

# *Ideas to Thrive in Retirement*



*Dr. Dottie Hager*

# Ideas to Thrive In Retirement

## **Table of Contents**

- 2** Welcome from the Editor  
Dr. Dottie Hager
- 3** Developing Your Creative Talents
- 6** Living Your Bucket List
- 8** Making a Difference
- 11** Creating Financial Freedom
- 14** Travelling
- 16** Staying Healthy
- 19** Volunteering

02

Welcome

Hello and Welcome,

I am Dr. Dottie Hager, Life Coach, helping Boomers and Retirees live healthy, vibrant and fulfilled in retirement.

I want to help you make these decades the most meaningful and fun.

Knowing the average life expectancy for a female is 81.2 years; for males, it's 76.4 years, and, the Social Security Administration said the average retirement is 18-20 years, it's time to go after your dreams!

You are not too old. There's plenty of time.

I am on a mission to champion new models of Aging and Retirement by showing what IS possible during this period of life.

I have created this ebook to:

- Help you start thinking about what you want to do with these added years.
- Inspire you to believe in yourself to go after whatever you want.
- Remind you how much you have to give and share.

Listen to what pops up as you go through these ideas. Take notes if that helps.

And, most importantly, take some inspired action to make your dreams a reality.

Jump in!

Committed to Thriving,

Dottie

03

# Developing Your Creative Talents

# *Developing Your Creative Talents*

**“You can't use up creativity. The more you use, the more you have.”**

**Maya Angelou**

## **Follow Your Creative Urges**

It's never too late to begin doing something you love. Louise Hay, didn't start Hay House until she was nearly 60-years old. She started it in her home and it's blossomed into a prosperous business selling millions of books. She wrote her first book, “Heal Your Body” at 50. I read about a 75-year old man who was debuting his art work in New York's Outsider's Art Fair. He was self-taught, and didn't begin painting until he was 60-years old.

You're not too old.

## **Join Groups in Interest Areas You Love**

Think about things you love to do. Do you love to quilt, cook or play music? Find a group of people doing what you love. Join a gourmet cooking group. Go to the quilt shop and ask about groups where you could join to be involved with something you love. They have scheduled get together's as well as events to learn more about your craft.

There are Rock and Roll groups that you can join. Even one where you have to be at least 73-years old. You can travel with these groups. You can take up drum, guitar or dance lessons. Before one of our cruises, my husband and I wanted to know how to dance to have fun on the dance floor, so we took lessons at our local “Shall We Dance.” Our teacher was one of my students from my Principal days.

## **Create YouTube Videos**

YouTube is filled with videos on many different topics. One of the best parts is that anyone can make a video and this has grown into a wonderful outlet for people to share their knowledge with others.

Recently, our dishwasher filled up with water. We went to YouTube to find out how to resolve it. My husband was able to fix the problem. We loved that this man took the time to record and share his knowledge.

What skills or talents do you possess that could help save time, money and frustration for others? Chances are there is someone who is wishing they had your knowledge or skills. Perhaps now is your time to share what you know, so that others can benefit from your expertise.

## **Put It to Print**

Do you love writing? Have you dreamed of writing for others? Now can be your time to bring this vision to life, as there are so many ways to share your writing. You might choose to start a blog based on an area of interest to you, like gardening or learning to eat organic, clean foods. Help others learn about this one story at a time.

A friend of ours, a retired attorney, wrote a trilogy. Then he decided he'd go back to school to learn about writing a screenplay. What might you want to write about? What might be the best way to share that writing? Look for your first step and find a way to get started.

## **Write Your Book**

Have you dreamed of writing your book? It's not too late to start! Whether you need extra help with writing or learning how to publish your book, there are so many incredible resources available to you. If you're ready to write your book now, you might want to check out Bestseller in a Weekend (<https://aliciadunams.leadpages.co/bsiaw-2017/>) with Alicia Dunams.

## **Record Your Life Story or Someone Else's Memoir**

Take time to record your life story or the top lessons you would want your children or grandchildren to know about you. Or, you could record your parent's story, and then make it into a book for them.

With today's technologies, this is easy to do. Make an outline of the highlights, then begin recording one part at a time. Look for transcription software that could contribute to making this easier for you once you have documented your story or lessons.

## **Ready to Speak**

Join a group like Toastmasters to help with speaking and leadership skills. Tom, retired, past board member of school district wanted to join because he said he was feeling old and stale, not excited about life anymore. He felt like he still had lots to contribute but didn't know how to get it going or what it would be. The group provides support and connection.

## **Become the Artist You've Always Wanted to Be**

Nearly five years ago, I gave my husband a 3-month gift certificate to our local Firehouse Art Center because it was on his bucket list that he wanted to paint.

Today, he is still taking classes and sharing his work. When his high school football coach was moved to assistant living centre, he gave him one of his paintings. The coach loved it and has shared it with so many others.

It's never too late to begin. If art is calling you, find a class or pick up some materials and start. Allow yourself to have fun and simply enjoy the process of trying something new and bringing your dream to life.



06

# Living Your Bucket List

# *Living Your Bucket List*

**“Don’t ask what the world needs. Ask what makes you come alive and go do it. Because what the world needs is people who have come alive.” Howard Thurman**

## **Design the Lifestyle You Want for Retirement**

Sometimes we spend so much time dreaming about retiring “someday,” that once we’ve retired, we’re not quite sure what to do. Now’s your time to be intentional with how you want to enjoy this time in your life.

What do you want to do? What matters most to you?

Give yourself some time and space to get clear on what you want, then make a plan to live that life. Need some help figuring out what you want or how to make it happen? You can hire a life coach to help you clarify your vision and find your way forward.

## **Plan to do at least one thing on your bucket list each year**

One of the keys to happiness is having something to look forward to. Your bucket list is something you created because those items are things that mean something to you. Bucket Lists are meant to be lived. Next Avenue shared about a lady who always wanted to be a ballerina, but her family couldn’t afford it. She took her first ballet lessons in her 60s and in her 70s set some records.

## **Defy the Odds Doing What You Love**

Bruce Grierson has written a book about Olga Kotelko. Olga is 95 and still competes in track and field events. She started in her 70s. There are YouTube Videos about her. She said she makes others happy and herself happy by doing what she loves. She said she is an optimist and that’s what keeps her going strong in her 90s. What do you love to do that others have told you that you couldn’t do? Why not start now?

Having something to look forward to is important in life.

## **Get your college degree**

Maybe you have always wanted a degree but never did it. Now could be your time to enroll in school.

My youngest sister, 58, went back to college after nearly forty years away. She decided to go back to school to fulfill a commitment to herself that she would graduate college. She had completed all but her senior year. She and one of her twin daughters will graduate in 2017.

My friend, Pat, had retired from education. She had always wanted her Ph.D. In the spring of 2016, she received her degree after 8 years and at 68 years of age.

It's never too late to fulfil a dream for nothing but the satisfaction of having completed it.

08

# Making a Difference

# *Making a Difference*

**“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.”**

**Margaret Mead**

## **Share Your Talents**

Participate in people making a difference in the world. For example, Maria Shriver’s Architects of Change, which is a Conversation Series With a Purpose. She believes that you have the power to be change agents in your own lives and communities.

She says, “Together we can challenge what is, imagine what can be and move humanity forward towards a more caring, conscious and compassionate society.”

Do you have leadership skills where you can help young men change the course of their life? Mentor others.

When I was working with African American community conversations, it was said that it was more likely that an African American boy would end up in prison than to go to college. These boys need you.

Your talents are needed. There are so many people who could benefit from your help. Find a group that is meaningful to you and learn what you can do to share your talents and be of assistance.

## **Become an Advocate**

What issues are you concerned about? Gun violence, education, senior housing, health care? I read about a cancer patient who began an advocacy group, Patients for Affordable Drugs, to help organize efforts to fight the skyrocketing drug prices. He said the drugs you need often are unavailable to people on Medicare because of the high cost.

What might you choose as your cause? What talents or skills can you offer to advocate for change?

Your voice is needed.

## **Participate in Intergenerational Programs**

Intergenerational programs allow Seniors to pass along their skills and wisdom. Kids report positive views of aging. There is a sense of connection and belonging, which benefit everyone involved.

In Oklahoma City, I know there are nursing homes that partnered with the Public Schools to coordinate reading activities. The idea is to focus on building relationships as well as being involved with community service. I know there are Financial Literacy programs that are coordinated between the community and schools. Find ways to use your expertise to bridge the generational gaps.

## **Music and Memory Program**

I read about a Retired Oceanographer and Application Engineer who made individual music playlists of more than 100 songs on iPods for residents in memory care & skilled nursing unit to share his Gift of Music. Memory Care is his passion. He knew the power of music to help others.

## **Do Random Acts of Kindness**

Random Acts of Kindness are a wonderful way to brighten your day as you help others around you. You might choose to do this on a regular basis, such as choosing a day of the week when you'll commit to doing a random act of kindness, or you can start a list of ideas and spread kindness in a more spontaneous manner.

You can find inspiration on sites such as Pinterest or The Random Acts of Kindness Foundation (<https://www.randomactsofkindness.org/kindness-ideas>).

If you need a few ideas to get you started, you can leave kind notes on a bench or in a grocery basket, buy the lunch of the person behind you in line, or simply smile at strangers and tell them to have a great day. What can you do to spread kindness today?

## **Create a Meetup Group**

Meetup (<https://www.meetup.com/>) is a fun way to meet new people who share common interests. You can find groups that interest you in your community and even start your own group. Call it Over The Hill Group. Plan outings to stay active like a hiking trip or geological dig. Play cards, whatever you feel comfortable leading and sharing. This can be an opportunity to share your talents and gifts while having fun and forming some new friendships. What type of group might you like to start?

## **Make A Video of Life Lessons to Live By**

Take some time to think back on your life. What do you wish you'd known when you were younger? Think of your top ten lessons, use the Kid President video as a great example to be creative and have fun with it.

Share it with your children, grandchildren, friends. Put it on YouTube or Facebook.

## **Teach A Course**

Look into your Career Techs and Assisted Living Facilities. They are always looking for teachers in self-development classes. If you have expertise in History, Weather, Scrapbooking, or Photography, there are places that would love you to share your talents and people who would love to learn from you. What can you teach? How can you get started?

## **Set Up a Foundation or Invest in a Cause**

What causes would you like to support? If you want to make a bigger difference, perhaps now is your time to start a foundation or non-profit. Begin by researching a cause that matters to you. What's already being done? How might you be able to contribute? Look for models of other foundations and see what might work for you. Find out the legal requirements for your state and city and make a plan for how to get started. If you need some extra inspiration, you might enjoy reading *The Promise of a Pencil: How an Ordinary Person Can Create Extraordinary* by Adam Braun or *Start Something That Matters* by Blake Mycoskie.

11

# Creating Financial Freedom



# *Creating Financial Freedom*

**“In every success story, you will find someone who has made a courageous decision.”**

**Peter F. Drucker**

## **Keep Working at Jobs You Love**

The mental stimulation, making a difference, and having connections are important to thriving. Louise Hay just published her *Mirror Work: 21 Days to Heal Your Life* at age 90. She is still running her company, Hay House. Think about Warren Buffet, 85, CEO Berkshire Hathaway still running his business, and doing quite well.

## **Engage in Part-Time Work**

Retiring from your full-time career doesn't mean you need to stop working altogether. If you'd like to earn some extra income or simply find a way to get out, connect with others, and put your skills to work, you might consider starting a part-time job. If you are good with numbers, help with income tax returns during tax season. If you love animals, create a business of walking dogs and house sitting while others are away. At the holiday time, retail stores always need additional help. You can use your skills, talents and passions to create a path towards extra income doing work you enjoy.

## **Become an Entrepreneur**

AARP's September 2016 bulletin, shared about seven people who found their fortune after 50 and how they did it. The article was "Getting Rich After 50- Harnessing Your Entrepreneurial Spirit Can Lead to Wealth." Let this be an inspiration to follow your dream. What did you love as a child? Is there something you always wished you could do? How might you start bringing this dream to life now?

## **Turn a Hobby into Profit**

Find ways to share what you love to do, to help others have what they need. Do you like scrapbooking? Computers? Architecture? Take these hobbies and create some income. You could teach classes or offer individual lessons. For years, we had someone who created a scrapbook for us of our travels and mementoes for each year. We loved it! Know there are people who could benefit from your passion and expertise. What do you love to do? How can you share this passion with others?

## **Start Your Own Etsy Business**

If you love crafts or homemade items, Etsy can help you start a business and share your products to brighten the lives of others. I love looking on Etsy and seeing the talent people have that can benefit my life.

I have a friend that loves to quilt. She could have a big business by starting a T-Shirt quilt business. My husband is waiting for her to put together a quilt of his life and places we've been. Her shop could be such a wonderful walk through the journeys of people's lives.

If you're creative and love crafting, look for how you can start sharing your gift with others. What possibilities excite you? What would make your craft even more enjoyable?

## **Create a Business Using Your Expertise**

Sometimes our careers or jobs can feel stressful. Yet when you start your own business, you can choose to work in a way that feels fun and more enjoyable. If you have expertise that others need and you love to share, look for how you can continue to share your knowledge to enrich the lives of others. If you are an attorney by trade, could you help Boomers and their families write their wills and trusts or other legal documents? If you are an accountant, could you create courses for high school students to understand financial literacy? If you love the work you've done, it doesn't have to be over just because you retired. Now can be your time to share your knowledge, experience, and expertise in a way you most enjoy.

## **Living Out of the Box**

Late Achievers, Doing extraordinary feats:

- At 94, George Burns performed in Schenectady, NY, 63 years after his first performance there.
- At 90, Marc Chagall became the first living artist to be exhibited at the Louvre Museum.
- At 87, Mary Baker Eddy founded the Christian Science Monitor
- At 84, W. Somerset Maughan wrote "Points of View."
- At 79, Asa Long became the oldest U.S. checker champion
- At 77, John Glenn became the oldest person to go into space.
- At 73, Larry King celebrated his 50th year in broadcasting.
- At 66, Noah Webster completed American Dictionary of English Language
- At 62, J. R. R. Tolkien published the first volume of the fantasy series, "Lord of the Rings."

14

# Travelling

# *Travelling*

**“Travel and change of place impart new vigor to the mind.” – Seneca**

## **Travel to Enrich Your Life**

One of the beautiful parts of retirement is having more time to actually enjoy life. This is your opportunity to improve your life by exploring and enjoying all the world has to offer. Now can be your time to enjoy more of the places you love or to visit new places and treasure new experiences.

Travel is one of the items on most people’s bucket list. As you think about your love and desire to travel, think about the different reasons and opportunities travel provides you - travelling to enjoy the wonders of nature, travelling to visit historical or biblical places, or to be enriched by the great works of art.

If you’re not sure where to begin planning your trip, sites like <http://www.boomertravelpatrol.com/> work specifically to help boomers and retirees and are filled with ideas and resources to help you start planning your next vacation or adventure.

## **Travel with Physically Active Groups**

If you love to travel and being active, you can explore our world while enjoying walking, hiking, biking or multi-sport activities.

You can travel your way, but you don’t need to plan your trip or go alone. Groups like Backroads Biking and Hiking ([backroads.org](http://backroads.org)) or Butterfield and Robinson ([www.butterfield.com](http://www.butterfield.com)) allow you to choose where you want to go and the level in which you want to participate, then they take care of the details to make it happen.

Worried that this might be a bit too adventurous? They have you covered, as there is always van support to accommodate your needs. If this longing for activity and adventure is calling you, go for it!

## **Travel to Every National Park**

Sometimes seemingly simple choices can have a profound impact on our lives. If you're looking to enjoy more peace, beauty, or wonder in your life, time in nature might be calling you. When you visit National Parks, you're not only enjoying the beauty and possibilities in nature, but you're caring for your mind, body, and soul with exercise and mindful activity. They have Senior Passes to all the parks for a lifetime fee of only \$10. <https://store.usgs.gov/pass/senior.html>

## **Take a World Cruise**

A cruise is a wonderful way to see the world while enjoying plenty of time for rest and relaxation. Want to make your journey even more meaningful? Record videos or write about your adventure, sharing top tips about each country and must visit places. You might even choose to write a blog of your journey as you travel, then publish your posts as a book after your trip.

## **Become a Tour Guide**

Have you travelled extensively to certain places or regions? Could you share your knowledge of these areas to help others save money, enjoy the finer points, or discover the best attractions? Too often, we tend to take our life experiences for granted, but your experience could really make a difference for others.

For example, when I took my Bestseller in a Weekend course, my partner had been on over 100 Disney vacations! She was able to use her knowledge and experience to write her book, *How to Save on the Disney Experience*, helping to make Disney vacations more magical, affordable, and fun for other families.

16

# Staying Healthy

# *Staying Healthy*

**“If we are creating ourselves all the time, then it is never too late to begin creating the bodies we want instead of the ones we mistakenly assume we are stuck with.” Deepak Chopra**

## **Do Something Each Day That Makes You Feel Healthy**

While we may have more time in retirement to be active, we need to choose to take care of our bodies and our health. What makes you feel healthy, vibrant, or at your best? Make time to take care of yourself each and every day. If it helps, you might choose to start a list of activities or choices, such as walking, biking, gardening, eating fresh fruits or vegetables, or cooking nutritious meals, that help you feel your best. Keep your list in a place you can come back to regularly and schedule time in your day for one or more of these life-affirming choices.

## **Stay Mentally Sharp**

Retirement doesn't mean you need to stop learning or growing. In fact, this can be a fabulous time to start learning about topics that have always interested you or to take on a new hobby or passion. You can look at your local library or college for courses, lectures, or workshops or even explore the world of learning online. You can find free academic courses on Khan Academy (<https://www.khanacademy.org/>) or learn a new language through Duolingo (<https://www.duolingo.com/>), while sites like Pinterest and YouTube have all kinds of creative project ideas and often helpful tutorials to get you started. If you're interested in more ways to keep your brain healthy, you can check out AARP's Staying Sharp, Your Brain, Your Journey - the Brain Health Revolution (<https://stayingsharp.aarp.org/>) and take the brain health assessment.

## **Learn Something New**

Tony Robbins talks about one of our basic needs is the need for growth, to keep learning throughout our lives. If you aren't growing, you are dying. Fortunately for us, so much has changed in our lifetimes, that there's always something new to learn about or explore.



## **Learn Something New - cont'd**

For example, just look at technology or social media. None of this existed when we were kids, and now our grandchildren are completely comfortable with computers, tablets, and smartphones! Technology and social media can be great ways to continue learning and growing while enjoying more time with our grandkids.

Is there a social media channel you'd like to learn more about? Snapchat allows you to have a 10-second video that you can share with your grandchildren. Allow yourself to follow your curiosity and enjoy this new world with a childlike sense of wonder.

## **Take Charge of Your Body's Wellness**

As we grow older, our bodies naturally change, but this doesn't mean we have to decline in health. The health of your body can be up to you. While we lose 10% muscle mass after the age of 30, we can resist this by choosing to exercise on a regular basis. Do aerobic exercise, strength training and endurance training to maximize your health.

Your age doesn't need to limit your activity or the possibilities for your life.

What activity do you love? What exercise can you commit to a beginning or continuing? Even better, see if you can exercise with a friend or loved ones. You'll enjoy the extra time together and will help hold each other accountable, so you both keep your commitment to staying active and healthy.

## **Become More Fit Mentally and Physically**

Learn new things. Go to seminars, lectures or take online classes. You can take up backpacking, writing or photography. Meditate and take the time to yourself. Nourish your mind, body and soul. Join book clubs, faith communities, bridge groups.

If you haven't taken care of yourself as you would like, now can be your time to step into the best shape of your life. What activities would you like to pursue? Not sure if you want to start out on your own?

## **Become More Fit Mentally and Physically - cont'd**

You can look at sites like Meetup.com to find local walking or activity groups in your area. You might even look for an outdoor playground for adults or look to start building one in your community with organizations like Greenfield's Outdoor Fitness (<http://www.gfoutdoorfitness.com/>) or Must Have Play (<http://pbdplaygrounds.com/>).

## **Walk the Appalachian Trail**

If you love hiking and nature, you might want to start exploring a magnificent trail such as the Appalachian. Don't think that your age is a barrier. I read where 80-year-old twin sisters, completed the 2,190-mile quest in 2016 after 14 years of breaking it into sections. They began hiking in their 60s.

Remember that big dreams can be brought to life with small steps, but you need to make the choice to start.

What's a goal that might challenge you physically? How can you start on that goal today? Get a tracker, like a pedometer or Fitbit. My husband and I are each other's accountability partner. We both want 10,000 steps each day so if one of us hasn't gotten there, the other supports and encourages by going with each other - adding to their steps too.

## **Participate in Competitions**

Participating in physical competitions can keep you healthy physically, mentally, and emotionally, as you make conscious choices about how you're going to live your life.

For example, my spin teacher is 61 and chooses to participate in Ironman contests all over the country. He teaches others how to compete in Ironman contests, triathlons, and bike contests as a way to challenge himself. He is determined to stay fit and show what is possible even at this age.

One of my girlfriends, 65, has participated in 12 of the Oklahoma City Memorial Marathons by walking and running.

Is there a competition you'd like to try? What's one small step you can take to get started? Do a 1-mile walk fun walk. Keep adding a mile or so. You will be amazed at what you can do. It feels so good to sign up and show up with the crowds.

19

# Volunteering

# *Volunteering*

**“Doing nothing for others is the undoing of ourselves.” Horace Mann**

## **Volunteer to Make a Difference**

When we come to this point in our lives, many of us start thinking of our legacies, what we'll be remembered for, and the difference we've made with our lives. Now is a wonderful time to focus on causes that matter to you and volunteering is a powerful way to make a difference in the lives of others.

Jimmy Carter at 92, is still working with his non-profit, The Carter Center, which “wages peace,” “fights disease” and “builds hope” throughout the world.

Need help finding opportunities to volunteer? Sites like Volunteer Match (<https://www.volunteermatch.org/>) and Create the Good (<http://createthegood.org/volunteer-search>) allow you to search for opportunities in your area that support causes you care about. There are even some opportunities you can do from home!

## **Volunteer to Stay Sharp**

While we traditionally think of volunteering as a way to help others, the truth is that volunteering has benefits for you as well. Share your talents and time with groups that matter to you. Look for opportunities in your local library, schools, or hospitals to share your gifts and help others. You might be able to teach English as a second language at your library, be a docent at a local museum, or help at a local food bank. Think of your strengths and how you most like to help, then look for opportunities where your skills meet the needs of others.

## **Choose Volunteer Vacations**

Find an area of the world where you would like to travel while making an impact and a difference. There are numerous groups depending on your needs and places of interest. If you're not sure where to start, Volunteer Forever (<https://www.volunteerforever.com/>) or Global Volunteers (<https://globalvolunteers.org/>) are two great places to start.

Serve the needs of others, and you will be fulfilled. Your life becomes meaningful.

# Summary

The beliefs you hold about retirement and aging can be either empowering or detrimental to the choices and way you live this next chapter.

It's why it was important for me to create this ebook. I want you to see some different possibilities.

I want you to know no matter your age; you can still make your life meaningful.

I hope these ideas spark some curiosity, fuel some desire to dig deeper and encourage you to live healthy, vibrant and fulfilled in retirement.

I'd love to help you.

Sign up for:

- My weekly blog - [dottiehager.com](http://dottiehager.com).
- My Facebook page - [www.facebook.com/dottiehagercoach](http://www.facebook.com/dottiehagercoach)
- Check out my online course - Thriving in unRetirement - helps you discover what to do with this time of your life and create your legacy to live healthy, vibrant and fulfilled. Go to my website [dottiehager.com](http://dottiehager.com), [live.thrivinginunretirement.com](http://live.thrivinginunretirement.com) to find out more.
- A Complimentary Coaching Session to help you gain the clarity and focus of what's possible for you during these next decades

Committed to Thriving,

Dr. Dottie Hager

