consider and plan for at 50 but finalise the plan two or three years before entering the Third Age. Issues to consider for this season include; part time work and for how long, what will my savings be and need to be to live my life plan, life plan budget, what recreation/hobbies/fitness activities do I plan to be involved in, what travel do I plan to do, health insurance and insurances or not, voluntary work opportunities, time commitment with family, regular plan review (5 yearly), accommodation plan, vehicle plan, planned house maintenance, will and attorney updates.
2. **FREE TIME.** A big change that you must plan for is the huge increase in free time that you will have available to you. One question that I was told I had to answer is “what will I do on Tuesday?”

So, what will you do on Tuesday? Monday and Friday often create an extended weekend based on planned activities, Wednesday is the day you do the chores that haven't been done which often takes Thursday to finish. So that only leaves Tuesday!

3. **REDUCED INCOME.** The other big issue that needs to be addressed in your plan, is that this season is usually associated with reduced income. However, with good preparation and planning this is not insurmountable. Remember, you are unlikely to be as wealthy as you are on the day you retire! Accept this reality. You can cushion this life change by moving from full time employment to part-time, which you continue to reduce over a period of 1-5 years. In this season of life, you no longer need to save (build capital), if you have prepared well. There should be no borrowing to service, if you have prepared well. Plan well and spend your income. If you plan well you can also spend capital savings. Parable. If you deny yourself steak and eat mince to save money- all that happens is your children will fly first class instead of economy. You can leave a financial legacy without living as a pauper.
4. **ISOLATION.** The Third Age is often the beginning of massive changes in contact with people. You no longer have work comrades. Sometimes friends move to a new location or city as part of their Third Age planning. You may choose to relocate as part of your planning. This may distance you from family and established friendships, and other networks. Reduced income may affect social and sporting activities, which may also affect friendship contact. Physical limitations can also reduce people contact. Be aware that isolation often leads into loneliness and depression. Plan activities that produce meaningful relationship contact with people.
5. **HEALTH.** You are unlikely to be as healthy as the day you retire and enter the Third Age. At some stage, health and energy limitations will impact your freedom to do things. Plan to do things while you are fit and active and have mental confidence.
6. **LEISURE CHANGES.** Be prepared in your plan to review current and increased leisure activities, according to the financial choices you have made. As one ages one has to spend more time active to maintain fitness.
7. **IDENTITY.** Who am I, now that I am not working? Can I have a good self-image, concept of worth and identity as I transition from a position of authority or skill to no employment or a position of no responsibility or skill? If you have trouble processing this change seek help and discuss with others in your age group.
8. **PROTECTION.** Your plan needs to activate a person or persons whom you nominate to look after you in case you have capacity issues. Be wise in this! Unfortunately, there are too many instances of elder abuse in our society by family caregivers.
9. **SEEK HELP.** You may be deemed to be wise in life experiences. BUT if you have challenges that you can't resolve get help. Seek out a friend of similar age and talk it through. Often the counsel of a friend is all you need. Listen to the concerns of your children. In theory they should be the ones that love and know you the best. Their counsel may be the actions and directions you need to make and they will walk with you through the process of change.

10. **LEGACY.** The Third Age is the time to put the finishing touches to or the creating of lasting legacy that will impact the generations to come. Make this part of your Plan for the Third Age.

Questions to ponder:

- *Am I ready to plan for the third age?*
- Do I know how to do a plan?
- *Do I need to process these decisions with some others?*

The Big Health Picture



So, the **BIG HEALTH PICTURE** is:

You are unlikely to be as healthy as the day you retire and enter the Third Age. Health and energy limitations will impact your freedom to do things at some stage, and you need to allow for this in your plan. Are you planning to be old and full of years? If so, then you need to be wise and proactive in looking after your body.

1. **HEALTH MONITORING.** Comprehensive annual medical check-ups should be in your plan as a norm. Your past medical history will somewhat dictate the extent of such annual health checks. In my case my doctor recommended a colonography because of a history of constipation. This procedure found a lung tumour that was having no impact at that time on my health. This fortuitous find and early intervention saved my life.
2. **COMMON HEALTH ISSUES.** The following main issues need checking: bowel, diabetes, blood pressure (hypertension), prostate and erectile dysfunction (men), breast and cervical (women), cholesterol, heart, obesity, glaucoma. If something is not functioning properly in your body get it checked out immediately, including changes to bodily functions like bowel movements. BE ACTIVE not PASSIVE on health monitoring.

3. **DEPRESSION.** This issue is big amongst men after finishing employment. Be aware to avoid isolation in the Third Age. This can lead to loneliness, bad thinking and ultimately depression. If you are feeling low for an extended period of days, get help.
4. **ADDICTIONS.** The Third Age doesn't protect you from losing control to an addiction issue, whether it be alcohol, drugs, gambling or pornography. If you have lost control in some area of your life, get help. You will not be the first person to struggle with that issue!
5. **PHYSICAL MOBILITY LIMITATIONS.** Be wise. Don't push your body to achieve limits that you could at 20. You will need to increase the time allocated to physical fitness, just to maintain previous levels of fitness and good shape. Are there some recreational activities that I should curtail, cease, increase or change?
6. **SICKNESS AND MEDICATION.** The Third Age will probably come with more health challenges than what you have experienced in the earlier years of your life. Follow good advice from your doctor to avoid damage to your body and the need for medication. Continuous medication usually has downstream limitations. So lifestyle choice intervention should be acted on immediately to avoid or minimise the chances of continuous medication. You need to review the issue of health insurance.
7. **SEXUALITY.** This is an area for good communication with your partner. Damage from child birth or other medical procedures may be issues to be worked through by a couple. For men erectile dysfunction should be checked out as it may be a key to some other health issue. Discomfort and or pain should be checked out by a woman. Sexuality is part of intimacy and oneness but respect for other circumstances has to be factored in. Age doesn't change for a man. Sexuality doesn't have to cease because a certain age has been achieved.
8. **HEALTH INSURANCE.** There will be growing pressures on the health system in the years ahead. Age prejudice in the provision of health services may be levied against the aged. We live in a society that wants to bring in assisted death choices. Who knows where the boundaries of such legislation will ultimately move too. While premiums may rise annually with age you need to evaluate your ability to afford v other opportunities in your Plan. Your history in matters of health will aid in your decision making. If you have had good health there is an argument to put aside an amount of money annually equivalent to an insurance premium as a self-funding health account. Talk about it with similar aged people to aid your decision making.

Questions to ponder:

- *Am I having annual health checks?*
- *Is there some area of concern that I should get checked out NOW?*
- *Am I exercising enough? Do I need to get some advice?*

The Big Finance Picture



So, the **BIG FINANCE PICTURE** is:

You are unlikely to be as wealthy as the day you retire and enter the Third Age. Financial limitations will impact your freedom to do things at some stage and you need to allow for this in your plan.

Your plan is the whole of life direction you are planning for, and part of that plan is a finance plan or budget. Issues to consider in your plan include; part time work and for how long, what will my savings be and need to be to live my life plan, life plan budget, what recreation/hobbies/fitness activities do I plan to be involved in, what travel do I plan to do,

health insurance and insurances or not, voluntary work opportunities, time commitment with family, regular plan review (5 yearly), accommodation plan, vehicle plan, planned house maintenance, will and attorney updates.

1. LEISURE CHANGES. Health and capacity will impact your leisure, as will finances. With increased free time leisure opportunities increase and so with all these opportunities you will need to budget time and money. You may need to ration, change or eliminate current or new opportunities. Remember this is for both parties – each has a life in the Third Age separate and together.

2. ADEQUACY OF SAVINGS. With changing income, you will need to plan what activities (travel, presents, recreation, dining out, etc) are reduced, altered or eliminated. Your savings will be defined as you enter the Third Age and it is unlikely that they will increase from that point. There is an argument that there is no point in planning further saving. There are decisions to be made about adjusting living to income, or living to consuming all income and savings. If your income exceeds living requirements, then it is a season to give it away. Why would you increase your savings? There is no point being the richest person in the graveyard. No one will care!

3. USEFULNESS AND YOUR VALUE. Our culture has a tendency to value people on their asset wealth. The Third Age brings changes to wealth patterns. It is a time to accept one's worth and value is not based on what we have but who we are. Who we are, our identity, should be based on our influence and the legacy we leave behind in the lives of other people. With increased time in the Third Age, there is never a season like this to build legacy.

4. UNFULFILLED DREAMS AND ASPIRATIONS. The reality is that you will enter this season with some aspirations or dreams that have never been achieved. If you have aspired to climb Mt Everest you may have to let this go. It is healthy to review the bucket list and action some things and to choose to let some things go. It is also time to do things while you are fit and able and have the resources. Be realistic and achieve what can be experienced now in this season.

5. BUDGETING. You may have operated without a budget for many years. The Third Age may be a season that the budget has to be reintroduced to achieve your life plan without stress and fear. By doing a budget you may find you have freedom to do more than you expected! As the years roll on you may find areas of increased costs necessitate a review of your plan. Similarly, you may find that your surplus has grown and it can be a season of increased giving. Intentional and strategic giving can be legacy building. E.g. Why pay tax on increased income when family are struggling to service a mortgage on tax paid income. Perhaps giving money away is a plan of legacy. Whenever you plan to give away money, a loan may be a better vehicle. Seek advice as to how to live financially well.

6. PLAN YOUR EXIT FROM FULL TIME WORK. I have observed that with age people become unrealistic in their measurement of work capacity, the quantum of input at work and the upgrading of skills in a changing business environment especially those with positions of responsibility. There is a season to hand over the reins and take a lesser position. All too often, if you don't plan a change then someone else will do it for you. If you are 60+ and someone plans your exit from work by way of redundancy or dismissal then it can be a huge pressure on your life and plans. Be realistic. Talk

with your superiors. 20 years extraordinary service for an organisation doesn't entitle you to a senior position until you are 72! Plan to pass over the reins, the business benefits by retaining your knowledge, take a lesser position on lesser pay and benefits. Plan your exit from work with your superiors and avoid disappointments.

7. PLAN YOUR EXIT FROM YOUR BUSINESS. If you are a business owner, then in order to maximise retirement opportunities there is a need to plan your exit strategy from your business. Sometimes this could be selling to family, a staff member or an independent third party. There is also the ideal to maximise worth of what you have established. Talking to a third party will help you to be realistic about your perceptions of value and the best opportunity. Avoid an unplanned business exit which could result in no value being achieved or an under value be realised. Regretfully this is very common. A sudden death with no strategy can be a burden on those left to pick up the pieces. The wider picture is, that businesses have shareholders/staff/clients/suppliers who rely on the ongoing correct functioning of the business. Planning does the right thing for all these interests.

Questions to ponder:

- *Have I done a detailed life plan?*
- *Is it time to do a detailed budget as part of this plan?*
- *What dreams do I need to let go?*
- *What should we plan to do immediately?*

The Changing Environment

The Changing Environment

The Third Age with Peter Goulter



So the **BIG CHANGING ENVIRONMENT PICTURE** is:

1. DISRESPECT FROM YOUNGER PERSONS. Over recent years, our society has trained young people to think for themselves, seek information from Dr Google and by default the wisdom of older people is ignored, as we are deemed to be behind the times. While younger people's actions can seem disrespectful, sometimes it is a reflection of the environment. As an example - when children have their own kids, they will consult Dr Google before they ask for advice from their parents. The "wisdom of living life well" has tragically been overlooked.

2. HOUSING. Entering the Third Age is a good time to review current housing. Is a multi-storied house, a half-acre section, a house on the side of a hill, a house with 5 bedrooms the right choice now? As part of my plan and budget for retirement, should I downsize my home, move to a cheaper location to release capital to live better in the Third Age? Is there a right time to move into a Retirement Village, a place with assisted living or hospital care? Do I move in with family? All too often these questions are not asked nor planned for, which often causes grief on many fronts. Your

Third Age plan should address this important and basic issue.

3. INCREASED CARING. At some time in the Third Age a couple will experience a season of increased caring for the other (or there may be multiple seasons). The marriage vow that used to be in vogue “until death do us part” will be put to the test in this season. Talk about it with your partner. Plan to ask for help when you move into a season that requires increased care?

4. BEREAVEMENT. The Third Age is marked with more frequent instances of losing people (friends, siblings, wider family, spouse/partner) who are precious to you. One has to learn to grieve and grieve well and healthily. If you are struggling with a bereavement, get help. There is a season to grieve but there is a season to move on and live. Life is designed for living and living to the full. It is not meant to be a life of remembrance. It is a time to lean on others who will help carry you through this season. There is a need again to avoid Isolation.

5. NEW RELATIONSHIPS. The Third Age is a season to continue building new relationships for reasons outlined above. Again, it needs to be strategic so that you can be in the right place or activity to meet people and build relationship. This will help to avoid unnecessary isolation and loneliness.

6. SELF-CARE, As you enter the Third Age it is a season to ensure both spouses/partners can live well when a bereavement happens to one member. Typically, men will need to learn how to cook quality meals for themselves, clean the house, do washing and look after their health and general wellbeing. Women need to know all about routine house and vehicle maintenance, finances and insurance. Both parties need to know all the passwords! It is a season to mentor each other in areas where duties may have been historically segregated.

7. MATTERS LEGAL. You must have a will in this Third Age season. This has to be part of your plan. There is also the need to plan when you should activate a Power of Attorney for Property and a Power of Attorney for Personal care and Welfare. It is preferable that these matters are conducted with a Lawyer.

8. FUNERAL PLAN. This is a decision for each individual. Personally I am not in favour of over insurance so another option v an Insurance Funeral Plan is to leave an amount of money on deposit earning interest called Funeral Account.

Questions to ponder

- *Am I coping with my changing environment?*
- *Is there some area that I need to upskill in NOW?*
- *Do I need to get some advice?*
- *Do I need to build new relationships?*

The Wounds of Life



So, the big WOUNDS OF LIFE picture is;

1. WOUNDS OF LIFE Our human failings often result in us carrying to varying degrees, emotional damage from experiences of life. It could be an economic loss, a relationship loss, a grievance with another person that we won't let go, a broken relationship with a family member, friend or spouse/partner, or a perceived personal failure that we still beat ourselves up on. The burden of such things can cause anxiety, anger, separation from people and ultimately depression. We were not designed to carry heavy emotional burdens. To live well in the Third Age you need to deal to all these issues – and sooner is always better. You may need the help of others or a professional to bring peace where there is chaos.

2. UNFULFILLED DREAMS. As mentioned previously we can all carry the loss of experiences or events that we may never action, or people that we may never meet. There needs to be a reality check as part of your life plan and choose to let these unfulfilled dreams or opportunities go so they don't become a burden. On the other hand it may be time to action what can be fulfilled now while you have physical, mental and financial capacity.

3. DEATH. There is a need in this season to prepare for departing this world. It is good to leave all matters tidy and in order. Leave a Will. Make sure your spouse/partner is protected and provided for. Review the need for a Power of Attorney should you or your partner/spouse become incapacitated. Leave a record of assets. Leave a record of passwords. Leave a statement of wishes re any assets. Detail specifics regarding funeral and burial. Dump what you don't need and what others don't want. Save your love ones from doing it. There is no point hanging onto things, which in reality is a hanging onto the past. Move on and be all that you are purposed to be in this season of life.

4. WORLD VIEW. In this season of life, you need to check and review your world view. Your basis of life belief and operation may have seemed ok when you were young, but now that you are entering the last years of your life does it still hold as true? Are you happy with what you believe happens to you after you die? Ten years ago I had my first trial with cancer, and while undergoing chemotherapy I entered a state of neutropenia. This is a state in which your immune system collapses and you are susceptible to catching an infection that the body can't defeat, and potentially you could die within a period of three hours. While in this state I was in an isolation ward at Auckland Hospital and I said to God – well Lord I may be with you in the next three hours. I felt absolutely at peace and was happy to go, but also preferring to stay longer. I was satisfied and confident in my World View choice.

Questions to ponder

- *If I die in three hours' time, am I happy with my current world view and ultimate beliefs?*
- *Are my affairs tidy?*
- *Am I prepared for dying?*
- *Is there anything I need to let go of, to live well in the third age?*

The Big Grand-parenting and Legacy Picture

So the BIG LEGACY PICTURE is:

The Third Age is a season of opportunity as time is released from the commitment to work, to a season to invest in people. For some the transition from work is immediate and for others it is a progressive reduction over a 1 to 10-year period. Whatever format it arrives in, the reality is that you have more free time available to you. The term Third Age is a better description than the term Retirement, as retirement is not a Biblical Concept but Third Age is. Third Age reflects the last season of life (first season is pre-marriage; the second season is marriage and family and the third season is empty nest and the run home to eternity).

To avoid the Third Age being a daunting experience, you plan for this season in advance and as you enter this season of new opportunity the top priorities remain God first and then your wife. Obviously, this season should also absorb more time invested into your marriage. It is not a season of all about my activities and interests. With the residual time released from work commitment your focus should be Legacy focused, building into your children, your Grand Children and after that other people that God leads you to invest in.

The building of relationship with your grandchildren may require rebuilding of relationship with your children first as there may be some historical hurdles of hurt/disappointment/failure/neglect/broken promises etc. Some historical issues may be of your own making some may be related to issues re a prodigal child. If there are challenges to be faced in rebuilding relationships, then this is a great place to walk this season with a small group of older men/women who can give you counsel.

There are a number of new opportunities of time investment with your adult children in this season. There is recreation (the sharing of common activity interests. This could include sport (playing golf/ bike riding/gym session), family gatherings (weekly family get together over a meal where everyone commits to this time allocation as a family, doing coffee at a regular time commitment, having a beer or watching sport on TV), the area of "Helps" (the use of talents and DIY knowledge to prosper your children. Painting their house, building a deck, doing pick-ups for them during their work hours). With such combined activities will come opportunity to speak into their lives to pass on wisdom or even opportunities to say sorry for where past failures surface. The closer contact gives you opportunities of insight to gauge spiritual health in the home and health of the marriage and family. It gives you opportunities of being a cheer leader to acknowledge and encourage right decision in their family.

The more children you have the greater the opportunity and time demand. You will need to be wise and ensure balance and equity in time and work favour with your various children. The other danger area is not to rescue your children from their choices or interfere in their decision making. Manipulation and control will destroy, not build relationship and legacy.

In some situations, you may have to exercise the sorry I can't help button. If it doesn't suit your current time commitments then No is an appropriate response. In cases where you are being over used and possibly abused, then No is the best long-term solution for that child and their household. Sometimes saying I can help out for 3 hours only is the right response. If the job required doesn't suit your physical ability then the right response is no. There is a time when climbing up on roofs or trimming 20-meter trees is off limits and No without feeling guilty is the correct response.

As Third Agers my wife and I often smile at situations we see in our family households. While decisions that are made are different to how we would have operated in the same situation, the reality is the process is different only and not wrong. Whether the outcome is better or less is irrelevant. Even if it is wrong but not catastrophic then you stay out of the decision process and smile internally. No matter what the outcome we are there as Mentors and encouragers not controllers. Walk carefully and continue to build relationship, influence and ultimately legacy.

The other big opportunity of this season is time with our Grand Children. The opportunities abound to offer partial or complete day respite, so mum can rest or go shopping or do some self-time or day care so mum can go back to work part time. Young Mums always need help and in the early months this will be primarily the help domain of your wife. Your opportunity comes in the area of entertainment, the spending of time playing with the grand child or taking them for a walk or pram ride. My wife and I have invested largely in this area and you can see the depth of bond that grows with these children. These are precious and important roles built on time investment. The other benefit is the relationship it builds with your child and their spouse.

As a young dad I seldom took time off work to watch my children's school activities or go on camps etc. but retained all holidays for meaningful times away as a family. But now I have made it a decision that every invite to a Grandchild's activity will be attended (even if it is ballet for a grandson).

Investment in our children and grandchildren should be a priority and it will provide the opportunity to lay a lasting legacy into the next two generations as Men and Women of God.

So what if you don't have children or grand-children. Look around in your circle of contacts. Maybe you need to create new contacts. There are always people who are isolated from parents, who may or may not have children. Make contact and build relationship and become a defacto parent or grandparent. I have seen many single people leave an amazing legacy with those who have been isolated for seasons or the whole of their lives by being a defacto parent or grandparent.

So the BIG TIPS FOR GRAND PARENTING PICTURE are:

The Third Age is the most important season of your life to invest in people. Your children should be your first priority so that you can invest in their children. These opportunities will build a meaningful legacy for your life.

You can't speak into the lives of your grand-children when there is brokenness with your children. The first priority is to rebuild and build relationship with your children. There is also the need to establish relationship with your children in law. Be prepared that this can take time. Your children have known you for several decades but you are still new on the horizon of a child in law and it may take time to build trust and confidence.

Remember for most men this is an opportunity to invest time in Grand-children that wasn't an option in your own children, due to the conflict with work.

TOP TIPS IN DEALING WITH YOUR CHILDREN.

1. Don't over emphasise the trials of raising children. Focus on the positives. E.g. child birth, terrible twos.
2. Don't relive the bad experiences. E.g. Sleepless nights, hospital visits.
3. Avoid all criticism of their parenting style. Wait for your opportunity to speak into their lives.
4. Avoid competition or criticism with other Grand-parents. This will destroy relationship with your child in law.
5. Accept you have no control over the grand-children. Wait for your opportunity to speak into a situation.
6. In remarriage situations make peace with your ex in this new season of potential contact. Again, there is no need for competition.
7. Give the new parents all the support they need. It may start as an offer but the requests for help will come.
8. Be available for advice. Don't be offended if advice is not asked for. We live in an age where the aged are not respected but GOOGLE is.
9. When the parents are around, leave parenting decisions to them.
10. Only offer what you can give or do. Don't over promise and build disappointment. E.g. I can only baby sit on a Wednesday for you.
11. Build relationship if necessary by distance. E.g. Skype.
12. Watch the cash situation. Your children need to stand on their own two feet in their finances. If you do offer support only give what you can afford. You can look for practical ways to support them where they can save/build their resource. E.g. do painting for them.
13. Be prepared to say NO. You have a life to.

TOP TIPS IN DEALING WITH YOUR GRAND CHILDREN

1. Brush up on your baby/child skills and knowledge that is age specific.
2. Don't spend a fortune on your Grand Children. The relationship is with you not your money.
3. Having said that – break the rules a bit. E.g. chocolate biscuits. 2 not 1.
4. Get down to their level when you communicate.

5. Make the most of every opportunity to spend time with the Grand-child. Attend performances and games.
6. Take them on outdoor outings/trips/holidays/sleep overs.
7. Establish and maintain the rules for your home. They may and will differ to the rules of your children.
8. Learn patience again – you have the time.
9. Teach a skill you have that the parents may not have.
10. Pray a blessing on them. The spoken word is powerful giving life or bringing death. Proclaim words of value and life over and into your Grandchildren. Father's make sure you have proclaimed a Fathers Blessing over each of your children.
11. Kiss them every opportunity you get.
12. Speak words of affirmation and value as often as possible.
13. Take them to church? Yes, when you have them over. Share your faith experiences at all opportunities.
14. Share treasured moments/ experiences/ faith/ places.
15. Speak wisdom into them -age appropriate.
16. Send mail. Postcards. Texts. Photos.
17. Target the most valued attributes. Whatever the action point; aim to do better than you did with your children.

PRAYER

1. Pray for children and Grandchildren at every opportunity.
2. Conduct night time prayers when the Grandchildren stay over.
3. Pray for Godly influence on their lives.
4. Pray for Spiritual growth.
5. Pray for the home.
6. Pray for (school) friends.
7. Pray for protection and health. Psalm 91
8. Pray for hurting Grandchildren- broken marriages/home dysfunction/ special needs/ death of a parent/ adopted child/ violence in the home/
9. Continue to pray for a prodigal – “that they would come to their senses”.
10. Pray for salvation and baptism in the spirit.
11. Pray for future marriage partners.
12. Pray for protection from pornography.

Questions to ponder.

1. *What areas can I improve on in my relationships with my children?*
2. *How is my relationship with my Children in law? Do I need to address some areas here?*
3. *What areas can I improve on in being a grand-parent or preparing for being a grand-parent?*

WRAPPING IT UP



So to WRAP IT UP:

LIFE PLAN. Make a life plan for the Third Age which may (should) include a budget (maybe the first time for many years).

FINANCES. You will probably never be as wealthy as the day you enter the third age, so plan your life well according to your income and savings.

SWALLOW PRIDE. There are many changes and potential challenges in the Third Age of life, but also great reward if the season is well-lived. To make this season the most influential and rewarding of your life, do not be slow to seek help or the wisdom of peers. Swallow your pride.

TIME. Use your increased free time wisely. Review recreational activities.

HEALTH. Monitor your health at least annually. Be proactive and have any concern checked so that you may grow old and full of years.

PHYSICAL. Increase your level of physical activity. You will need to do more to maintain your current level of fitness.

ISOLATION. Avoid becoming isolated from family and friends. Watch for any pattern of depression and be proactive in getting help.

ADDICTION. Deal to any area of addiction.

CHANGING ENVIRONMENT. Be prepared for changes. Be proactive in making necessary life changes including reviewing your location of living.

WOUNDS OF LIFE. Deal to the wounds of life so they do not control and define you in the third age.

RELATIONSHIPS. Leave a legacy in your relationships. Restore broken relationships. Invest in people as a prime focus of your third age years. Establish and build new relationships.

PREPARE TO DIE. Make sure you have all your affairs in order and tidy. Your Will, Power of Attorney, and Wishes.

WORLD VIEW. Review your world view beliefs. Make sure you are at peace with your choices, that you know who you are and where you are going. It will define why you are here and how you live out your Third Age years.

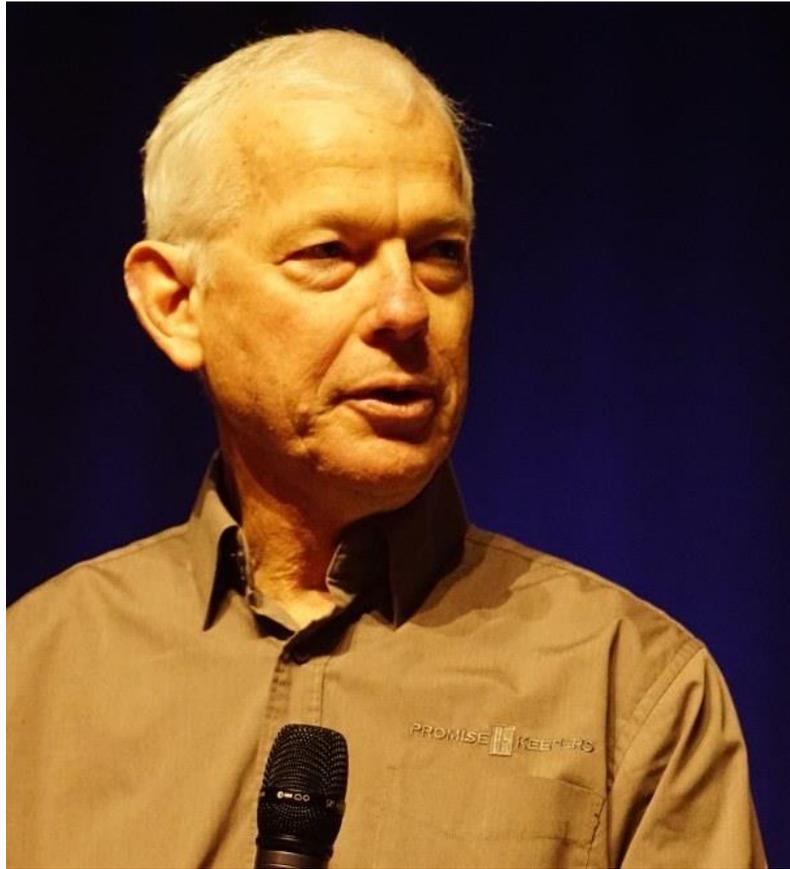
DON'T GO IT ALONE. Loneliness and isolation is a dangerous place to be. Making decisions without input from others can also be dangerous.

If you are in your fifties, now is the time to start thinking about your life in the Third Age. If you are one to three years away from entering the third age, then finalise your *plans* for the Third Age. If you are in the Third Age and have drifted into it with little planning, it is never too late to review where you are at and where you want to go, within the limitations that are part of your reality. It is never too late to life plan.

Live the Third Age well. Plan to 'grow old and full of years.' Invest in relationships and build a legacy. Make this season of life the most influential and rewarding.

Questions to Ponder:

1. *In what way has your World View on life changed or not?*
2. *Has your preparedness for dying changed?*
3. *Have you made changes in being connected with people?*



Author - Peter Goulter

Thinking strategically is part of Peter's nature.

As a retired CEO of a company dominant in its market sector, he has dealt with health issues while leading his family well.

Now involved in balancing his life and family, he still volunteers his time to help others. Peter has developed his Third Age resource to help people work through this stage of life change.

The Third Age resource above is available as a two hour interactive seminar. Peter is happy to facilitate this.

After doing the seminar the material discussed superficially in the seminar can be worked through in detail in a small group of 4 to 6 individuals or 2 or 3 couples. Format for these gatherings over a suggested 7 week period is detailed below. If it takes longer, take longer, so you can prepare well for this season of The Third Age.

Gather a group of people committed to evaluate a maximising of their Third Age Experience. Pick a location to gather. Pick a lead person for the group but each week a different person could facilitate discussion to spread the influence. Have a start time and a close time (2 hour suggested time frame) with shared beverage at beginning or end. Start by reflecting on issues raised and processed from the previous week.

WEEK ONE

THE BIG PICTURE OF THE THIRD AGE EXPERIENCE

Starter questions.

1. Share your original expectation of this Third Age season.
2. What viewpoints have changed since doing the seminar and reading the book?
3. How prepared am I for The Third Age season of life?

Read the "Introduction" section in the book again and the next section "The Big Picture". Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. What are you looking forward to in the Third Age?
2. What scares you most about this season?
3. Do you have a Life Plan for this season? What does it look like?
4. Do you have a Budget? Explain how you and your spouse are in agreement on this?
5. Have you determined how much money (income and savings) is enough to survive, according to your plan?
6. How well connected are you with people (family friend's acquaintances)?
7. Answer the question - Who am I?
8. Where may you need help to process life well in this season (finances, health, skills, housing, and relationships)?
9. What LEGACY do you want to leave after you leave this earth?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Share contact details with the group. Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK TWO

THE BIG PICTURE OF HEALTH IN THE THIRD AGE

Starter questions.

1. What issues did I manage to resolve from last week?
2. Is there an issue I need further help or clarification on?
3. Is this process helping me prepare for The Third Age?

Read the "Health" section again in the book.. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. Detail your current level of regular health checks.
2. Share what current health concerns you have that are not being monitored.
3. What health issues are you having monitored? Are you happy with the treatment programme?
4. Share your history of any struggles with depression or bad thoughts.
5. Were the causes for these seasons known? Are you protecting yourself in this season of life?
6. Being ruthlessly honest do you have an addiction issue that you are prepared to seek help for?
7. What are you doing currently for exercise? Do you have an adequate exercise regime?
8. Are you on regular medication? Have you explored if there is a way forward with Doctors guidance to be without medication?
9. (Same sex groups can discuss. Couples after the meeting!) Do you have concerns about your sexuality in this season? What are they?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK THREE

THE BIG PICTURE OF FINANCE IN THE THIRD AGE

Starter questions.

1. What issues did I manage to resolve from last week?
2. Is there an issue I need further help or clarification on?
3. Is this process helping me prepare for The Third Age?

Read the "Finance" section in the book. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. Have you answered the question HOW MUCH IS ENOUGH to enter the Third Age in confidence? Are you and your spouse in agreement?
2. What are your leisure plans in the Third Age?
3. What is your value as a person in the Third Age?
4. What aspirations do you have in this season of your life?
5. What unfulfilled dreams do or will you have in this season?
6. Is there some activity you should do now, ASAP? What are they?
7. Share how your budget aligns with your Third Age Plan.
8. What is your exit strategy from work?
9. What is your exit strategy if you own a business?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK FOUR

THE BIG PICTURE OF THE CHANGING ENVIRONMENT IN THE THIRD AGE

Starter questions.

1. What issues did I manage to resolve from last week?
2. Is there an issue I need further help or clarification on?
3. Is this process helping me prepare for The Third Age?

Read the “Changing Environment” section in the book again. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. How do you feel respected by the younger generation? My children.
2. Describe why your current housing is adequate going forward? Should I downgrade, move into a smaller house or relocate town?
3. Would your spouse see you as capable of looking after them if need be?
4. Would your spouse see you as capable of looking after yourself if need be?
5. Share why you think you have handled bereavements well to date.
6. Am I ready to handle more bereavements in this season of my life? Why?
7. Describe how you have legal matters sorted? Will? Family Trust? Power of Attorney for Property and Health?
8. What is your opinion about a funeral plan.
9. Would your family see you as coping well with the life changes to date and that which is still before you? Would you receive advice from your family?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK FIVE

THE BIG PICTURE OF DEALING TO THE WOUNDS OF LIFE

Starter questions.

1. What issues did I manage to resolve from last week?
2. Is there an issue I need further help or clarification on?
3. Is this process helping me prepare for The Third Age?

Read the “Wounds of Life” section in the book again. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. What would make you believe that you are not currently carrying a burden from past unresolved hurts, brokenness, unforgiveness, or grief from past failures?
2. What relationships do you have, that need to be restored?
3. What unfulfilled dreams do you have that you can't let go of?
4. Share how prepared you are for dying.
5. What is my World View beliefs? (everyone has one)
6. If you should die in 3 hours' time, share why you consider you are ready.
7. Detail how you have left your things/affairs in order.
8. Detail what things and matters you need to complete.
9. What do you need to do to die well?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK SIX

THE BIG PICTURE OF GRAND-PARENTING IN THE THIRD AGE

Starter questions.

1. What issues did I manage to resolve from last week?
2. Is there an issue I need further help or clarification on?
3. Is this process helping me prepare for The Third Age?

Read the “Grand Parenting” section in the book again. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. What is the relationship with my children like?
2. What is the relationship with my children in law like?
3. What actions can you do now to put things right or better?
4. What can you do now to be a blessing to your children?
5. Are you looking for opportunities to invest into your grand-children?
6. Looking at the top 10 tips with my children; what can you improve on?
7. Looking at the top 10 tips with my grand-children; what can you improve on?
8. What skills can you share or mentor your children in?
9. If you have no children, what can you do to mentor a person without a parent or grandparent?
10. What issues do you need to work on during the week? Each member make a personal written list.

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next weeks study.

WEEK SEVEN

THE BIG PICTURE OF ENTERING THE THIRD AGE

Starter questions.

1. What issues did I manage to resolve from last week?
4. Is there an issue I need further help or clarification on?
5. Is this process helping me prepare for The Third Age?

Read the “Wrap Up” section in the book again. Discuss the questions below or any other question that is relevant to a member of your group. The most important thing is to discuss the issues until resolution, help or peace is found. The wisdom of the group will help those who are struggling. Be prepared to seek help from other parties if necessary.

Be open to spend more than a week on a session. The end goal is for each member to be equipped to live the Third Age well and build and leave LEGACY.

Record any other question someone wants to discuss on this section not detailed below.

1. Have you completed your Third Age Life Plan?
2. Are you working through your action points from previous studies?
3. What issues do you need help on, now, that you can ask the group?
4. Is there an area that I need to seek specialist help? What is it?
5. Be brave and ask the group to tell you if they feel you need help in any area!
6. How well connected are you with friends, family and acquaintances.
7. What is your Legacy goal?
8. Are you now better prepared for the Third Age?
9. Are you better prepared for exiting this life?
10. What issues are still unresolved for you and how are you going to address them?

Plan to END your meeting on the agreed time. You can always continue next week.

Be prepared and be available to work further on issues raised by group members during the week.

Pick a facilitator for the next week’s study, if continuing.