

## **My Personal Journey into the Third Quarter of Life**

I used to be an insurance agency owner and financial planner, but at a point in my life my clients' lives became of greater interest to me than was their money. Many were captives of their money and possessions and some had far more money than they would ever need, but they couldn't create dreams of a better world that could be empowered by their wealth and leadership. They had been holding onto their money and their current ways of living for too long.

Then I realized that there was a question of meaning in my own life, as Peggy Lee sings in her song, "Is That All There Is?" Although I had received awards for the "outstanding this or that" in my business and community life, the question that kept coming up was "Is there something more in my life in which I could use the unique gifts that I suspected I had? Was there something more calling me?" I had the same wife, children, and home, but there had been a shift within me and I was in transition. To test the waters, I arranged a once-a-week, five-month part-time internship with an outplacement firm where I found I could help its clients discover their special talents and passions.

To follow my "calling," I then "fired" myself by selling my 115 year-old business and set off to invent a new chapter in my life. In the beginning I experienced a sense of loss because I was no longer a president, missed my co-workers, didn't have an office and I hadn't typed in over 30 years. There were also a lot of spiritual questions as my faith journey continued. I started leading pre-retirement planning workshops, which were more about the participants' lives than their money and possessions. I found that the workshop participants planned to rearrange their lives in retirement, but they didn't plan to expand them. However, I wanted them to have more because I knew that later in life most people have the capacity to achieve more satisfying lives than they believe they can.

I also had a thirst for new learning and wanted to integrate my new learning into my prior learning. Twenty years earlier I had considered a Ph.D. program with the Union Institute and University. I was not ready then, but now I had experience and the maturity to design my own program in adult

development, which emphasized the Third Quarter of Life. The Third Quarter can be a wonderful time full of abundance which many people miss as they try to live as they have always lived in the Second Quarter, but “don’t get what they always got” even after redoubling their efforts. My doctoral research, which was about how family business owners step down from their businesses, became a book, *There is Life After Family Business*. I received my doctoral degree and my Medicare card within two years of each other.

My coaching training has been through the Hudson Institute of Santa Barbara, Coach University, and the International Coach Federation (ICF). I was recently re-certified as a Professional Certified Coach (PCC) by the ICF, having been part of the first group of coaches it certified. The ICF’s certification process, using rigorous standards, is based on training, experience, the coach’s contributions to the field, and client evaluations. I call myself an Adult Mentor/Coach and emphasize the “mentor” aspect because my clients understand that term better than they do “coach.” Mentoring is an on-going partnership that helps clients produce fulfilling results in their personal and professional lives as they deepen their learning, improve their performance, and enhance the quality of their lives. I have also found that clients often decide to explore questions of mission, legacy and “call.”

Because of my interest in the Third Quarter, I have developed a niche with persons who want to enter or already are in their Third Quarter. These clients are business owners, executives, professionals, and retirees. Since I have stepped down from a business and developed a new life, my clients find this reassuring knowing I have taken this journey myself. I meet perspective clients in the workshops I lead and the classes I teach and from referrals. After doing in-person assessment with clients to start the process, we have weekly telephone meetings and occasional in-person visits. My clients, many whom live across the country, have had wonderful personal experiences as they create new futures for themselves.

During my “journey” I have developed deeper and more appreciative relationships with my wife, family, friends, colleagues, and within myself. My

spiritual development is accelerating as I mentor Doctor of Ministry students to help these senior pastors become spiritual coaches for their congregations. I am also the learner as I learn from my students as well as from people I meet at conferences and through tele-discussions. I am discovering even more of my gifts. I have a Third-Quarter life which is much more abundant than I could have imagined. For me, this is the very best time of my life.