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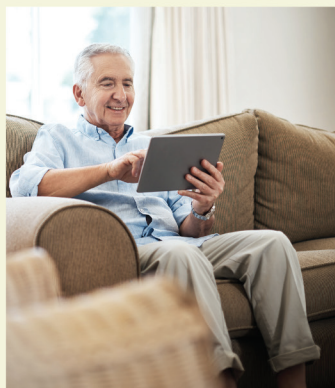
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# Common mid-career challenges and what to do about them

Challenges abound in the professional arena. Whether an individual is an executive with a lengthy track record of success or a newly minted graduate just starting out, the next challenge is never too far off. And for mid-career professionals, those challenges could be accompanied by uncertainty about the direction of their careers and what their next step should be.

Around the time they turn 50, many professionals face similar challenges that can lead them to question much about their professional lives. The following challenges won't affect every person over 50, but recognition of them could help mid-career professionals make the most of their remaining years in the workforce.

## Motivation

Professional motivation can wane by the time many professionals reach 50. At this point in their careers, professionals may have decades of experience in a given field, and some may have reached management level within their firms.

That combination of lengthy experience and achievement can make it hard to stay motivated, especially for professionals who feel they've gotten as high up the ladder as they can get in their companies. In such instances, individuals can ask themselves what they want next. Identifying professional goals can provide the motivation to go and achieve them. That spark can reignite the passion that helped mid-career professionals get where they are today.

## Hesitancy

Mid-career professionals often have significant obligations at work and at home. Individuals with a family may still have to provide for their children and save for costly college tuition. The pressure to provide for a family, coupled with responsibilities to colleagues at the office, can make some professionals hesitant to pursue professional changes that could positively affect their lives. Individuals who want to make a change but are hesitant to do so can devote considerable effort to finding a solution that won't upset the apple cart. For example, professionals over 50 who feel a career change is in order can begin taking small steps to make that a reality. Doing so while continuing to work ensures personal and professional obligations are met and gets individuals on the road to change they think will provide more fulfillment than their current careers.

## Underutilization

Mid-career professionals who feel they're underutilized at work may feel helpless to remedy their situations. Some might not welcome the upheaval to their routines that a career change would require, while others may question the wisdom of seeking more responsibility at their current firms. In such instances, professionals can look for opportunities to do more. Offer to help when new work projects arise or mentor younger colleagues just starting out.

Mid-career challenges unique to their situations could await professionals over 50. Recognition of these challenges and a willingness to overcome them could lead to greater professional satisfaction.





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# What to do with your portfolio after 50



Conventional financial wisdom rooted in retiring around the age of 65 may not apply to individuals who intend to work well past that age.

**A** ftieth birthday is often characterized as a milestone moment. Despite that reputation, upon crossing the half-century threshold, individuals typically don't feel that much different than they did when they were still a fun-loving 49-year-old. Though there might not be much to distinguish a 49-year-old from a 50-year-old, a fiftieth birthday is a good time reassess certain parts of life, including finances.

Conventional financial wisdom has long suggested reducing risk as retirement age draws closer. But a 2021 survey from American Advisors Group found that 18 percent of respondents indicated their intention to work past the age of 70, while another 12 percent indicated they have no plans to ever stop working full-time. Conventional financial wisdom rooted in retiring around the age of 65 may not apply to

individuals who intend to work well past that age. That means recently minted fiftysomethings could benefit from adopting a new perspective on managing their money after they reach 50.

## Work with a fiduciary

Fiduciaries differ from other financial advisors in a significant way. According to Investopedia, fiduciaries are legally bound to put their client's best interests ahead of their own. Working with a fiduciary can provide peace of mind for individuals who want to know the person they're trusting to guide their financial decisions is working on their behalf. That peace of mind can be especially valuable for individuals over 50 who don't have as much time to make up for financial losses as younger people. Investopedia notes that some brokerage firms do not want or allow

their brokers to be fiduciaries, so investors should make sure they're aware of the legal responsibilities of anyone they trust to manage their money.

## Monitor the progress of your retirement accounts

Tracking the performance of retirement accounts like a 401(k) and IRA takes on more significance after 50, even for individuals who don't see themselves retiring anytime soon. Monitor how particular investments are performing and reallocate funds if certain ones have not performed well in some time. Most investments will go up and down, but people over 50 can monitor performance more closely than they used to so they get an idea of which ones are working for them and which could be compromising their ability to enjoy financial flexibility in the decades to come.

## Resist the temptation to avoid stocks entirely

A recent study published in the medical journal *The Lancet* found that life expectancy, which has increased dramatically across the globe since 1900, is expected to continue increasing in developed countries in the decades to come. That means people won't only be working longer, but living longer as well. Investors 50 and over can prepare for that longer life expectancy by utilizing the growth potential of stocks even after they hit the half century mark. Limiting exposure to risk after 50 is still important, but avoiding investment risks entirely could lead to a financial shortfall down the road.

Managing a portfolio after 50 requires careful consideration of various factors. Deft management of an investment portfolio after 50 can ensure investors don't outlive their money.



# Family caregivers by the numbers

Caregivers come from all walks of life, even if people may be most likely to associate caregiving with the paid professionals who work as home health aides or in nursing care settings. However, many caregivers are informal, family caregivers who are not paid for their services, but step in to help someone they love. Here's a look at some of the numbers regarding family caregivers, courtesy of the National Alliance for Caregiving, AARP, Gallup-Healthways Well-Being Index, Respect Care Givers, and the career experts at Zippia.

**53 million**

The number of Americans who are providing unpaid care to a family member or a friend.

**9.5 million**

Amount by which caregiver numbers increased between 2015 and 2020.

**1 in 5**

The number of Americans who are caregivers.

**22**

The percentage of caregivers who are middle-aged.

**46**

The average age of an employed caregiver.

**70**

The percentage of working caregivers who suffer work-related difficulties due to their dual roles.

**34.7**

The number of hours employed caregivers work each week, not including caregiver services.

**70.7**

The percentage of family caregivers who are women (29.3 percent are men).

**88**

The percentage of caregivers residing in urban or suburban areas.

**69**

The percentage of caregivers caring for parents or parents-in-law. Fifty-one percent care for a spouse or partner.



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# A look at the oldest Halloween traditions



As with many celebrations, Halloween is steeped in traditions Ñ many of which can be traced back quite some time. Since Halloween is believed to have originated from Celtic pagan, ancient Roman and early Christian events, its traditions are varied. The following is a deep look at some old traditions associated with Halloween.

## Bonfires

Historians trace many traditions of Halloween to a Celtic holiday known as Samhain (pronounced sow-in). The Celts lived 2,000 years ago in parts of what is now Northern France, Great Britain and Ireland.

During Samhain, people believed that the door between the worlds of the living and the dead was blurred. On Samhain, Celts believed the ghosts of the dead returned. Also, Druids made predictions about the future at this time of year. It was customary to build large, sacred bonfires and burn crops and other sacrifices to the Celtic deities.

While large bonfires are not typically part of Halloween celebrations today, revelers can light fire pits in their yards that are reminiscent of ancient celebrations.

## Trick-or-treating

Christianity spread throughout Celtic regions and blended with other rituals. Pope Gregory III expanded on a holiday Pope Boniface IV established to honor Christian martyrs to include all saints and martyrs. All Saints Day on November 1 commemorates the venerable saints, and All Souls Day on November 2 celebrates loved ones who went on to eternal rest. All-Hallows Eve (Halloween) was a time to pay homage to the dead. Poor children would go door to door in more affluent neighborhoods offering to say prayers for residents' deceased loved ones in exchange for some food or money. This was known as "souling," which became the basis for trick-or-treating. Later the tradition became known as "guising" in areas of Scotland, where children would go around in costumes.

## Witches

Images of witches riding broomsticks are everywhere come Halloween, and witch costumes remain a standard. Almanac.com indicates that, during the Middle Ages, women who practiced divination were dubbed "witches," from the Anglo-Saxon word "wicce," or "wise one." It was believed the witches could go into a trancelike state, and would do so in front of their fire-

places. Superstitious people believed the witches could fly out of their chimneys on broomsticks and terrorize others with magical deeds.

## Bobbing for apples

Bobbing for apples is not quite as popular as it once was, as more people have become concerned about spreading germs. During the Roman festival for Pomona, which occurred around November 1, Pomona, the goddess of fruit and orchards, was celebrated. Romans believed the first person to catch a bobbing apple with his or her teeth would be the first to marry. It also was believed apple peels contained the secrets to true love.

## Carving pumpkins

Removing the insides of pumpkins and carving them into funny or fearsome faces may be messy work, but it's tradition on Halloween. Turnips were the material of choice in ancient Ireland, but were replaced by pumpkins when immigrants came to America. The "lanterns" were made with scary faces and lit to frighten away spirits.

Halloween is full of traditions, many of which have lengthy histories.



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# What is Movember?

Arguably as popular as ever, Movember™ is a public health-focused effort designed to raise awareness of and support research into men's health issues.



If you think you're seeing more moustaches lingering over men's upper lips as November unfolds, chances are your eyes are not deceiving you. November has long been synonymous with Thanksgiving and the start of the holiday season, but it's also taken on a whole new persona in recent years, and moustaches are a significant part of that new identity.

Arguably as popular as ever, Movember™ is a public health-focused effort designed to raise awareness of and support research into men's health issues such as prostate cancer, testicular cancer and suicide. Men who participate in Movember typically begin growing moustaches on November 1 and keep them throughout the month.

The origins of Movember can be traced to 2003,

when two men in Australia, Travis Garone and Luke Slattery, met for a beer in Melbourne. At that point in time, the popularity of moustaches had waned, but Garone and Slattery joked about restoring the stache to its once-lofty status. At the time, a friend's mother was fundraising for breast cancer, and Garone and Slattery were inspired to combine their efforts to bring back the moustache with efforts to raise awareness about men's health and prostate cancer. In a testament to the two friends' skills in the art of persuasion, they were able to find 30 men willing to take up the challenge to grow a moustache. Those who accepted the challenge agreed to follow the rules of Movember, which included paying \$10 to grow a moustache.

That initial campaign generated significant enthusiasm among the initial participants, so the following

year a decision was made to formalize their efforts and officially support a worthy cause related to men's health. After some research, prostate cancer was chosen as the issue to formally support. The Prostate Cancer Foundation of Australia, though not an official men's health partner of Movember, agreed to accept any funds generated by the 2004 campaign. By that time, 450 men, including some in Spain and the United Kingdom, had agreed to take part, ultimately raising more than AUD \$50,000.

Nearly 20 years later, the moustachioed movement to raise awareness about various men's health issues is still going strong, having funded more than 1,250 men's health projects since its inception. Individuals interested in learning more about Movember can visit [us.movember.com](http://us.movember.com).



# How to make a charity a beneficiary

**G**iving to charity can be a rewarding endeavor that makes a difference in the lives of people in need. Many people donate throughout their lives, and some people may want to impart a more lasting legacy by continuing to support a charity even after they have passed away.

Incorporating a charity into an estate plan is a great way to continue giving after you pass away. Individuals may not know how to make charities beneficiaries in their wills. A financial planner, attorney or accountant can answer the more complex questions individuals have about naming charities as beneficiaries in a will. In the meantime, this general guide can serve as a solid foundation for individuals who want to give back in their wills.

Most people think of beneficiaries as loved ones, but a beneficiary can be any person or entity one chooses to leave money to, including nonprofit

organizations. It's relatively the same process to name a charity as a beneficiary as it is an individual. According to the resource Trust & Will, first identify the charity that will be supported, including getting its Employer Identification Number or Taxpayer Identification Number. Next, determine which type of gift to make, which may be a predetermined

financial contribution, a gift of property, or other assets like stocks. For large donations like real estate or cars, it may be best to contact the charity in advance to ensure they are able to accept such gifts. Finally, be sure to include your wishes in an estate plan. A qualified attorney can help clients draft a will that spells out their wishes in detail.

Keep in mind that charities also can be named as beneficiaries on life insurance policies or individual retirement accounts. They also can be listed on bank accounts. Again, people are urged to discuss all options with estate planners to ensure their plans fully reflect their wishes.

When naming a charity as a beneficiary, it can be wise to inform family members and other beneficiaries so no one is caught off guard upon your death. This way the charitable gift is not held up by delays in executing the will.

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