

THIS MONTH I WANT TO TELL YOU ABOUT A new book. It is called *Silver Wolf*, and it is written by Peter Carvell, a previous editor of this magazine. I first read it last Spring, when he sent me a copy of the manuscript, and I thought it could be one of those seminal books that changes the way we live.

I say 'we', but it depends how old you are. The book is for those who have entered their fifties, and, in my case, just exited them! His proposal is very simple. He argues that life is no longer made up of two Acts and a retirement, but that we all have now a chance of three long Acts, and the third one can be the best.

He suggests that, at some time in your fifties, you should plan a third Act of 20 or more years, when you make a new pattern to your life, a blend of some work, some learning and the fulfilment of a lot of dreams.

He regards our parents' idea of retirement as no longer even thinkable. We can expect to live longer than them, lead healthier lives and are free from their beliefs that getting older means inevitable decay.

We now know that our minds are as fit as ever, that you can teach an old dog new tricks, and that your body will not let you down, so long as you feed it what it needs. Age, he says means nothing. We are a mixture of ages. Our heart, lungs, limbs, minds are all of different ages. We are as young as we think, act and look.

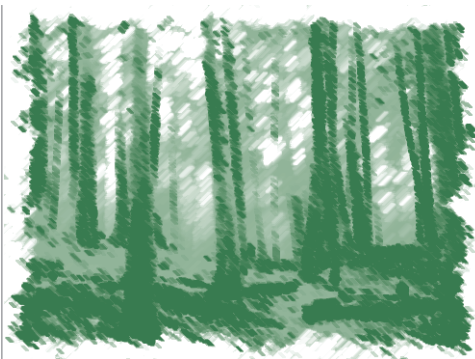
Rather cleverly '*Silver Wolf*' comes out this month, just before the Age Discrimination Act comes into force on October 1st. After that, no one under 66 can be sacked on grounds of age; no one can be refused training on grounds of age, and no ages can be specified in ads for jobs.

It sounds like an employer's nightmare and a lawyer's dream, but it will change work patterns forever. Instead of culling people from the work place in their fifties, as happened with millions of the previous generation, companies will now be ready to retain experienced workers on a part-time basis.

That is one of the reasons that Carvell believes the 10 million plus in their fifties and early sixties today have a wonderful future. Their contribution to the workplace will be welcomed, but leave enough time for the real purpose of their Third Act – the fulfilment of their dreams.

His argument is that millions of us in our Second Act, those thirty or more years when we worked flat out to pay the mortgage and bring up a family, had to give up many of our hopes.

Now, in the Third Act, he suggests that we dust down those dreams, and make a Grand Plan to achieve at least



A view from the forest

Professor Miles Robbins
starts his new life as a
Silver Wolf

some of those ambitions and fulfil at least some of those dreams. He sees these as the years when we take charge of our lives, make plans to do what we always wanted to do, and create a life quite different from the previous 30 years.

Carvell argues that such an important project, like the way you want to live your next 20 years, deserves a Grand Plan, based on what you most want to achieve in these years, and then whether you have enough money to carry them out.

As he says in the money chapters in *Silver Wolf*, though having enough money isn't going to make you happy, not having enough could ruin the whole Act. But, if you find there's not enough money somewhere down the road, 'don't panic', as the famous Corporal Jones would say in Dad's Army. Another advantage to joining the Third Act now is that money has never been so easy to raise.

Silver Wolf is the most confident of books. The glass is always half full and every challenge has a solution. It is also full of basic common sense. 'Do I have to keep doing some work?' a friend in the book asks him. Yes, he replies, for a heap of reasons. Man is a social being, a hunter, a worker, who needs to be part of normal life.

Don't think that not working means more fun; fun is only fun when it comes in contrast to work. If you don't do some work, then fun becomes work. And, according to the BMA, those who do some work have far less illness and they live longer; some eight more years on average. So, what's the choice?

I suspect that his strong anti-retirement argument is going to be much debated and often criticised, but it is not the main point. What Carvell is doing in *Silver Wolf* is offering a thought that could change the lives of millions.

Don't think you are approaching the end; you are actually about to start a new life. Work out what you want to achieve, work out how you're going to pay for it, and make your own Grand Plan. Agree it with your partner, and it then becomes your blueprint for the next 20 years.

When is the right time to start this? He argues that it can be any time from 45 to 65. The fifties are probably the best time, but each one of us will know when the moment comes. It's that moment when you wake up one morning and ask yourself if this is what life is all about; is this what I'm going to go on doing the rest of my life?

Some psychologists call this the male menopause; I see it more as the eternal cry of middle-aged man. It is a cry of frustration that has echoed round the centuries and had no real answer. *Silver Wolf* claims that we now have an answer, and it is the creation of our Third Act.

For my own part I wish I had read this book a few years ago, but it is not too late at 62 and it's made me rethink my plans for the future. Oh, and why the name *Silver Wolf*, you may wonder? Apparently in nature he is the alpha male tinged with silver, but still more powerful than the rest. Carvell sees the fifties and sixties generation as being the biped counterpart. It's certainly a better name than 'pensioner', so condescendingly used in newspapers, and I, for one, am very happy to become a '*Silver Wolf*'. ■

***Silver Wolf* by Peter Carvell is published by Delancey Press and costs £9.99. It is available from September 21 from all good bookshops or direct from www.delanceypress.co.uk**

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