

A Woman's Guide to Handling the Top 3 "After 50" Dilemmas



A Woman's Guide to Handling the Top 3 "After 50" Dilemmas

So, your kids are grown and have left the house. Your new title is now "empty-nester". As you work through the emotions you're not sure are right or wrong, you all of a sudden realize it's just you and your spouse, alone together the way it all began years ago. Are you ready for life's changes that lie ahead?

As a working mother and grandmother who has been right where you are, I can tell you that your life is about to change in ways you won't anticipate. This guide covers what I call the "Top 3 After 50 Dilemmas", how I handled them and how you can plan now to avoid them altogether! Let's get started!



-Carla J Gardiner

★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Who is this person sharing
my life, all 24/7 of it?

I don't think I know him!

★ ★ ★ ★ ★ ★ ★ ★ ★ ★

She woke to the buzzing of the alarm clock just as she had for the past 25 years. As she turns to make her way to the bathroom, something caught her eye, something was stirring under the covers. The sheet hit the floor and a grey haired man staggered across the room, hurrying to beat her as if in a race to the bathroom.

"Who is this man and what is he doing in my bed?"

WE THOUGHT WE WOULD NEVER BE ALONE AGAIN!



Now that the kids are gone it's just the two of you. There are two scenarios I've watched happen at this juncture in a married couples lives. The first is the healthiest of relationships and that is the couple who has nurtured that relationship all along; taking advantage of "date night" while raising their kids.

However, even if you fall in this category, your relationship is still going to change. The time you and your spouse once relished together in the evenings now shifts to being together all day long, seven days a week.

The second scenario is the one my hubby and I fell into. I'd be willing to bet if you are the healthier couple and enjoyed date nights all along you will at least know a couple who did not. We decided together before having kids that if we both worked, we would not leave the kids after we got off of work, at all.

Our decision would bite us in the butt 21 years later when our youngest left for the military. Besides dealing with the emotions of our son leaving for the unknown, we didn't know each other at all anymore.

When we went to dinner, we ate in silence as we had nothing to talk about. We had focused so much on the kids and their lives that our relationship fizzled away, we simply went through the motions of daily life.

ANSWER: The solution to YOUR relationship dilemma is so simple, yet in many ways so difficult. Regardless of which type of relationship you nurtured as you raised your family, the solution is the same:

Action Step #1 Each of you needs to maintain outside interests and hobbies. Friendships for each of you as well as 'couple' friends are essential to your healthy marriage in retirement, too.

Action Step #2 Keep the lines of communication OPEN, HONEST and talk together OFTEN; never, ever assume your spouse knows what you want, expect or have planned unless you discuss it openly and honestly with them. (I can just hear the men groaning at this point; but, trust me guys, your gal is worth it and so are you)!



★★★★★★★★★ *The pain that numbed her mind and body set in too early. Three full months early their daughter went into labor half way around the world. As they both huddled around the computer waiting anxiously for*

★★★★★★★★★ *the next update their hearts pounded while tears streamed down their cheeks. Neither could help their baby girl now. Both had started new jobs, unable to afford to fly to her aid. Is this really what they meant by giving them wings?*



SO THE KIDS FINALLY LEFT OUR HOME...NOW WHAT?

From the day the doctor lays that little bundle of joy in your arms you are charged with the responsibility of caring for, raising and teaching your children. It's a huge task and seems to get tougher every day. But, with the overflowing love in your hearts you set about the task of guiding and leading your kids through 18 years of their lives.

Some of us are better than others at allowing our kids to grow and take responsibility for their decisions. We teach them how to accept consequences for their actions if mistakes are made. There is no one way that is right or wrong as long as everyone understands that we parents are ultimately responsible for their actions until they reach the age of adulthood, 18 in most states.

ANSWER: The solution to enjoying a healthy relationship with your adult children lies in discussing and setting boundaries in the beginning.

Action Step #1 Shut the mouth and open the ears! There is a reason we have two ears and only one mouth. The dynamics of a parent/child relationship changes dramatically once the kids reach the age of consent. (How that happens overnight going from 17 to 18 is beyond me) It's one of the hardest changes I've had to learn how to cope and deal with.

But, it is a Biblical principle found at *Genesis 2:24* that states, "That is why a man will leave his father and his mother and he will stick to his wife, and they will become one flesh." As parents we must let go, allowing our sons and daughters to use the knowledge they gained from our teaching.

It's hard on the heart, trust me; but, it is best handled with two ears for more listening and one mouth for less talking from us, the parents. We now take on a different role, one of supporter instead of teacher and guardian.

Action Step # 2 It's not your job! When grandchildren arrive there is another important transition that takes place for many parents and adult children, hard to address.

First of all, if you are like we were the news of our grandchildren arriving was such a happy time. We anticipated holding, loving and teaching them with all of our accumulated wisdom. Some grandparents though may forget, like we did, that their role in grandchildren's lives is not one of parenting.

Our role is to love, enjoy and watch as our adult children raise their children using the skills and reasoning powers we taught them.



Secondly and very important, you must set boundaries with your adult children, and stick to them so they don't assume you are built in, free babysitters or errand-runners at their beckon call.

When you don't overstep your grandparental boundaries, you won't enable your children to set that trap and find yourself an unpaid service provider instead of enjoying being a grandparent.



It felt like a kick in the stomach, the day he came home early.



"Isn't this exciting?" she said. Finally they have a financial plan and it's working just the way they laid it out. After all those years raising the kids, now, the time they had been dreaming about was just around the corner.

Only four years until retirement and their golden years, finally a life of living debt free, enjoying plenty of money for travel, dinners out, movies whenever they wanted, spontaneous trips to their favorite vacation spot and having the money to take the kids to the zoo whenever they wanted to.

"Honey, I'm home. Sit down, I have something to tell you" his voice shook. In that instant, dreams shattered like a mirror that had just fallen off of the wall. By evening, the reality set in that the income they were depending on to pay off the debt and prepare them for retirement was gone, forever.

WE DID NOT EXPECT TO START RETIREMENT BROKE

Our generation's reality is much different than our parents were when they were our age. How so? For one thing the workplace environment is very different. The careers we chose and the way those companies treat their employees has evolved with the ever changing economic times.

UNEMPLOYED? Gone are the days an employee stays with one employer for twenty years or longer; as a matter of fact, the average time on the job for one third of the boomer generation is less than ten years. Either we tire of the position and move up, our job ends due to consolidation or the plant/business closes down altogether forcing us into unemployment prematurely. <http://fortune.com/2016/05/10/baby-boomers-millennials-jobs/>

CAREGIVER? As we boomers age, it's becoming commonplace to find ourselves in the caregiver position with our aging parents. This can put a strain on not only our relationships but our finances, too. What if we were the one to get ill, are we prepared financially to handle the monthly bills as well as added medical expenses?

SHRINKING INVESTMENTS? Some of us will find ourselves like many in the news...those whose IRA's or 401K investments were poorly managed and are now non-existent. If these changing dynamics aren't scary enough, what if both spouses retire at the same time?



Have you avoided the above hardships and had excellent money managers leaving you in tip-top shape financially?

If your answer is yes to the above question, congratulations! You are one of the fortunate boomers to make it to a well planned retirement without encountering the pitfalls many of us face.

However, if your answer is "no", or "not really", then you are among the millions of boomers just like me or one of the friends who is now the greeter at our local Walmart store. Have you ever wondered why they are working part time at those big box stores? Like us, they have probably encountered one or more of these circumstances that have made it necessary for them to add to their small pension and Social Security.

ANSWER: Maybe it's time to start looking for a way to make extra money now to fund the retirement lifestyle you've been working toward all these years.

Embrace the changes you experience daily, life is a journey and how you handle the change will determine the way you enjoy your life or regret it. My hope is that the preceding three step guide will arm you with knowledge to help you make wise choices, solid steps to begin redefining your life and the transition from yesterday to your new beginning tomorrow.

Thank you so much for allowing me to help you on your journey confronting the changes life after 50 brings. Whether you know it or not, you are making a difference in someone's life, too.

To learn more come join me on my Facebook page where I share funny snippets about daily life as a Grandmommy blogger, a work at home woman over 50 and more. I want to help you live a better quality of life each and every day.

Facebook Page - <http://www.facebook.com/CarlaJGardiner>

To learn more about my journey and how it can help you visit my blog. You may request to join my email list where I share special tips, information and resources only shared here.

Website - <http://CarlaJGardiner.com>

Feel free to contact me for more information, to offer suggestions or comments.

Carla J Gardiner, The Fiery Grandma

Email - carla@carlajgardiner.com