

## Time versus Age - You have more time than you think!

"I'd like to do it, but at my age, I just don't have the time to start something new." I hear variations on this theme all the time. Sometimes, the speaker means he or she doesn't have enough hours in the day, but often it means "I'm too old, I don't have enough years left." It can be a question of hours in the day rather than years left of life, but age is almost always a major factor. It's not the sort of thing a 20 year-old says. Why? It's usually a mix-up between "time" and "age" that's at fault.

People living in poverty and those with very low levels of education are also among those least likely to have health insurance. Not surprisingly, they tend to have shorter life spans than the average. They are also the least likely, by far, to be on the Internet. In other words, Internet "surfers" like yourself, are likely to have a longer life span that is true of the total population. With that in mind, and avoiding all the detailed statistics here, the following may be said.

On "average", most of us will live into our early 80's. Many of us will easily reach the 90's. An ever-increasing proportion will pass 100. With the amazing strides being made in health and medical research, those numbers are likely to rise in coming decades. So, if your name is John and you're 50 now, you're probably wise to assume you'll make it to 95, at least, but let's settle for 85. If so, John obviously assumes he's more than half-way through life, but that's misleading.

If we assume John began full "adult" life (independence from family, living on his own, holding down a "normal" job) at 25 and that he will die 60 years later at 85, then it's fair to say that he's lived only 25 of an anticipated 60 years of **adult** life. John may be more than half way through his life, but he's not yet half way through his adult life.

If John was 35, he'd only have finished ten of 60 years of adult life. He's just "getting started" whether he feels that way or not. If he's 65, he's well past the half-way point of life, but he's only 40 years through his adult life. He has 20 years, a full third, of his adult life still ahead of him. Twenty years is a long time. But how many 65 year-olds honestly think they have a "long time" ahead of them?

Do this with your own age, if you haven't already. It may give you a new perspective on how much "time" you have left. And remember, there are other factors that aren't even mentioned here. If the median (average) Internet user dies at 85, that means half of us will live longer than that. Why assume you're going to be in the early half? That could be a dangerous assumption.

Here's an example. In 1998, my mother passed away at 91. In 1952, when she was 45 years old, she would have laughed if you'd told her she would live to 91. 65 was "old" in 1952, 75 was definitely "elderly", anything past 80 was highly unlikely. 91 was possible, but an outcome so extreme as to be safely ignored. She expected to die by her 60's or 70's, like most women of that period. She was wrong. And I have to tell you, her last fifteen years or so were not happy ones. By the time she died, her long life span had been a cruel and heartless master. She just hadn't been ready for it.

The mistake of thinking in terms of total years lived instead of "adult years" is very common and gives most people the wrong perspective on where they are in life. Are you making that mistake right now? The mistake of assuming that the current average life span will not change in their lifetimes is one that many people make. Are you making that mistake right now?

It's not really a question of age as much as the time we have ahead of us. The truth is, many of us still have a third, a half, or more of our adult lives left to live. We are likely to have a lot more "time" left to us than we think. What we do with this time is the issue discussed in the remaining essays.