

# CHANGING LIFE OPTIONS: UNCOVERING THE RICHES OF THE THIRD AGE

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*The Longevity Revolution has not only given Americans the equivalent of a 30-year life bonus, it has changed the structure of the life course. A new period emerging in the middle of life – The Third Age – provides unexpected opportunities and challenges for individuals, society, and Lifelong Learning programs. The author reports on significant findings from 20 years of research, using longitudinal studies, of people who have been creatively redesigning their lives in the Third Age, making it an era of fulfillment. These people have been transforming aging during their 50s, 60s, and 70s. Instead of following the decrement model of aging, their lives have moved in new directions with personal growth and renewal. The author describes the Six Principles of second growth reported in his last book; he then explains and illustrates key findings in his next book. All of the people in the latter have been redefining retirement. Two key ideas emerging from their lives are: Third Age Careers and Third Age Life Portfolios. While usual retirement has meant not working, these people have continued working, but have redefined it to express a new identity and sense of purpose. They have also organized in life portfolios a complex array of diverse interests – work and play, family and friends, self-care and community service, and learning. Lifelong Learning programs are challenged to design experiences that fit this new view of aging. They can help their Third Age students discover the potential for second growth and provide a supportive community to facilitate their development and potential contributions to society and the future.-*

## **A New Structure in the Life Course**

The context for Lifelong Learning programs is changing, presenting us with both opportunities and challenges that are new in human development. A change in the structure of the life course has been emerging as a consequence of rising human life expectancy. And that rise is one of the most amazing facts in modern history. During the 20<sup>th</sup> century most developed

nations experienced a *Longevity Revolution*. In the United States the average life expectancy increased from 47.3 in 1900 to 77.5 in 2000. (Treas, 1995) In personal terms this increase has meant the equivalent of a 30-year life bonus. If you've had higher education and take good care of yourself, the chance of living to 90 or even 100 is becoming a realistic possibility. For the first time in history the oldest cohorts of people have been growing faster than younger cohorts. In the United States today there are three million people over 85; in forty years there will be thirty million. Centenarians are growing even faster. In 1965 there were 3,000; at 2000 there were 70,000. The US census has forecast that by 2050 there could be over 2 million centenarians, all of whom are alive now. As my colleague Dr. Wally Bortz says in one of his books, we should DARE TO BE 100. (Bortz, 1996) We have an unprecedented gift of life – many more years to live than we ever dreamed of or prepared for.

A major question for individuals, institutions, and societies is: what will we do with these extra years? If we follow the usual decrement model of aging, the extra time could be spent experiencing decline, degeneration, disabilities, debilitation, disease, dependency, deterioration, and decrepitude - the dreadful D words that have defined usual aging up until now. But suppose individuals change course in midlife and insert that bonus into the middle of their lives, rather than saving it until the end. In fact we're already seeing that begin to happen, with some people experiencing vitality, growth, productivity, and greater satisfaction by delaying advanced aging with

personal skills of growth and renewal. They enjoy greater longevity often without debilitating disease and disabilities. People positively changing their lives after fifty are pushing us to redefine the second half of life and aging. (Sadler, 2004)

If we use a Four Age framework to interpret the life course, we see more clearly a change in structure, with new life options.

- The First Age. A time for growing up – Preparation.
- The Second Age. A time to establish ourselves – Achievement.
- The Third Age. A time to change course – Fulfillment.
- The Fourth Age. A time for integration – Completion.

Research has already shown how the Fourth Age can be redesigned by Successful Aging. (Rowe and Kahn, 1998; Baltes, 1990) Until recently the Third Age has usually denoted a time of retirement. I see it differently, as an age for fulfillment. This period, from roughly 50 to 75 or 80 years, has been taking on new dimensions. As I shall show later, it often entails redefining retirement. In twenty years of research, primarily using longitudinal studies, I have discovered that the Third Age presents us with new possibilities in the life course. This discovery is of great importance to individuals, our society, and lifelong learning programs.

### **Discovering Second Growth in the Third Age**

I began this research twenty years ago by interviewing about 200 people. As a student of human development, and having passed 50, I didn't

like what books and the media were telling me about middle age and aging. I decided to find out if others were experiencing something different from the prevailing decrement model. I began to meet some individuals who did not fit the typical pattern of middle age decline and midlife crisis. According to the conventional model that was prominent when I began my research, the life course follows a sigmoid curve, rising to a peak followed by decline. However, the several dozen people I eventually chose to study exhibited a different pattern, moving in new directions often before they reached a peak. They were changing course to move towards new peaks – not necessarily career peaks but *life peaks*. I have called the new trajectory in their life course *second growth*, a process of renewal that transforms aging in the Third Age. What I kept asking was: how to they do it? What is the “secret” of their unexpected growth? After years of personal interviews, questioning their experiences, behaviors, and intentions, then reflecting on the process, and applying a quantitative analysis of data, I discovered that they were applying six paradoxical principles. My last book described a twelve year process of individuals, mostly in their 50s. (Sadler, 2000) In the past eight years my co-author, Jim Krefft, and I have tracking individuals in their 60s and 70s, which is the focus in our recent book. (Sadler & Krefft, *tbp*) As they take charge of their lives to set a new course, we keep seeing these people applying six principles of growth and renewal.

## Six Principles of Second Growth

Second Growth differs from growth in earlier stages. It is non-linear and paradoxical. It begins as people start asking probing existential questions.

1. **Reflection and Risk Taking.** All of these people have been asking questions about their lives, the directions they'd taken and expect to take: What's most important now? What do I truly value? What do I want? What kind of future can I plan for? They initiate a process similar to what Ellen Langer has called *mindfulness*. (Langer, 1989) In addition to forming new attitudes and mental frameworks, they question *old scripts* of aging, especially negative stereotypes they want to avoid. While becoming more mindfully reflective, they also dare to take risks; they experiment and take on new challenges. To use the phrase made popular by Professor Csikszentmihalyi, they are putting more *flow* into their lives. (Csikszentmihalyi, 1990) A motto for initiating second growth could be: *flow to grow*.
2. **Realistic Optimism.** Most of them have experienced hardships, loss, and threats to life and self-development. They do not deny obstacles in their way; they have a mature, realistic perception of their lives. But they have an optimistic attitude. They learn to

build self-confidence and a positive, effective belief that they can realize their dreams.

- 3. Building a positive Third Age Identity.** The first two principles start the process, which eventually infuse this core principle and other areas of our lives. In the Second Age our identities are principally shaped by roles we play in various institutions – work, family, community. In the Third Age these people have begun to build a *post-institutional identity*, redefining themselves and success by focusing on a process of becoming a whole person. (Sadler, 2000, p 79ff) There is a shift from striving for achievement towards becoming. They turn inwards to get in touch with previously ignored or pushed-aside core aspects of their personalities, such as creativity, ideals and priority values, a youthful spirit, and desire to become a fully realized person. Often they uncover new talents and interests that lead them in directions often markedly different from previous paths. Some have said they are re-inventing themselves.

El, who left his job as a senior financial officer of a Fortune 500 company at the age of 48, was motivated to make a significant change because he was discovering latent creativity and a sense of purpose. During his 40s he had begun a hobby of

carving and became good at it. Showing his works, he began to bring home blue ribbons. He started to realize that a different lifestyle would enable him to tap the creativity that was stifled in his corporate life. After much reflection, he concluded that *my purpose is to become the person I can be, to realize my potential, and to share.* In the past 18 years, El has been putting more emphasis on sharing, because that is how he sees and values himself – as one who finds great satisfaction in giving to others, his community, and the environment.

While most aging studies have not yet focused on building a positive identity, Becca Levy and her colleagues at Yale recently reported that those who had a positive self-image in the aging process lived 7 ½ years longer than those who did not. (Levy, 2003) I can't claim that building a positive Third Age Identity will extend your life, but it is vitally important to your development and will surely increase the quality of your life experience.

4. **Redefining/Balancing Work and Play.** Contrary to what I expected to learn from people who were approaching retirement age, I found that work was becoming more, not less, important. But they redefine their work. Marty, a primary school teacher who was experiencing burnout at work in his late 50s, told me: *I*

*have learned that my work is not my job.* He eventually quit his job, but during his 60s he expanded his creative work, making stained glass and graphic designs, learning to prepare gourmet meals, and at 65 serving two years in the Peace Corps. In his 70s he has added to his work portfolio participating in Habitat for Humanity. At the same time, play was becoming more important to him. All these people illustrate the paradox of work and play - allowing more time for play and often infusing play into their new definition of work.

5. **Expanding Freedom, Deepening Intimacy.** In our 50s many of us experience a desire for an enlargement of personal freedom. Some report liberation from pressures for achievement, affluence, and recognition. Ken, a financial VP in a large university told me: *I've come to realize that the most important thing I can have now is greater freedom.* Trained to be a quantitatively focused executive, he was learning late in life the values of liberating education. While expanding the scope of his freedom to become the person he aspired to be, he has chosen to use his freedom to connect more deeply with others – his wife and adult children, close friends, colleagues, people in his community, and university students. The fifth paradoxical

principle of greater freedom and deeper intimacy has been apparent in most of the people whose lives I followed.

6. **Enlarging your Capacity to Care.** Like other studies, I have found an increase in the virtue of generativity, which Erikson, Vaillant and others have argued, is indispensable for healthy adaptation and growth in the middle years. (Erikson, 1963 and 1982; Vaillant, 2002) All of the people in my sample are in the process of becoming more caring. They have been increasing their capacity to care for more people, society, and earth. Paradoxically they have been learning at the same time to develop skills of self-care. This self-care has been hard for some of them, because we don't have an appropriate vocabulary to frame this virtue. Chuck, an Episcopal priest struggling to overcome his addiction to alcohol, said that the hardest thing he was learning to do was to care for himself: *It sounds selfish.* During his recovery he heard a voice from within saying: *You need to care for yourself.* This message was so difficult for him to enact, because he defined himself as a caretaker. Like the others, Chuck has been learning the art of creative balance, caring for himself and for others. I have seen how people in their 50s, 60s and 70s are embracing a paradox of healthy selfcare to increase their healthspan and quality of life while they also

enlarge and strengthen their care of others. Disciplined selfcare can sustain people's health and youthfulness. (Schneider, 2003)

These six principles constitute a heuristically valuable strategy for enhancing personal skills in the creative process of second growth in a new Third Age.

I have been heartened to see how people put these principles into practice. Four years ago a dozen business professionals from around the country formed a new enterprise, **The Center for Third Age Leadership**, to apply these principles to the work force. The Center has developed programs and specific skills for individuals, organizations, and personal coaches.

(Website: [www.thirdagecenter.com](http://www.thirdagecenter.com)) A colleague from the Center, Jim Krefft, and I have conducted more research and have just finished another book:

**CHANGING COURSE: THE CURE FOR A COMMON RETIREMENT.**

(Sadler & Krefft, *tbp*) In addition to six principles, two key ideas about sustaining growth by creatively designing a fulfilling Third Age have emerged from this research:

- 1) Designing Third Age Careers and
- 2) Building a Third Age Life Portfolio.

These two ideas also apply to the challenge of redefining retirement, which we have seen in virtually all those we have studied.

### **The Challenge of Retirement in the Longevity Revolution**

Retirement as an institution is relatively new. Most people couldn't afford to retire or didn't live long enough – or both. When institutionalized in

the 20<sup>th</sup> century it was seen as a fitting conclusion to a life of hard labor; this outlook was appropriate when the average life expectancy was about 65. But the concept has become out of touch with both the nature of work in the Information Age and the extension of human longevity. In their last book examining lives of people in the Fourth Age Erik and Joan Erikson concluded that retirement seemed to doom many people to a life of inertia and inactivity. (Erikson, E. and J., 1986) It also doesn't seem to promote the creative growth that we and other writers find to be possible in a new Third Age. (Cohen, 2000; Csikszentihalyi, 1996)

The people Jim and I have been interviewing have all said they do not like the idea of retirement. We didn't know that before the interviews. Carl, who left a VP bank position in his early 50s, told us: *Retire? That's what I do when I go to bed. That's not what I want – I want to wake up, to find new ways to reinvent myself.* At 65 he's into his fifth career. He left the bank because *its expectations of him did not fit the emerging expectations he had of himself.* He had wanted to concentrate not on increasing the bank's profits but on community service through nonprofits. After leaving the bank he developed a consulting firm; then he headed a nonprofit institution that links retired executives with aspiring entrepreneurs. Now he feels called to become a hospital chaplain, a career he has been pursuing through graduate school. His life course after 50 exemplifies what we have called Third Age Careers.

Vic, another VP of a large corporation told us: *When I left the company after 30 years, I didn't retire. I graduated, and that meant commencing to something totally new and different.* Several other people in our study have also redefined their retirement as graduation and commencement. Rebecca, a vibrant 75-year-old artist, said: *We don't use the R word in this house. What we're doing is so much more fulfilling and fun.* For 17 years she has been following her passion as an artist. At 58, having raised three children and served in her husband's mail order company as a merchandising manager for over 20 years, she felt it was time to devote herself to developing what she sensed was dormant creative potential. She took art courses and proceeded to develop a variety of artistic skills in several media. Visiting her home recently was like entering an exquisite art museum.

All these people have realized that retirement as usually conceived and practiced doesn't fit the person they chose to become in the second half of their lives. Many Baby Boomers are already indicating that they share that view. As Tom, a 53-year-old TV producer put it, *we Baby Boomers don't like the terms aging or retirement. As with so many other aspects of life, we'll be redefining those, too.* Since whatever we call retirement may extend 30 to 40 years, longer than our full time career, we need to prepare for this period in the life course as carefully and creatively as we did for our Second Age. Otherwise we can waste a massive amount of human resources.

## **Redefining work with Third Age Careers**

Until now retirement has meant *not working*. Even if they “take retirement” from their jobs, these pioneers have been searching for meaningful work. But it is work redefined to suit a growing self, not staying at the same job. At its best, their work is a passage to a new identity. Many have kept working for income, but not to the extent they did before 50 or 60. They have been designing Third Age Careers, often quite different from Second Age Careers, shaping their endeavors to express the person they aspire to become. Perhaps the best-known public example of such development is former President Jimmy Carter, whose careers since leaving the White House have surpassed the significance of his presidency. (Carter, 1998)

In looking at the prospects for work in the Information Age, and especially during the Third Age, the British business writer Charles Handy has said: *For the first time in history we have a chance to shape our work to suit the way we want to live instead of living to fit in with our work.* (Handy, 1990) To redefine work involves considerable mindful reflection. Many people are stuffed into jobs too small to allow for freedom, creativity, and growth. Even professions can become dull routines that stifle the spirit. More than half our sample left jobs. But as Ed, a professor of physical education and coach, put it, he didn't retire from his work, he retired to a new career that involved making his hobby of raising bees into a challenging endeavor

for greater meaning and profit. His new form of work contributes to his developing identity, providing a sense of meaning, purpose, and fun. Like many others, Ed has graduated from his university position and commenced a new productive lifestyle.

Woody, a former lawyer, then company president, and finally an entrepreneurial leader of an innovative inner city Outward Bound program, described his vision as one in which he strives *to make an interesting life*. Certainly his work was a way to make a living, especially as he and his wife raised their children. But in his 50s and 60s he felt freer to follow his deepest inclinations to build a fledgling public service company. In fact, like most others, he had been designing a **portfolio of work** that fits into his evolving life portfolio –

- working for pay,
- working for free (in volunteering),
- working for fun (in hobbies like photography and learning advanced computer technology),
- working with his family (especially to stay meaningfully connected with his adult daughters and grandkids), and
- learning (as in adjunct teaching, studying Chinese before visiting China, and scuba diving).

With twenty years of designing his Third Age career, Woody's life has exemplified a creative balance of work and play, freedom and engagement, doing and becoming.

There's no one right way to redefine work and retirement. But many people have been consciously developing Third Age Careers to suit the way they want to live. They are learning to make the important distinction between what Jim O'Toole refers to as *work/work* and *leisure/work*. (O'Toole, 2004) The former is work aimed at an extrinsic goal, whereas the latter is part of your personal development towards fulfillment. Susan, who left the corporate world and has developed a consulting business focusing on personal and organizational development, is freer in this career to express her core values. At 67 she's still not sure she will take retirement, but *I'm trying to live and do as much as I want now – so that my life already has those elements that I'm looking forward to in retirement*. Her work portfolio includes her consulting business, volunteering with several women's groups to promote women's leadership development, and with environmental organizations, and as a leader in her environmentally focused living community. Learning is another important element in her life design. She entered a graduate program and aims to receive a Ph.D. in Creation Spirituality by the time she's 70.

Most of these people have reduced the amount of time they invest in work. But a few have left retirement to take on new paid employment on a

full time basis. Dan, an insurance executive, has re-entered the corporate world. He decided to retire at 60 but hadn't the slightest idea what it would mean. The head of his insurance company realized the company needed his services to advise them on how to adapt to a totally different mission. So Dan took a new assignment, commuting to a different part of the country each week, and experiencing more freedom, fun, and challenge than he's ever had. Since he was given the opportunity to design his new work, he feels much freer from pressures to do what the company expects of him, freer to do what he believes is right for it and for his own development. His plan is to incorporate the best parts of his new career into an emerging plan to redefine a later retirement.

### **Designing a Third Age Life Portfolio**

For many people retirement is not a good experience. As one member in our study put it, *I tried a number of things, but I failed retirement; so I went out and got another job*. But in this failure, he learned to design a whole new way of living, not just working. All of the people Jim and I have interviewed have been creatively redefining this period for themselves. Eva, who had several successful professional careers, chose retirement at 60 only to find she didn't know what to do with it. Unlike her physician husband, who keeps working, but with a reduced schedule, she says *my biggest task is to find my way towards another way*. Like others in our study, Eva has tapped her creative potential to design a Third Age Life Portfolio to pursue a

variety of strong interests. *I have so many interests. The challenge is to give them the right amount of attention.* Eva's new way incorporates her previous professional careers as an actor, psychotherapist, teacher, and writer in new and different formats. She also spends more time gardening, writing poetry, developing spiritually, and sharing common interests with her husband, two grown children, grandchildren, and a wide circle of good friends. Asked what retirement means to her now, she said: it signifies *a period of creativity.* Like other studies of creative people in the second half of life, we see the lives of people like Eva becoming more complex. (Csikszentmihalyi, 1996; Cohen, 2000) Their second growth consists of organized complexity.

Similar to building a financial portfolio, these people create a Life Portfolio by diversifying their personal investments: creativity, work, play, love, service, learning, community, selfcare, and spirituality. A Third Age Life Portfolio might have the following components:

- Redefined work – Third Age Careers for pay and for free
- Redefined play – hobbies, creative expression, leisure activities
- Family relationships – marriage, parents, children, grandchildren
- Friends – new and old; neighbors; mentees
- Service – community; politics; environment
- Selfcare – health; spirituality
- Learning – self-discovery, new information, and new application.

Another example of a person designing a Life Portfolio is Ted, a landscape architect, who in my last book told a story of a dramatic transformation at 50. In his 40s he had been in professional overdrive, working 100 hours a week. (Sadler, 2000; chapter eight) The result was that he was in danger of losing his health, his second marriage, and his happiness. Invited to go on an Outward Bound course at 48, he had a chance to engage in serious reflection and self-discovery. He realized that this life was *out of whack*; he resolved to reorganize around four main points. He committed to achieving balance between 1) his professional work, 2) his marriage and family, 3) community service, and 4) self-care. Interviewing him at 55, he manifested a healthy, balanced life. Ironically, his work flourished with this new commitment. He and his wife had developed a “perfect” marriage; and his relationship with his three children greatly improved. Ted also became involved in several environmental groups, particularly those focusing on his adopted state of Maine. Self-care became another priority; by 60 he declared that he was in the best physical shape since his 20s.

Interviewing him during his 60s, he reported this to be the best time of his life. Ted had no plans for retirement; he wanted his life to keep flowing as it was. But at 65, as he saw colleagues leaving the firm for full time retirement, Ted started to rethink his life course. He had previously drawn for me a design of the flow of his life, a river with many tributaries. Work was an important one; he loves what he does and saw no reason to stop doing it.

But other interests claimed his attention. He amplified his four-point design with a full-fledged life portfolio.

The first and only one to do so in his firm, Ted negotiated a half-time position, so that he can continue to contribute his creative talents to the firm and provide mentoring to younger architects. He finds that he is able to do what he loves, and avoids the politics and less creative aspects of full engagement in the firm. In designing beautiful spaces, Ted's passion also led him into several nonprofit organizations. He contributes to several institutions serving urban renewal and the environment. In addition he has started a career teaching short courses in universities around the country. At 70 he has several Third Age careers, all of which challenge and satisfy him: architect, teacher, mentor, urban planner, environmentalist, and volunteer. *This new situation actually feels like a promotion. I love what I'm doing* he recently told me.

Play has become another important ingredient in his life. In his 50s play meant mostly sports – golf and tennis with friends, sailing and skiing with his wife. In his mid 60s Ted had a hip replacement and had to change his sport regimen. He still golfs, but he and his wife have shared a new passion, training and running sled dogs in winter through the Maine woods near their home. They still ski together, but stay off Black Diamond runs. But a big change has been his devotion to drawing and painting. He and his wife also share this interest. To celebrate their 33rd anniversary, they spent three

days painting on the artistic island of Mohegan. A more flexible work schedule has allowed him more time for new forms of play. It also allows him to continue to take good care of himself: almost daily exercise, outdoor activities with his wife, and careful eating. He recently lost fifteen pounds at his doctor's suggestion. Ted's four-point design has been working well for twenty years.

Like most of the others in our studies, Ted has invested more of himself in his marriage and family. As a way of renewing and strengthening their marriage nearly twenty years ago, they began to plan a dream home on the coast of Maine. They bought land, camped on it for several years to understand its distinct environment, then designed and built together this new home, which was their destination on most weekends and vacation times. When Ted reduced his work schedule at the firm, they made it their primary home. It is large enough to accommodate their growing family on weekends; three married children and spouses, and eight grandchildren often fill it. It is also a home to close friends. Nurturing relationships of family and friends has become an important part of his portfolio life. The rich design of his life is but one illustration of a new possibility for the second half of life.

## **Conclusion**

My co-author and I have a metaphor for designing the second half of life with a Third Age Life Portfolio. At the base of the Rockies in Colorado runs a river the Indians named Eagle River. With its many tributaries it is

shaped like an eagle's wing. The portfolios of these people resemble this river. The flow of their lives courses through new forms of growth, work, play and creativity, marriage and family, community service, friendships, spirituality, self-care, and learning. Growing older does not need to proceed downhill. Second growth can lift us to new heights. As the title of our new book suggests, we can change course in the second half of life so that our life flows in many directions simultaneously. That is how the Third Age becomes an era of fulfillment.

Marc Freedman (Freedman, 1999) once wrote that the Third Age is a season in search of a purpose. It used to be an era for retirement; through our research we have come to see it as an era for extended self-realization. Like many prominent researchers, we believe that how we age is determined not so much by our genes but by how we live. New life options are before us, which include an opportunity for second growth if we plan for it.

A crucial element in Third Age planning involves a deep commitment to lifelong learning. All of the people whose lives illustrate growth and renewal have been committed learners. They have been learning more about themselves, about opportunities and challenges, about new areas they have not previously had the time to explore, and new skills. Their learning has not been just mental stimulation with an accumulation of information. Strategic learning includes gathering information, interpreting it, and then applying learning to new behaviors. (Garvin, 2000) These people model strategic

learning; they are acquiring knowledge, interpreting it, and applying it to how they work and play and live. This new view of aging offers a powerful perspective to programs for lifelong learning. Students enrolling in Osher Lifelong Learning Institutes can do much more than fill time by taking courses. They can engage in strategic learning that leads to personal growth and rejuvenation; and they can learn ways to make contributions to communities and the future. Osher Lifelong Learning Institutes can help their students take advantage of the opportunities and challenges in the Third Age by educating them into new discoveries about the second half of life, facilitating learning to redefine retirement, and providing a supportive community that supports strategic learning and their continued growth.

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