

YOU: PART TWO

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Thriving in the second half of your life

By

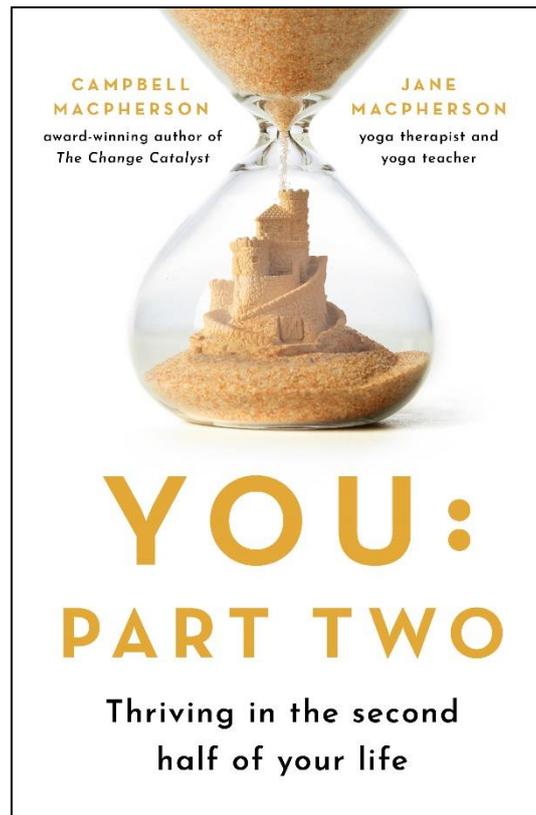
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The Introduction



little, brown
BOOK GROUP

Introduction

Welcome to Part Two.

It promises to be quite a ride. We Part Two-ers can expect to live longer than previous generations and have vitality to spare. We are setting off on an exciting new chapter; full of change, possibly even meaning, and yet so many of us simply do not know who to trust when it comes to advice on thriving in the second half of our lives.

If the thought of consulting a ‘life coach’ right now leaves you a little cold, even if you can’t quite articulate why, and yet you could do with more than the purely financial guidance you receive from your financial adviser – this book is for you.

It is designed to be the start of a discussion about your Part Two and by the time you have finished reading, we hope you feel it has not only been helpful and informative but also entertaining, because very little worthwhile in life is worth doing without a chuckle or three.

The book is a genuine husband and wife collaboration. Jane was the content director of *You: Part Two*, while I, Campbell, was the chief scribe. As well as collaborating on content throughout, Jane’s other critical role was to make sure the book didn’t become a ‘man in his fifties writes about (not) retiring’ tome.

The idea for the book came to me a little later than it should have, to be honest: I had already well and truly embarked on my second half adventure. The book’s genesis was the event of fifty-fifth birthday. On that day, an invisible switch in cyberspace was flicked and an entire army of cyber-marketing sleeper bots sprang into action to mark the occasion. My computer and phone were suddenly abuzz with pension companies wanting me to transfer my pension or pensions into one of theirs or to alert me that I could now start to draw down funds from my pension savings or enticing me to calculate how much money I needed to ‘retire’, whatever that word actually means - a subject we will delve into several times throughout the book. Some investment firms invited me to ponder whether a quarter of a million, half a million or a million would be enough for me to live on. I didn’t click any of them; I sensed I wasn’t going to like the answer. Ads for Viagra and Tena Men adult diapers seemed to pop up out of nowhere. One email asked me if I wanted to subscribe to a magazine I had previously never heard of called *The Oldie*. I have since discovered it is excellent: ‘a light-hearted alternative to a press obsessed with youth and celebrity’. But I digress.

The images I was being presented with, especially from financial services firms, were visions of white-haired, wistful couples sitting on benches overlooking the ocean. I presumed they were waiting for nurse to come and collect them. Or it was of ruddy-cheeked ‘grey hairs and no hairs’ happily

tending to their gardens, beaming up at the camera from their InSassy Garden Kneeling Pads. Or impossibly perfect, air-brushed, three-generation Californian families all slim, fit and tanned with perfect teeth, perfect hair and everyone from grandma to grandkids dressed head to toe in white. Even one company's image of a sixty-something on a Harley made me cross. I can't explain why. At least that particular firm had identified the issue and was trying its best.

In the game of life, marketing directors across the globe seemed to have moved me to a part of the board marked 'old and irrelevant'. They were politely informing me that my time was up, that it was time to bring my pedalo in from the middle of the lake and let the young'uns get on with things from here. You've tried your best. Better luck next time.

I was incensed!

In terms of my career, I was only just getting going. After thirty-seven plus years in business, I had finally worked out which way was up, what I was good at and what I could now stop pretending I would ever be any good at. I was still the same person I had been a few decades earlier, but now I had skills, knowledge and experience that had taken time to acquire. I had recently begun an exciting new chapter: restarting my consultancy and publishing my very first book with a global publisher, which even won an award. I had recently returned from giving a keynote speech at a client's conference in Vegas and was about to hop on a plane to do the same thing in Singapore. This was my time.

In fact, it was our time. The kids had left home. Jane's yoga business was blossoming, and she was planning her next round of yoga retreats in Mallorca, Kerala and Marrakech. We were both well and very happy together. Don't talk to us about taking a back seat.

A few months later, I saw the image that would spur me into action on an enormous billboard within the spotlessly clean, futuristic labyrinth that is Zurich airport. It was an advertisement for UBS Private Banking: a photograph of a fit, tanned, good-looking and confident silver-haired man in his sixties at the helm of his yacht. He was squinting slightly into the wind; in control, vital and full of life with a long, healthy future ahead of him. The ad asked me in gigantic letters: 'Is 60 the new 40?' and then in smaller font: 'What does that change? Do I have the right plan?'

'That's how they should be marketing to us,' I said out loud, much to the surprise of the lady in front of me on the escalator.

While the idea for the book had occurred to me a few months earlier, this image strengthened my resolve to do it. That evening, I started to map it out. The next month I was lucky enough to secure the services of literary agent extraordinaire, Jonathan Hayden, and pitched the idea to him. He loved it. Once it was in a shape for Jonathan to pitch to publishers, Hachette fell in love with it, too.

But when I showed Jane the UBS ad that had inspired me, she shuddered. ‘I really don’t like “60 is the new 40”,’ she declared. ‘It’s so trite. And it is so male. And I can see why you like that image, but it does nothing for me. But then, it isn’t aimed at me. UBS obviously decided that wealthy men are its target audience. Women wouldn’t even notice that ad.’

She was only just warming up.

‘You know, to women, all “60 is the new 40” says is that younger is better. Looking younger is better. Being younger is better. It is used by advertisers to tell us that if we dress a certain way, if we exercise in a certain way, if we eat certain foods or if we use certain ‘anti-ageing’ beauty products, and don’t get me started on “anti-ageing” beauty products, then we can turn back the clock. The phrase is an insult to sixty-year-old women. It’s not about being young again; that’s impossible. Ageing is fine. We just want to age well. That incredible lady I met in Peru had the right attitude. Age is just a number and the number is not important.’

The ad obviously triggered something in Jane too!

It was an invaluable ‘men are from Mars; women are from Venus’ moment that proved why husband-wife collaboration on this book was so crucial. To me, ‘60 is the new 40’ spoke of vitality and a longer life ahead. To Jane, it spoke of an obsession with youth and age. I had never even thought about it that way.

We wanted this book to appeal to everyone - men, women, career people, people without careers, parents, entrepreneurs, leaders, managers, workers, painters, artists, musicians, doctors, nurses, carers ... anyone who is looking to make the transition to their particular Part Two.

It had to be thought-provoking yet practical. Obviously, we need to address the financial aspects of the next phase, but there is so much more to life than money. Besides, money is no guarantee of happiness, vitality or ‘success’. Many people with buckets of cash have difficulty finding their feet after their self-defining full-time career has come to its natural conclusion.

We also had to confront the other pandemic that runs rampant through our Western societies: ageism – and the best way to vaccinate ourselves against it is attitude. The wrong attitude can not only make life miserable; as we will explore, it can shorten it considerably.

We also need to discuss ways to extend our prime, because living longer is not good enough. We need to live well for longer.

Part One of the book, ‘This is our time’, explores all of these elements of living well in our second half, from attitude to ageism to making this prime time last as long as possible.

Part Two of the book is all about change, as this is the time of our lives when almost everything seems to be changing or is about to change. We are entering a phase when multiple life-altering changes will all be happening at the same time - at work, at home and within - and sometimes we need help to see these changes as the opportunities that they are.

We compare the menopause with the much paler male mid-life crisis that a friend of ours once labelled 'menoporsche'. We discuss how so many of our relationships are changing: our relationships with our partners, our parents and our children are all entering new phases. We are the sandwich generation. Our kids are returning to roost, finding it tough to get on the first rungs of either the career or housing ladders, and our parents are, generally, living longer.

But Part Two of the book doesn't merely talk about *coping* with change, it provides you with proven, tried and trusted techniques for *embracing* it, drawing from my decades of helping business leaders to lead sustainable change, and our joint experience in helping individuals to cope with and embrace personal change. I run workshops, webinars and online courses with employees on the subject based on my second book, *The Power to Change* (Kogan Page 2020). Jane helps her one-on-one yoga therapy and private yoga clients to cope with and accept change in an even more powerful way; and the topic is the ever-present, subtle sub-text that runs through every one of her classes, workshops and retreats.

We obviously had to talk about the word I try my best to avoid saying out loud: 'retirement'. So, we kick off Part Three, 'Rethinking the "R word"', with a discussion about how an increasing number of us are redefining the concept completely. 'Retirement' no longer means either stopping or fading relevance. In fact, as we shall see, the traditional concept of retirement can be bad for your health, even life-shortening! For many, *not* retiring is a financial necessity, for others it is a choice. For more than a few of us, it is a little bit of both.

More of us are continuing to work deeper into our second half than ever before. More of us are changing jobs, even careers, later in life – sometimes several times. More of us are becoming self-employed - through redundancy, personal choice or both. An increasing number of us would like to start our own business, but we are hesitant to take the plunge. Part Three explores all of these topics, including why older workers are invaluable, the fact that older entrepreneurs are more successful and how to start your own business. We have also included some stories and tips from a few second half entrepreneurs.

Part Four is about an issue that the whole world needs to come to terms with, and the majority of us will need to address in some shape or form: the challenge of finding and funding aged care – for our parents and perhaps one day for each other or ourselves (gulp).

Of course, we all need to fund our second half, so Part Five of the book is a collection of observations on the subject of money from someone who has been working in and with the financial services industry for much of the last thirty years. The purpose of the section is to de-mystify the world of financial services and money as much as possible. We discuss financial planning for the second half in the chapter called 'And then a miracle happens'. We talk about pensions and the lack of them for many of the post-Boomer generations. I suggest keeping things simple, mixing it up, not panicking, paying attention to fees and finding an adviser you trust. We end the Money section exploring why so many financial services firms have got it so wrong in the past and an introduction to a few of the firms that I have admired after three decades of hovering around the industry.

In Part Six, we come back to you: your purpose, your goals, your strengths, your weaknesses, your opportunities and, if you wish, your plan for a simply sublime second half.

This book is designed to help you to pause and reflect; to help you determine what you want from your next act and to start to make it happen.

We hope it is valuable. We hope it contains more than a few useful nuggets of insight for you as you think about your Part Two.

But most of all, we hope you enjoy it.

Campbell and Jane.