three quarter time



Overview of
Series 1
weekly podcasts
by Petra
Taylor-Smith

10 Lifestyle topics of interest to 'Over 50s Health and Happiness' Seekers



'MAKE IT COUNT'

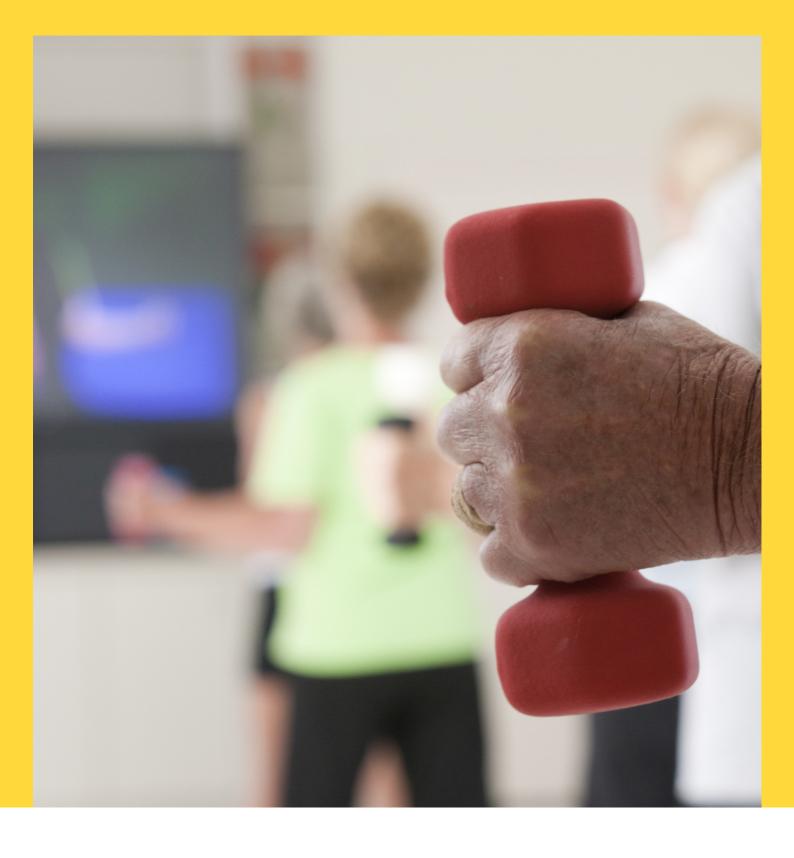


Happiness



Happiness

- Happiness is a very personal and individual concept.
- People experience happiness in different ways.
- Life is too short to be unhappy.
- Positive mindset and/or state of mind are important.
- 'Planned' and 'spontaneous' acts optimise happiness.
- Giving and gratitude are valued.
- You can't beat smiling and laughing for a 'whole body' happiness experience.
- An 'awe' and/or 'nature-filled' fix can heighten happiness.
- Exercise and movement support happiness.
- Try purposeful 'passion-filled' work.
- Undertake soulful activities.
- Relationships and connectedness enhance three wellbeing.



Valuing your Health

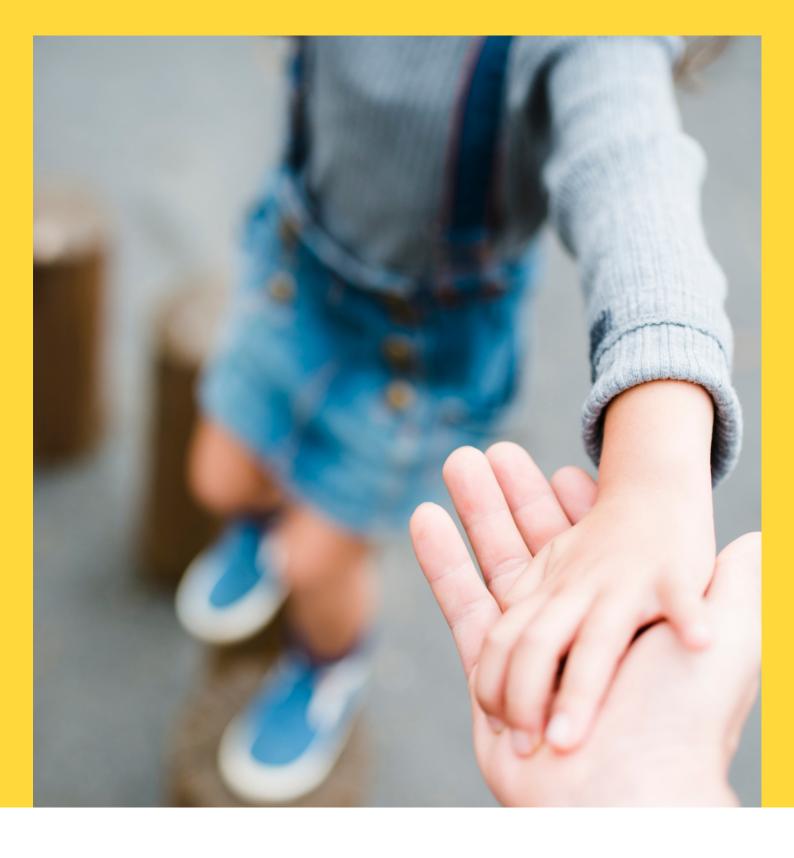


Valuing your Health

- Women's and men's health priorities have similarities and differences.
- Increased risk of cancer, cardiovascular disease, diabetes, oral health problems, arthritis, joint and skin conditions, mental/emotional problems including dementia, as we age.
- 'The Blue Zones' in the world (greatest longevity) value moving naturally, having a positive outlook, eating wisely and experiencing a sense of belonging.
- Good health should be prioritised as it is more important than wealth.
- Nutrition and lifestyle are key to increasing likelihood of a healthy, long life.
- Health incorporates areas of mind, body and spirit which are all interconnected.
- Belief, habits and self-talk are inter-related and influence long term change.
- Regular, pro-active health checks and assessments from age 50 are beneficial.
- Consider family history as genetics play a part in potential health risks.
- Dementia prevention through good general health, mental alertness and social and physical activity, is advisable..

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• Education and awareness provide good 'food for thought'.



Parenting



Parenting

- Parenting is one of the most important undertakings anyone can experience.
- Parenting changes as your children age but it is a lifelong commitment, and it's importance shouldn't be understated.
- Parenting habits have changed with the times.
- Challenges for parents Over 50 include financial, physical, emotional and social changes.
- Influences outside of the home impact largely on a young person's development and in turn, affect parenting.
- Setting an example or modelling, are great parenting techniques that demonstrate authenticity and transparency.
- A supportive parent is a great advocate who builds their child's self-belief and confidence to undertake life's challenges.
- Consistent, conservative, caring habits and some rules, provide a strong framework for parenting.
- Positive parenting techniques eg.unconditional love, respect and the demonstration of great communication, will always bear fruit.
- Parents are always learning and adapting and your life and the lives of those you parent, will be the richer if you are open minded and flexible, at times.



Following your Passions



Following your Passions

- It's a benefit to follow your passion/s.
- Passions for everyone vary and impact on our lives differently, depending on their nature.
- Some passions are topic focussed (eg. history) whilst others are activity focussed (eg. tennis).
- Discovering new passions is a great idea, as is rekindling ones from the past.
- Igniting passions can bring you closer to likeminded people.
- Passions in life can influence your career path and offer opportunities for work/life balance.
- There are endless benefits to general wellness as you mature and follow your passion/s.

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Career



Career

- Some work in one career throughout their lifetime, whilst others pursue many different working fields.
- Skills, knowledge and experience are transferrable and working in/at different jobs is a lot easier now than ever in the past.
- There are many considerations when posing a career change, such as financial, personal/relationships, timing, pre-requisites, etc.
- If you want a mid-life career change, consider working
 with your passions and weigh up your best options for
 minimising risk; connect with someone who can support
 you, eg. a coach; work in old and new jobs
 simultaneously/consecutively if possible before finalising
 your decision; challenge yourself and work smarter rather
 than harder, eg. using technology.
- Use your career to expand your mind and body and improve your health and happiness, if possible.
- If/when you choose to change career, possibly break it into stages or 'chunks' to allow for smooth transition and greater potential for success.
- 'Mindset' impacts everything, so focus on all the positive three aspects to your decision related to career.



Semi-retirement and Retirement



Semi-retirement and Retirement

- It's important to consider how you'd like to live in semi-retirement or retirement.
- These days you have opportunities to continue working well into your senior years.
- Tailoring your working life to suit your personal circumstances is encouraged in mid-life, eg. working part-time, becoming selfemployed, establishing a flexible work arrangement, etc.
- ASIC Money Smart website is one of many useful websites for helping determine your superannuation needs and independent financial advice is also recommended.
- TTR (transition to retirement) is a pension you can arrange during semi-retirement.
- You can access your superannuation from the age of 55-65 years, onwards.
- Planning for retirement is very advantageous so you can live comfortably.
- A Will and Enduring Power of Attorney (EPOA) are vital considerations.
- You can spend a long time in retirement, given current mortality rates.
- Most people need between 66 and 88% of their pre-retirement income to sustain their current quality of life in semi or full retirement.
- You may become eligible for a government pension around the age of 65-66 years of age.
- True wellbeing in retirement encompasses life purpose, good
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 health and happiness, physical activity and social connectedness. quarter
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Superannuation



Superannuation

- Superannuation is compulsory and is contributed to by employees and employers over their working life.
- You can access superannuation from your preservation day which is usually at age 65.
- Every individual chooses where they wish to invest for their retirement and the three main options include Industry Super, Retail Super and Self-Managed Super.
- You should consider investments, fees, insurance, tax, contributions and death.
- Make sure that your superannuation includes investments that are diversified across different asset classes both Australian and International, no matter whether you want an aggressive or conservative portfolio.
- If you haven't got enough in superannuation then there are many ways to still build it up from now.
- A strategy called TTR (transition to retirement) is worth considering as part of accessing some of your super funds from age 60.
- The simple principle of 'compounding' has a huge impact on your superannuation (ie. time in the market rather than timing the market).
- Learning information and implementing an action plan, really helps in understanding super.
- There is so much choice when it comes to financing retirement and finding the right superannuation fund or investment options for you.

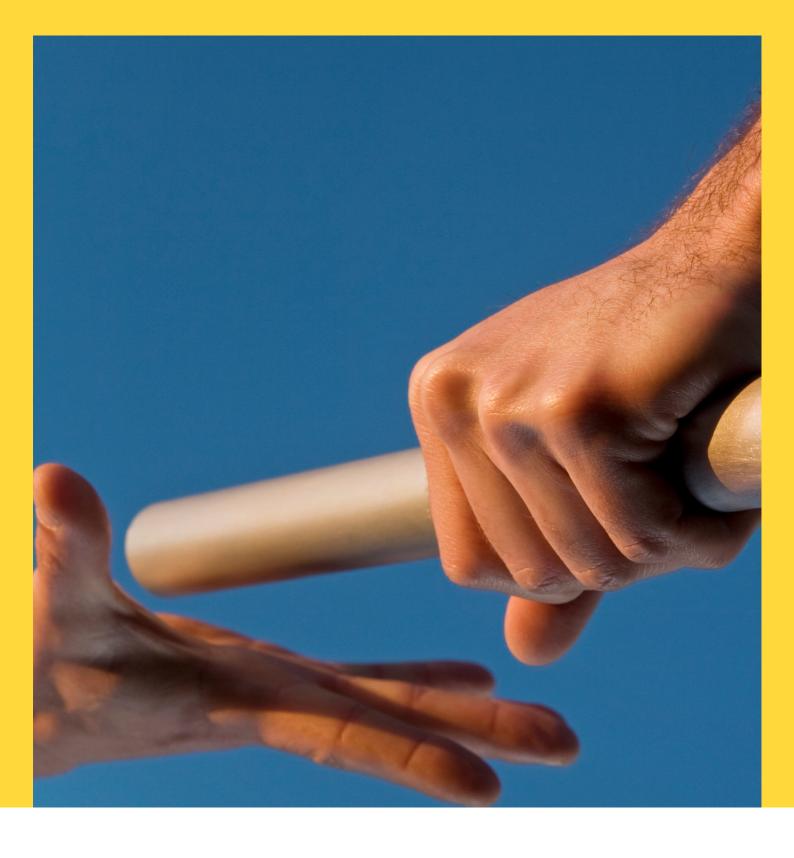


Education



Education

- Education (or learning) is part of every human existence.
- Lifelong learning goes on throughout your life.
- Education is an enlightening experience usually associated with receiving or giving systematic instruction.
- In Australia, children are entitled to free public education between the ages of 6 and 16.
- There are some correlations between education and levels of good health and happiness.
- Adult learning can lead to wonderful new 'life opportunities'.
- You can enrol for mature age entry into tertiary institutions from 21 y.o.
- These days you can participate in many online courses from the comfort of your own home.
- Study skills are a requirement for successful learning.
- It's never too late to start learning something three quarter new.

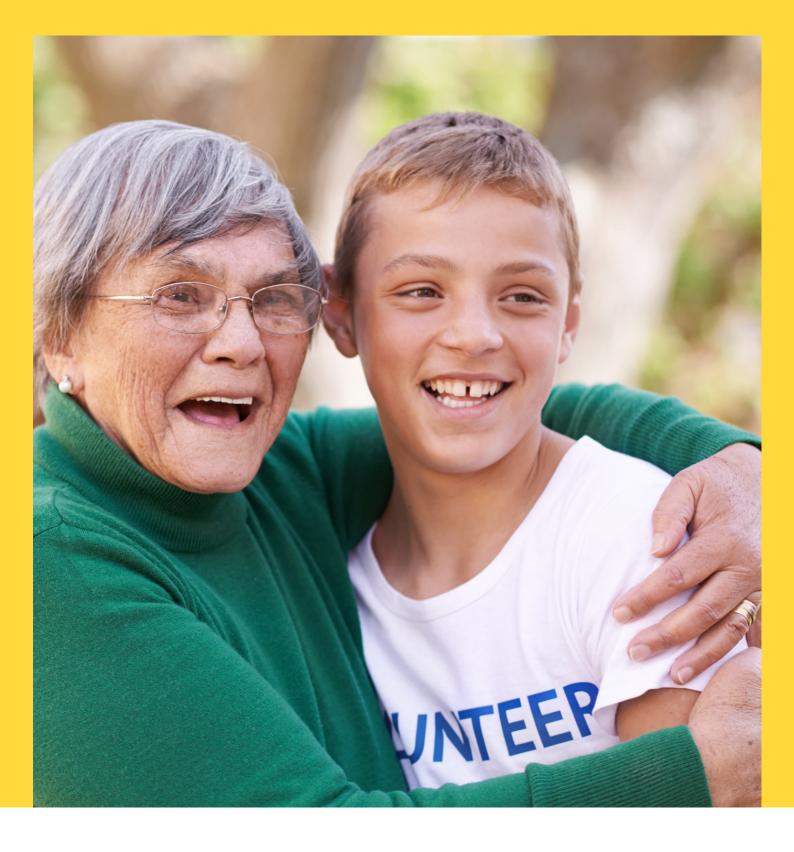


Legacy



Legacy

- A legacy involves what you leave behind when you pass away.
- Legacy includes that which you wish to be remembered for.
- Your power, purpose and passion in life help determine a 'life word' and potential legacy.
- Legacy is about our relationship with others, especially those who remain after us.
- Be the best that you can be and bring out the best in others.
- It's not necessary to do 'big' things but lots of 'little' things that make an impact.
- 'Live every day as if it's your last'.
- 'Make it Count' at home, in your community, at your workplace, everywhere.
- Consider your mission in life and attach meaning to it and live it with zest and focus.
- After you're gone, what do you want people to say and think about you?
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'Giving Back' and 'Paying it Forward'



'Giving Back' and 'Paying it Forward'

- 'Giving Back' is generally defined as volunteering in a capacity that involves donating time, and/or money or material goods, to an organisation, group or individual.
- 'Paying it Forward' is more individualised, random and anonymous. It is when the recipient of a kind act then goes and performs a separate kind act for someone else.
- Both 'Giving Back' and 'Paying it Forward' are considered altruistic behaviour because they benefit another individual at a cost to yourself.
- 'Giving back' by means of volunteering and offering your service via your talents, etc. is something everyone can do at some point in their life.
- There are mental health benefits of 'giving back'.
- 'Pay it Forward' has been the theme of books, films and there's even a 'Pay it Forward' day each year which began here in Australia from 2007.
- These practices make other people's lives better as well as your own.
- It is possible to suffer from compassion fatigue if you give 'too much' to others and not enough to yourself.
- Compassionate love is one aspect to human nature but unfortunately there are people who can't feel compassion.
- Research proves that the more help a person receives, the more likely that person is to help someone else, and that helping others will make it more likely that they themselves will receive help three

SERIES 1 PODCASTS

- 1) Happiness
- 2) Valuing your Health
- 3) Parenting
- 4) Following your Passions
- 5) Career
- 6) Retirement and Semi-retirement
- 7) Superannuation
- 8) Education
- 9) Legacy
- 10) 'Giving Back' and 'Paying it Forward'

** QR CODES FOR EACH TOPIC
WILL LINK YOU TO THE RELEVANT
30 MINUTE PODCAST **
(Early July to Mid September 2022)