

# Marilyn Myrick Watson

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## SUMMARY KEYWORDS

retirement, retired, marilyn, friends, people, life, important, denver, book, question, home, grandparents, children, years, playing, write, encore, volunteer, house, thought



00:15

Okay, here we go. So you should see my it. Hold on please sheet. They were up and I lost them. Dang it. Oh, okay. We're gonna pause after you introduce me.



00:33

Yeah, we'll be in good shape. Okay, are you ready? Set? Set the timer. Wow. 12 noon. That's perfect.



00:44

Here we go.



00:50

All right, 54321 thank you for joining us today for the Career Speaker Series. This series brings to you the nation's top career authors who provide tips, tools and best practices you can use to create a successful career strategy. Hello, my name is Don fillable and I will be your host. With me today is Marilyn Myrick Watson, author, speaker and career coach. Marilyn will share insights from her experiences and her expertise that she has documented in her book, encore of boomers guide to rocking your retirement. In the next hour you will be introduced to ideas and strategies that will help you live the retirement you deserve. So have your pen paper electronic device ready to take notes check the download options to gain access to resources. And you are also invited to help influence

this program by offering your thoughts on how we can continue to be a support to your career. send emails to Sandy at [Career Speaker series.com](mailto:Career Speaker series.com) So, let's look at a brief background on our accomplished and worldwide speaker today. Marilyn Myrick Watson is the recipient of the Arizona Centennial legacy project. It's a designation for a work to the state Centennial by writing five biographies for children. Her biographies of famous Arizona's include Barry Goldwater and Rose Moffitt, the first female governor of Arizona. Marilyn is from the Buckeye State and was born along the Ohio River in Steubenville. She received a BS in education and Library Science from the great Miami University of which I've been to many times, and after moving to Arizona, Marilyn earned her MA in counselor education after five years of classroom teaching. She became the school librarian of position she lovingly held for over 25 years, and she is the proud mother of four grown children and nine grandchildren. Now she has been very active and involved in developing libraries overseas. Her first international library work was on an island in Lake Titicaca in Peru. And while living in Germany for two years, Marilyn acquired a love for traveling in their suitcases always back then ready to go. Her expertise in retirement for baby boomers began as she began retiring and found only material on the subject of financial planning for retirees of which I would agree a lot. So encore is a compilation of her years of research, teaching and of course traveling. Marilyn is a speaker and life coach. For those who are in transition. I encourage our audience to connect with her to share and find out more about her experiences and philosophies so that she can present to your companies and organizations or groups. You can also find additional contact information for Marilyn at Marilyn Myrick Watson calm or an encore, the book calm. So without further ado, let's get on with it. Join me in welcoming Marilyn Myrick. Watson. Marilyn, thanks for joining us.



04:03

It's absolutely My pleasure. Dawn. I'm excited to talk to your guests. Sheet. Nope. Try it again. Yep, by the way, okay. 123 o'clock, four o'clock rock. Six, seven o'clock, eight o'clock rock. 1011 o'clock. 12 o'clock rock. Yes, we are going to rock that is exactly what I want from my retirement and from yours. Hi, I'm Marilyn. And it's so nice to be with you. today. I'm excited to share my favorite topic how to have a rocking retirement. You know, years ago, our parents and grandparents retired and they went home and sat on this porch and rocked in that rocking chair and that was about it. But we You and me are going to create a new revolution. For example, baby boomers are originators of movements, right? We ban the bomb and burn the bras. What baby boomer doesn't like a good movement? Oh, wait, I should rephrase that. What baby boomer doesn't want to be the start of a revolution, we are going to rename and reclaim and recreate what it means to be retired. Yeah, everybody thinks it's just Medicare. But you know, it's so much more than that. But when I went to the mandatory retirement seminar, when I was leaving my 25 years as a teacher and Scottsdale Arizona, I promise you that the HR man said, who has something

to do in retirement, many hands went up. He said, Good, you are ready. Now I want to make sure that you all have your Medicare and your health insurance. Because just because you're healthy now, it doesn't mean you're going to get out of here without medical expenses. Thank you for all that you've done for us. Bye, bye. Wait, I said what? And the teacher in me raised the old hand and I said, You've got to be kidding. We have 20 or 30 years ahead of us. And this is what you have to say. So the superintendent said, you know, Marilyn, why don't you develop a program, and next year, you can come with us. I thought that was a great idea. But you know, I did retire, and he got fired. So there was no going on the road with the superintendent of the Scottsdale School District. So when I moved to Denver, Colorado, I began my research into retirement. And I want you to know, I had so much fun doing this.



07:04

There are like three boxes of retirement, or there used to be three boxes in retirement. And that was education, then work, clear retirement period, the end, this is kind of what our parents and grandparents did. And then as medical science progressed, and we got smarter and healthier, we found out that it was education, work and leisure, we had some time in there that we got to spend, we didn't just go to school, go to work and die. But after more research, Peter laslett from Cambridge University realized that the old idea was just no longer appropriate in the current times that we're living in. He developed the four boxes of life, which are development, being a child going to school, learning about life, productivity, which we would call work. And then retirement was development, productivity, and leisure all together. Because as we retire at 65, or 70, whatever age we're retiring, now, we're still doing things. I've been retired for seven years, and I've gone and written a new book, and I'm out teaching and doing lots of things myself, I'm still trying to find as much leisure time as possible. And then someday, in the future, it will be only leisure. Now some of us it's development, productivity, leisure, and boom, a heart attack and death. I hope for myself and for you, that we have that third stage nice and long. And then the final stage of leisure is just when we're really slowing down and our bodies just won't let us be productive. Hopefully, we'll keep the mind sharp and be able to share with our families and our friends and our community. But we just aren't out there making appearances or working in the food stores. So our three boxes have gone to four. We've got a lot of stuff coming up. So here's the question. What do you think you're going to miss the most when you retire? How long will you live? Wow, we don't really know that. So I have a little drawing here for you. And if you had a piece of paper and you put 10 to 100 I don't know you want to make out 110 10 to 110 and you make a line like that put a line where you are now. Mine is just below 70 then you put The next line is, when do you think you're going to leave this planet? None of us know for sure. But, you know, how's your health? Do you think you're going to live to be 98? Or 100? Do you think you're going to

live to be 75? Mark that and then tear off both ends. And then as you see on the screen in the lower right hand corner, I wrote what's left 70 to 8080 to 9020 years, I've got 20 years to make a contribution. With that, with that knowledge, even though it's not in stone, I think that helps us sit and say, you know, how do I want to use these 20 years ahead of me? Do I want to just sit? Well, I want to go fishing. Do I want to do crosswords all day? But I want to knit Afghans? Or do I want to make a difference in the world. Knowing this helps you realize what you're going to do with your future and how you're going to do it. Some good pre retirement questions you might ask are, when do you want to retire? Do you know how to live inexpensively? I'm assuming that all of you have already done your 401 Ks and major financial mistakes, so to speak. If you haven't, turn this off, and go find yourself a financial consultant. But again, I'm assuming that any one of us that's listening to this is already prepared that so we know that we're going to have money. But do you want a little more for something? Do you want to work part time? Do you want to make sure you're not bored? Do you have friends?



11:50

Do you know how to make new ones? If you don't? Do you know where you live? And here's a cute one. Do you and your partner agree on retirement issues? Do you know that less than 20% of married couples retire at the same time. A lot of people have issues with my space and his space. When my husband first retired, he I swear to you came in and rearranged my spice shelf, put it in alphabetical order. Now I'm a retired librarian. But my spices were not in alphabetical order. They were arranged in order of how often I'd use them. Some people have to figure out okay, am I going to be in the living room? And is he going to have the garage as his workspace? Are we sharing space together? Another interesting question about pre retirement is do we still know each other? Do we have to really learn how we work? Do we want to eat at the same time of day? How much individual time are we going to have? If you're already retired, as some of you may be? You might want to relook at some of these questions and talk about them again with your spouse. This is interesting. I started to ask you how many of you know what you will miss the most in retirement? Most people say the paycheck. Well, you can see by the screen 29% of people who were retired, answered the paycheck. The truth is 34% said they will miss their friends and associates and colleagues that they made while it is very interesting that what we think is going to happen and retirement isn't always the case. And having friends and someone to share life with is so vitally important. As we know now with COVID beamster stuck in a house or being locked down or restricted has been really hard on people. If you are in retirement and single, it's even been harder. Fortunately, with zoom, too bad we didn't all have our money in zoom 12 months ago instead of trying to get in now. But zoom has kept us in touch with people. And it's been such a vital part of our life.

I've been taking an online class and I have new friends in Australia and Germany and Spain. People that I get on FaceTime with or zoom with and it's like, oh Hey, how are you doing? If I had been sitting here in my condo by myself without taking the online class, and without having the connection of new friends and people would have been really, really difficult for me. If you look at this diagram further, on the lower right hand side, 7% of the people said that one of the things they miss retirement is being healthy and vital and moving. We need to make sure that we continue to do that. Going over to the left 12% of people retired, said they miss the intellectual stimulation. That is so interesting because our grandparents when they retired, used to have that crossword puzzle book in the bathroom. Right? How many of you remember that, that's how they thought they needed to keep their mind sharp, playing crosswords, but you and I are lucky. We have all kinds of ways to interact online and take online courses to be involved in campus activities. There's the OSHI, OSHA, Lifelong Learning Institute, there are lots of ways that we can keep that mind sharp. Again, when COVID started, I bought of all things a keyboard. As a child, I knew how to read music, I played the flute in junior high band, and I taught myself to play the piano by buying this keyboard and trying to stay active. Whatever. One of the things that we've learned, though, as I mentioned, is friendship and companionship.



16:50

The need for community is the reason I started two Facebook groups. One is for retirees, encore and boomers guide to rockin retirement. And that is a Facebook group that I have. The second is for women, divorced or widowed. being retired and single is even harder for making those social connections than just leaving a lifetime of work. And your friends in the office. When you are single and retired, you have to take that extra effort to make friends. One of the things that I recommend in my book is where did you go? What do you do? If you volunteer at the food bank, who shows up with you every Monday, I was one of those people out for coffee. If you go to the gym, and you're in silversneakers, or any other class, who's next to you, kind of get out of your comfort zone and begin to say, You know what? I'm going to be the one to make new friends. I'm going to walk over and say hi. You know, I see you in this class every, every Tuesday. You want to go for lunch sometime. I did the most unusual thing the other day. Even for me it was unusual. It was last weekend and a Friday night. And I had no one to go out with. Not that I am a big go router. And besides, it's COVID things are pretty restricted. But I thought no, wait a minute. I'm going to spend Friday, Saturday and Sunday, locked in my condo with nothing to do. I mean, I had a major pity party. But I said okay, fine. I'm going up on myself, and going down the street to the lake house. And I'm going to ask for the table on the patio. But interestingly, I took two books with me, because if I sat there and it was boring, I could at least hide in a book. And I took two with me because I had never read them before and I wanted to

make sure I had something to keep me company while I had a glass of wine. The patio wasn't open. So they did see me in the bar. And in the other corner of the bar was another single woman about my age. So I kind of waved like I was seven. And then I got real bold, and I got out of my seat and I went over and I said hi. I'm Marilyn, do you want to come share your glass of wine with me? Really, I did 70 years old and I walked over to a stranger and I said hi want to play? And she said, Well, I've already cashed out. But I am finishing my wine. I'll come over for a few minutes. And then she said you look awfully familiar. And I wanted to say yes I'm the famous author of encore boomers guide to rocking your retirement. You've seen me well of course that's not true. Turns out she I go to the same church. And we had a lot of other similar interests. And she was a retired teacher. So during that scary, lonely time, I made a new friend. I was just kind of like, Okay, you go girl. Then when she left, there was a young man sitting in the corner. And he was black. And he had a bright yellow hoodie on kind of like what you see on the screen, the yellow banner behind encore. I'm so I'm from Steubenville, Ohio. I grew up in a very big interracial community. And I went out and I said, Hi, my name is Marilyn, could I talk to you for a little bit? So he said, Sure. Let me tell you, this point was about 18. I'm 108. for one second, and only one I thought he's gonna say, who's this crazy old white lady in front of me. But he said, No, have a seat. So since we've had all the racial tension we've had lately, I said, this was my opening question. So how is it being a young black man in Denver, Colorado? Well, he was not the least bit surprised. Me and I started talking, we talked for 45 minutes. It was a fabulous conversation. But here's what else I want to share with you. He said, may I ask you a question? Of course, I said, Yes, please do. Meanwhile, thinking Oh, no. What's it going to ask me? And he said, knowing how old you are, and looking back on your life, what would you have done differently?



21:52

I want you to know, I sat back in my chair, and was truly moved that he asked such a deep question. Honestly, I don't think anyone in my life has said that to me yet. What would you have done differently? How would you have raised your kids differently, have any big changes you would make? So when I left We shook hands, I got a picture of him and I both with our arms around each other. That evening, that I stood in my condo, just about ready to cry, thinking I was going to have nothing to do for a whole weekend. For me. I went out and made two new friends and had a wonderful time. So I encourage you, if you're beginning to feel that your friend circle is closing, if it's diminishing, find new ways to make new friends. Now, this doesn't look like a friend here. This looks like a word search and a oil drill. This is what happens sometimes when you do retire. One of my friends was a lawyer that worked with a large oil company. He retired on Friday. On Monday, he and his wife were both in their home offices. She had her computer facing when one way and he had his facing another in a few minutes. He said, Hey Mary, would you send me an

email? I think my email is broken. This is what I call pips. Previously important person. When he went to work on a normal Monday, his email was full. There were lots of people having questions and wanting to get in touch with him. Suddenly, he retired on a Friday and on Monday, he thought his email was broken. I have a friend who's an editor, or was an editor of some pretty big newspapers, the Cincinnati Enquirer being one and the Phoenix Republic being another. He said he was very happy to retire. It gotten to the point where social issues in life were happening and he did not have a voice. As an editor. He couldn't put out his own opinions. He had to just write the news. So he retired and he was very happy and have a big party and got the plaque and got the watch and got all the accolades and everybody thought, Wow, you have done a great job. So the weekend went on and then Monday morning. He got up and he realized he had forgotten something in his office. When he got into the building, nobody acknowledged him. People didn't make eye contact. They walked past He said he felt invisible. And then when it got to his office, his name was no longer on the door. That Brass plaque had been removed instantly and a new name was there. He was no longer important. He was known longer needed. And his opinion was no longer sought. He said it was a little bit like PTSD. So I often urge people when they're talking about when should I retire? I often say if you can take a glide stop, that's a good thing to do. If you can cut your workload down from five days to three, maybe to two, if you can stop and then become a consultant on an as needed basis. That's a pretty good way for you to get an experience of what retirement will actually be like. It's the sudden stops from Friday to Monday, that sometimes take the wind out of your sails. Interesting to be prepared for that. The Blue Zones, we all know that, in order to have a good retirement, not only do we need a good bank account, but we need to be healthy. There have been so much written about Blue Zones. Almost every time I scan a magazine or newspaper article about retirement, it talks about Blue Zones, and not even just retirement anytime in life. So you know that Dan Buettner and other researchers circled certain parts of the map in blue, which is how they got the name Blue Zones. And these blue zones are places where people live healthy, and longer than other places in the world. What they found out is that they have work, family and friends, religion, good nutrition, and fitness. In addition to that, they have less cardiovascular disease, less cancer, and less dementia.



27:15

I have a favorite joke that says, In Germany, people eat brought worst and drink beer, and they don't have heart disease. In France, they drink wine and have cheese. They don't have heart disease. In Japan, they drink soccer and eat French eat fish. They don't have heart disease. So the problem is speaking English. No, I know what the problem is. The problem is that we have stopped being active. And we still like our cheese and our French

fries. You need to realize that we must have three things to have a good and healthy life and retirement, fitness, nutrition, and social connection. So I want to talk about one of the dangers in retirement. If you go home, and you turn on your television and you sit down, that's a really, really bad thing. The average person average not even retired, spends four hours a day on television. So four hours a day, times seven, seven days a week is 28. That means you are spent a whole 24 hour day out of a week you given to that electronic screen. And if you multiply that out to a month, and then to a year, you have spent 48 hours in front of the television 48 hours. That is just absolutely amazing that you want to give up that much time in your life. In addition, if you are watch if doing anything on the internet, they also say that it's two and I have hours a day on an internet screen. So that's four hours a day watching TV, and two and a half watching everything on the internet. You've got six and a half, let's call it seven hours a day to an electronic screen. Number one, that's bad enough if we only have 24 hours a day and you've spent seven in front of a screen. When are you going to get your exercise your friends, when are you going to serve the community. When are you going to have fun with your spouse. The other thing is you're sitting on your derriere. You're not getting cardiovascular health. Some tips are to set a timer on your iPhone or your Fitbit where you're watching Every hour at least get up and stretch, take a walk, my favorite is have a dog need to get that dog out for its health and benefit. So you're walking a couple times a day. And that gives you your cardiovascular work, you've got your buddy your dog, and you can smile and say hi to the people that you want passed. That helps us in so many ways. It's just incredible that cancer, cardiovascular, diabetes, dementia, all are related to what we eat, how physically active we are, and our social interactions with people. One fun thing that I read is if you start today, with any physical activity, let's say it's walking. And if every day you do 1% 1% more. In 68 days, you will be a 100% better than you are now. Every time I talk about that, I think man, I'm going to start doing push ups again and see if that's true. I think the truth is, now that we're friends, I can tell you, I can do one, regular pushup, I do my push ups against the wall. And I tried real hard to keep my core straight, but I make sure that I'm using my biceps on my push ups. But it'll be interesting to see what we can do with that. silversneakers Senior Games pickleball these are all things that we can do to provide more activity and social interaction with people. They say that man doesn't stop playing because he gets home, he gets all because he stops playing. So let's make sure that we are out there with connections and and our playtime. You know, I think life expectancy would grow by leaps and bounds if green vegetables smelled like bacon when they were cooking. So we have a lot to do.



32:18

A body in motion stays in motion. You know, we've talked about that. It's so important that we keep that going. fitness and health, look at the friends we can have together. If you go

to a silversneakers class or an all a class for any online service structure that will have us learning new things and interacting. You can make new friends stay healthy. Don't those four people look like they're having a great time. Looks to me like they're in a roubo one of the things that I think is so important is our roles and our goals. As human beings. We have different roles to play. As retirees, we also have different roles to play. You could be a grandparent, you could be a volunteer, you can be a sportsman, maybe you are still a son or daughter. It's so important to know what we want out of each of those roles. As a grandparent, what do you want to leave? What legacy Do you want to leave behind? What do you want your grandchildren to know about you? As a volunteer? Is there a special cause you have? Is it feeding the poor? Is it working in a hospital? Is it working against sex trafficking? There are so many important things that we can do. And then I've been talking about fitness and active participation in our life. You want to get that golf game down. You want those numbers down? Do you want to start playing pickleball in tournament's one of the things that I have done, that mess was so helpful for me, as in my role as a mother, I listed three goals of what I wanted to have happen. And one of the things I put did was to complete the photo albums for each child. I'll be real honest friends, that didn't happen. The second thing is I wanted to make sure I made memories with the children and grandchildren. I didn't want to give just socks or sweater for Christmas or birthdays. I wanted to give memories. And how this happened was if you think of the end of your life, and you see yourself As a parent, and you're on a movie screen, and you're sitting there by a Brook, the sunlight setting, the music is playing, the credits are rolling. What do you see? When I did this exercise for myself, it was fascinating. I pictured all four of my grandchildren at my funeral. And I pictured it so clearly that they were in the front row, but their spouses were behind them. Each child was next to his sibling. And each child was gazing up and had a different memory of me. One said, Remember when mom went diving with the sting race, and my youngest son said, Remember when mom and I went, parasailing, and another separate neighbor, when mom was on the handlebars of the bike, and I rode her down the beach, in California. What that taught me was, none of them said, Our mother is so sweet. She was always making cookies. Now I've made cookies. And I'm pretty nice. But that wasn't what they remembered. They each remembered that I was active, and athletic, and again, created memories. That was the point when I stopped giving the kind of gifts at Christmas or birthdays that they could unwrap and wear or unwrap and throw away. I was a volunteer for a group of people in Kenya. And this is before I did my library, one, not my library. But before I was involved in developing a library in Kenya. And I pictured girls in Kenya, sitting under a tree reading books. And that's when I said not got to get started on this. If this is important to me, I have to make sure that it's that it happens.



37:07

I've heard it said, Be mindful of where you spend your time. Watching a sunset, or being a volunteer is much more important and meaningful than watching the clock. When we leave our jobs and go into retirement, we still have our home. But that home can be different things. I feel like different strokes for different folks. You've got your family house, you have your little cottage, you have a modern house, do you have a cozy house? But what's inside those houses? And how does that work for you? Do you have a museum? Or the upstairs bedrooms? still full of the trophies that your son won for little league and high school? Baseball? Is your daughter's room full of posters of her favorite rock crew? Is your house and money pit? Does it need constant help with Do It Yourself projects? Use your house a place of employment? Are you doing online sales out of it? As we go into this part of our lives, we need to be cognizant of the fact that that house can be a home and a place to stay where it can be an anchor. Or as I said a money pit driving us down? Do you want to lock and leave place? Do you want to condo where you can go down to Arizona or Florida nobody knows you're gone. Be aware of what your house is for you. Your mind matters never stopped learning. What I love about the word impossible is it is also I am possible. I've alluded to this as we've gone through this time together that you can take courses at a university. I've even seen courses and little programs offered at local rec centers. Where I live we have a clubhouse. And often members of the community will go and do a PowerPoint presentation about their favorite hobby, birding, or some other volunteer thing we could do. One of the residents has a son who was involved with building new spacecraft. Now that was exciting for me because I learned a lot of things that I had never learned before. Or it's not. I would not have signed up to take a class on building a spacecraft. I don't know about you, but I So keep that mind sharp. Remember, our poor pet grandparents did the crossword puzzles, but we've got so much more we can do. It's fascinating, what is ahead of us and what future brings. Speaking of the future, this statue was outside of the ballpark in Denver, Colorado, and the player, it says it is not the honor that you take with you. But the heritage that you leave behind, stated by Branch Rickey, I think that is so important, especially as grandparents. My 13 year old granddaughter said something to me, just about a month ago that absolutely shocked me. We were talking. And I was telling her some of my viewpoints on climate change and elections and abortion rights and different things. And she said, and she loves me, Grammy, you're just not relevant. And your opinions aren't relevant at this time. Well, you may know already, I am seldom quiet. But I was a little quiet. And I asked her, Well, Lily, what is it that you mean exactly? She said, Well, the future is ours to change or create. We're going to be here. I'm 13. I've got 70 years ahead of me, maybe 80. And Grammy, I love you. But you have 20 years ahead of you.



41:41

Well, she's right. She's right. The future is hers to create. What we have left for them is theirs to take care of or change as they see fit. But I think it's also very important for us to let them know, what we have lived through, and what's important in our lives. My granddaughter does say you've started libraries in Africa who does that? So I am leaving a legacy. And she did not mean to be totally derogatory and despairing of me. She values what I've done and what I am. They also call me the crazy Grammy, which I will take that compliment in the day. Again, they know that I'm always up for something you want to go tubing. Let's go to go waterskiing. Sure. I'll go want to go to a comedy club? Sure, I'll go it's important that we either write this down or spend time, maybe visually recording it doing a video or an audio so that the children know what we lived through. I have so many questions. I wish I could ask my grandparents but at the time. Well, again, it never occurred to me that I would have questions things that I wanted to know. I have had the misfortune of having a mother die when I was only 16. One of the things that that did for me was every year at Christmas, I wrote a personal letter to each of my four children. I wanted to tell them what it was like to mother, a five year old, what it was like to get the phone call that your 16 year old had been in a car accident, what it was like to help your daughter through her first breakup. I have a collection of 21 letters for each of those four children. They know what I have done, how I've handled their loving and surprising situations that they've presented me. But because of my mother's death, I wanted to make sure they knew how I felt and how I parented because I never had my mother to call and say, Oh my gosh, how do you get your kid just get out of bed in the morning. One of the things we need to remember too, is that it's not the honor we take with us as they've said here but what we leave behind and if you ask any pastor or Rabbi or anyone from hospice, they don't say please bring me my golf trophy. I'd like to see it one more time. What they want is the family around the family and social connections we make are so vitally important. And in that regard, let's take a moment to talk about spirituality. Ralph Waldo Emerson said the foundations of person are not in matter, but in spirit. Many people dread aging and diminishing strength. But we forget that aging is part of the plan. I mean, we weren't created to live forever No one was. And so if a person has faith and believes in an afterlife, this aging body is just part of the transition. Robert Mueller said, my physical body may be less efficient and less beautiful. But the compensation is that my mind is richer. My soul is broader. And wisdom is at its peak. So as I said, with my darling granddaughter, I wish she would have said, Grammy, tell me how you got started in doing things instead of saying, well, you're not relevant. Do your thing. I know exactly what she meant. But let's remember that if you have a faith, this is the time to make sure that that is as good a condition as your physical body. As much as we've talked about staying physically healthy. Eating right. Let's remember that. If you believe in an afterlife, this is the time to make sure you're clear on what's coming. If you have questions about

an afterlife, or a god or a relationship with a spiritual being, this is the time to delve into it. One of my friends, a 68 year old woman, retired as a pastor. And to mark her retirement, she wanted to take the Camino de Santiago. So she got in good shape here in Denver. Did her hiking.



46:35

Excuse me. One more drink. You had her hiking and arrived for her long awaited trip. She was alone but never lonely. So sorry. Daughter, we might have to cut out this part of it. We will cut it out. Okay. Take your time. Okay. Why don't I hold that and we'll start that heard this page all over again.



47:14

Yep. Sounds good. I've got it marked.



47:18

And I've got my water right here. I was trying to beat it but. Okay, and I'm approaching the end. Oh, good. Good time. Okay. Want to start her again?



47:33

Oh, 54321 and you'll start.



47:37

One of my friends marked her retirement by walking the Camino de Santiago in Spain. She was 68 years old, and retired female pastor. She wanted to do this trip alone, which I find pretty remarkable. She said she was never lonely. There were always travelers, they all stayed in the same hostels and things that might. And along her walk, she learned that the seashell which is kind of a symbol of it has multiple meanings that seashell could be used to get water along the journey. She felt though as a spiritual person, she liked that the center was whole. And then rays emanated from it. She felt that's what it was like to be a spiritual person to have your center and then through the rest of your life. Things could emanate. If you see on the picture on the lower right, they aren't all young kids that take this trip. A lot of retirees like to do this. She did have the situation happened where she fell and hurt her knee and couldn't continue. She was heartbroken. With the with the

help of her husband, they decided she would go to the end point and rent a casita there and stay for a couple of weeks. She was still on a pilgrimage of sorts, but she wasn't on a walking pilgrimage. She was alone and had to make her connections with strange people in a strange land and a strange language. But she still had her faith. And he said it was still a wonderful experience. And I'm so glad I did it. What would you do to mark your retirement? I at the age of 70 was a cover girl. That was my retirement thing. I was so surprised. Okay, coughing again. Okay, we'll cut it. Not a problem. I have it I think this is my next to the last slide. This is funny. Okay.



50:05

All right, ready? Go.



50:08

This is how I marked my retirement at the age of 70. I was a cover girl on my sorority along magazine couldn't believe it. I mean, you know, I grew up with hearing about pinups like Sophia Moran and, and Margaret, and there's Marilyn Watson silver hair at all. But it was a retirement and it was a fun thing to do. Now, this is my most important story about retirement. The man on the left is my brother. He retired from the steel mills in Indiana. And he came home and sat down, turned on the TV and picked up the newspaper. He drove his wife to and from work. But now if I visit him, he asks me every 10 minutes, when does the train go? He has dementia. He can't drive. And he's just waiting for the end of his life. His retirement, as I said, was to go home, sit down and watch TV. Now on the photo on the right. The older gentleman is my husband, former husband. The young man is my firstborn son will call my husband Tom. That's his name. He had a rich and full life. He had a home in Northern California where they would go and spend the summers. He had a home in toto Santos, Mexico, and an expat community where they would go during the winter. He also had a home in Los Altos, which was their original home before they retired. Two years ago, he developed pancreatic cancer. But he continued living and going and traveling, He even went to Thailand to go to a chimpanzee colony. We still went back and forth on all of these trips, the children and grandchildren came down to toto Santos to visit. And he died at the age of 72. Having lived a full for life, as opposed to my brother, who is 84 and has been practically dead for the last five years. So the question is, how do you want to live this retirement? What do you want it to be? The choice is yours. And the choices to be made now. Choose activity, choose life. Or choose the rocking chair. Some of us need to choose the rocking chair and that's okay. But if you can make a choice do to the best of your ability. So this has been me. Encore a boomers guide. 123 o'clock, four o'clock rock? Six, seven o'clock and o'clock rock. o'clock 12. o'clock. Okay. Didn't mean for

it to end like that.



53:22

Hey, Marilyn, Wow, you are inspiring. And, you know, so you're so right, and that our financial industry spends so much time reminding us we have to financially prepare for retirement. But we get little coaching or advice or guidance on the emotional, psychological, spiritual, entrepreneurial, intellectual, physical aspects of going into retirement and your whole story and outline on how the we don't even communicate with our significant other What do you expect retirement to be? I had to laugh when you talked about Tom rearranging your spice rack, because that would be something I definitely would do, or my wife of which he would definitely tell me get out of the kitchen. So thank you. This has just been amazing. One of the things that I was curious about is what are your recommendations and how we could organize our daily activity, as you had mentioned, or spending four hours watching TV, maybe two hours on the internet? How can we structure our time, maybe an hour to do those wall push ups you're talking about and other activities?



54:38

Thank you for asking that question done. And I do have a couple of sample schedules like that in my book. Because I know some people go well, I don't know what to do. How do I do it? For me? I need to get up, have my cup of coffee and get out of the house right away. Because that's the one that gets me started. I usually have a day Volunteer thing that I'm involved in, and some type of the daily fitness program that I'm involved in. I've also started in my particular neighborhood, a lady's happy hour in game night. Because there are 38, single retired women living in my community, we don't know each other. And we can't have that happen. If something happens, and we need help, we need to know each other in this community. And we need a phone number, someone we can call. So I try to balance that plus I see my children and grandchildren quite a bit. I mean, now that it's COVID, in hybrid schooling, I help one of the families twice a week for only two hours. That's all I'm doing with the boys education. So I'm over there while they're doing their own online learning.



55:52

Great idea, you know, so many of us are, as we approach our retirement years are asking the same question we asked ourselves when we landed on our college campuses, what am I going to do for the rest of my life? And, and you're reminding us that we do have to

invest some time in thinking about what that is. But one of the things I think we overlook is that retirement is a time for reinvention. Right? It's not about being the same old dance album, and following the same procedures or, or more behaviors, what do we do to kind of break out of the norm? How do you? How do we kick ourselves to say, Okay, I'll try it.



56:34

Oh, that's such a good question. For me, I did not write any books until I retired. You know, actually, the first books, the biographies for schoolchildren occurred when I was still a school librarian. But this big book on retirement happened after I retired. I was I've always kind of liked as a librarian doing research and things. And so that was fun and easy for me to do. In the section, I talked about roles. If you take a look at each of your roles, and you look at what goals you want from those, how do you want your children to remember you? What do you want with your golf game that will help direct some of the things you do in the future to another thing I find is very interesting is take some time to think about your past. What did you do as a kid that you love? Did you really love waterskiing, maybe it's time to go back and you know, we can still water ski. You don't have to stop skiing, because you're 65 I still snow ski in the winter. Now I don't do double black diamonds on I stay away from the bowls. And I do like a blue sunny sky. But I keep skiing. And then as you said anything new look around and see what's going on. I found that meetups, if you look up meetup.com, and you look at your location, like I put down 20 miles from Denver, there are clubs and organizations of all kinds out there. And it might be something that you've thought about, or something you never thought about. You said Oh, that sounds interesting. One of the ones I mentioned in my book was there's a group in Denver called Mile High nudists, which I want you to know, my editor set, you can't put that in the book. Why not? He said, Well, not all of your readers will be from Denver, myself, it doesn't matter. That title was just so unbelievably catching that. That's an example of the wide variety of things that are there.



58:38

Yeah, it only makes sense that as you're getting older, and he, as you shared with us trying to identify how much time do you really have left? within that time is an opportunity to go? Why didn't I ever try that? And maybe I could experience that. It's not going to kill me. It's not gonna hurt anybody else. Let me give it a try.



59:00

Let me give it a try. One of my mottos is nothing is in stone. Try it. Let's Let's see, you

know, you don't like it great. Come home. One of the things that I want to do that I've never done before, while I've been at once in a kayak, there are a lot of lakes here in Denver, and especially now that it's fall. And with COVID I understand that buying kayaks is almost impossible. They're all sold out. Everybody wants to do the same thing. We can social distance. But I would love to go out around sunset time in the autumn, and see the moon and the ducks and the geese coming in and the wildflowers. I'd love to kayak. Let's try it.



59:42

Excellent idea. You also touched on the idea that you help your children understand where you came from, by either writing a letter to them or an article, to can you tell us a little bit more about how you did that and maybe give us some ideas on What we can do?



1:00:02

another great question dawn, as I said, When my mother died at 16, and I realized I was kind of, for a young girl to grow up, I didn't have a mother as I got married, because I had children, it was important for me to leave my thoughts for the children. One of I did mine at Christmas, that's my time of the year for reflection. My husband wrote his to the children on their birthdays. So you can find any kind of a schedule that you can stick to that will help you write these things down. One of the things I use another technique is to use the calendar. Not all of us are writers, not all of us are fluid thinkers. So start with Valentine's Day. You were a boy, wherever you live, whatever school was in, how did the kids celebrate Valentine's Day? Write that down? You know, we used to make shoe boxes or something? Or what happened at your family at Christmas? Or during the holidays? Did you always have an orange in the toe of your sock? Do you know how that got started? and different things like that. I think the calendar is very helpful because it doesn't put your whole life in front of you. But instead little segments at a time that you can write things.



1:01:25

Really great ideas. Marilyn, this has been a wonderful hour. Unfortunately, we're running out of time. Before we go, I want to make sure everyone can reach out to you invite you to their corporate outings or to the organization or be part of your social network. So could you share how we can reach out to you?



1:01:44

Alright, there are three or four ways as I mentioned earlier, I do have two Facebook groups. One is women divorced or widowed. The second is encore a boomers guide to run your retirement. So wherever you fall in there, you can get in touch with me. I also have a page that's just my personal page, Marilyn, my Rick Watson and you can send me a message. I'm on LinkedIn as Marilyn, my Rick Watson, and I'm on Instagram, also as Marilyn M. Watt. So, for them to get in touch with me, and if you know for life coaching or questions or speaking, I'm available for any of it. And I would love to help your listeners.



1:02:34

Great Marilyn again, thanks for joining us. And to our audience. Thank you for taking the time out of your very busy schedule. To participate in the Career Speaker Series. We encourage you to come back and listen on a frequent basis, either the events that are scheduled or the recorded lectures by authors like Marilyn, congratulations on investing in your career and your life. I look forward to bringing more authors to you in the coming weeks.