

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**

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# 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 wellbeing.

*three  
quarter  
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**Valuing your Health**

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# 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..
- Education and awareness provide good 'food for thought'.



# Parenting

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# 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**

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# 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 like-minded 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.



**Career**

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# 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 aspects to your decision related to career.



# **Semi-retirement and Retirement**

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# 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 self-employed, 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 health and happiness, physical activity and social connectedness.



# Superannuation

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# 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

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# 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 new.



**Legacy**

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# 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?



**‘Giving Back’ and  
‘Paying it Forward’**

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# '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

# 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)**