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Well, 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 Philip bomb and I'll be your host today. With me today is Nancy Berg, consultant focusing on national security reform, conflict prevention, post conflict peacebuilding. She teaches at the university graduate course on leadership and she is also the the author of the retirement boom and all inclusive guide to money life and health in your next chapter. So in the next hour, you're going to learn, which are the best strategies for your retirement. your retirement involves psychological, emotional, physical, spiritual, even entrepreneurial changes. And Nancy has some amazing ideas that she's going to share with you even checklists and ideas in which you can walk away from this little discussion, and come out with some clear objectives of where you want to go. Now before I introduce Nancy and get into some particulars about her background, let's talk about being prepared here. Have your pen and paper or electronic device ready to take notes. We wanted you to check the download option to gain access to resources that will help you use Nancy's ideas as you learn how to retire successfully. And we certainly want you to ask questions, you can submit your questions by clicking on the menu in front of you share your questions when you think of them, so I can share them with Nancy. So just type them in. It's optional if you want to put in your name and email address. But definitely ask questions. This is all about you. And so we also want you to help influence the program by offering your thoughts and how we can continue to be a support throughout your career and your retirement. So click on the option that says give us your feedback. So let's learn a little bit about Nancy's amazing career. Nancy has had a distinguished career in national security foreign policy and international economic development in the government and nonprofit sectors. She is a former national security adviser to the Vice President of the United States. She has been

a National Security Council staff member and President and CEO of an international development nonprofit organization called enterprise works Vita. Nancy has also served as a program director for Aspen Institute's Search for Common Ground and the project on national security reform. She teaches leadership at the Elliott School of International Affairs at George Washington University. And as you might suspect her passion is conflict prevention, and post conflict peacebuilding. Something we need a great deal of help yet even today, Nancy is written five books on national security and co authored the book we'll be talking about tonight, reboot your life energize your career in life by taking a break and the retirement boom. an all inclusive guide to money life and health in your next chapter. She comes to us today as a founding partner at reboot partners, a business that works with individuals and organizations to end their employees on rebooting into their next chapter of life. So today, Nancy is going to be your private consultant and share with you her ideas, her philosophies on how you can launch and lead a successful retirement. Join me and welcoming Nancy Berg. Nancy, thanks for joining us.



04:00

Oh, thank you, Dawn, I'm excited to be here to share with you all a philosophy and strategy for retirement chapter of life. This is it's not rocket science. But it was something that was developed by my business partners and me at reboot partners. And it's it's in our book, our corporate consulting, work, the workshops and retreats. We do our websites, social media, all the normal things. And just to say our expertise comes from personal experience, hundreds of interviews, a lot of research and what we learn in our workshops from people, various stages of life, and it's fulfilling to talk about we all are quite passionate about the subject even though we've all reinvented into this subject from other things. And I hope it's fulfilling for you tonight. Also, to hear about it as as you may be thinking about your next chapter. The material I'm going to talk about tonight is is really Highlights things I thought would be useful in this short period of time it comes out of a 250 page book and our two and a half day retreat. So I'm boiling it down. And I do sincerely hope that it's useful to you and get a couple of light bulbs on in your head, or at least gets you started about thinking. I'll start by saying that not everyone likes the word retirement, or the traditional concept of retiring to golf, gardening and grandchildren. I often put the word retirement in, in parenthesis, I mean, sorry, in quotation marks, and I really prefer the term reinvention. And indeed, as Don described, I've, I've reinvented myself and and undoubtedly many of you have to there are many, many great stories out there people who have reinvented, they're, they're doing something different now or living somewhere different. For this chapter of their lives, baby boomers are reinventing retirement generally. And in general vote generation is doing that. And then they all have their home personal ideas of retirement. And so many will continue to work full time or part time, that's a big difference. And they'll work into their 70s and 80s, you all have

friends or yourself who have said, I will never retire. I was with a friend the other night. And he said, I think I'm going to work into my late 80s. But, you know, that's just, that's just the plan. Some more work because they want to and others will work because they need to and others won't, won't work at a paying job. They'll just find a passion and reinvent into a whole new lifestyle. It's an exciting time of life. And sometimes I think of it as a smorgasbord. You know, just what, what will I do with my time. But I do know that most people I know at this stage are busier than ever. And we we sort of look and say, how did we work full time and raise children and do volunteer work and do all the things but we did well, but we're still really busy. But anyway, let's let's move on here on the slides and get to the agenda. We'll talk about these things. This is just a very general outline. And then we'll be open to questions. Or maybe we can answer some questions as we go along. I'm always happy to answer people's questions. That you are not alone. That's just about statistics. Don't worry about that, that hit are there. So for objectives, my goal tonight is to help you think about how to plan an enjoyable and successful next chapter. It really, in both our books, we talk a lot about planning and it doesn't mean straight jacket kind of planning. Like I decided I would do this on this date. And I'm only going to do that I'm not gonna do anything else.



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It's not that kind of a rigid thing. But it is having a plan in place or mini plans that are a subset of a larger plan, so that you can move forward and actually get things done. So an objective tonight is to think about your vision and goals for the next chapter. It's extremely important to have vision and goals to have a picture of what you want your life to look like. We'll talk a little later there's trepidation, sometimes about moving into this next chapter. What does retirement mean? And, and so if you have a kind of a picture of where you're going, it's going to make a big difference. And so another objective is to provide insight into new options. We'll talk about what to do with your time earning and non earning options as well as key questions like when and where to do your next chapter. There's lots of questions to to answer when you're thinking about this, this change and then to begin to plan and a roadmap and we sometimes call it a pathway a roadmap. But having it charted out and tonight obviously you're not going to make a whole plan you would if you came probably to our workshop, you'd have a pretty, pretty clear idea at the end. But tonight, you should be able to get at least a sketch some of your for your some of your key questions and thoughts and ideas. And to be able to go from there and I'm not saying you haven't already done this or thought about this. This is just you know my way of giving it a little organization. So you're not alone. But the numbers range from 76 to 78 million baby boomers. And so that is, of course, the ages 51, to now turning 70 1946 to 1964. And I'm a baby boomer for sure, at the leading edge of that. And so baby there, there is a large percentage of baby boomers that go directly from full time employment to

full time retirement. But frankly, they're doing that later than they used to. And then that leaves another huge percentage of people who do something else where they continue to work. You know, the figure 10,000 turns 65 years old every day. And the fact is that any of us could live 30 years past this so called retirement. And so that is a big chunk of time that is really different from what our grandparents and perhaps even our parents experienced. And EDI is a real opportunity. And so my expectation to you is to plan it and enjoy it. It is a whole new chapter of life that we're experiencing as a generation, we will live longer, be healthier, longer. We want to continue to have purpose. And we need to continue to discover our new identity or to be able to hold on to some kind of identity. And we're used to doing things differently as a as a generation. And also, we'll be role models for the next generation. And so all of this is really important. And so millions are already re careering and reinventing and so we call that you know, the title of our book is retirement boom, we also sometimes referred to it as revolutionary retirement. And so let's talk about some definitions for terms that I will be using a lot. retire, reboot, reinvent what what do those mean, I think it's fairly obvious but but let me I'm going to read to you what we wrote in in our book, retirement, the lifestyle you choose after leaving a full time career, it may involve continuing to work or not. rebooting, rebooting is refreshing renewing life and beginning to transition to a new phase. reinvention is figuring out how to do the things that make you feel relevant, inspired and inspiring.



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reinventing into a new, a new life or a new career or a new interests or whatever, it doesn't have to be just just a single kind of thing you can reinvent in different in different parts of your life. So we have kind of a reboot your life architecture, we've trademarked that term, our first book was called reboot your life. And that is what we talk about a lot. So the first one is get your financial house in order. I'm not going to go into the financial, we have a certain amount of it in the book, but we're not financial advisors. It's important to note a few financial statistics that are a little bit scary. One is that only 25% have saved enough for retirement, you may be one of those that have or one of those that haven't. Also, we are the sandwich generation. And that means that we have our children and parents too often to look after. And one friend told me that she's the what is the name of that sandwich, the triple Decker kind of sandwich that she's that generation. And because you you're supporting parents, children and grandchildren, so that adds that other layer. Actually over 70% of boomers are supporting their adult children or grandchildren. And this that statistic doesn't include what what they might be doing for their parents. And 57% of boomers are putting off retirement because of financial concerns. So I talked to her We're about not retiring as earlier, as early anyway, on this architecture. So you need to get your financial house in order. And you have to do that

before really making a decision to retire from a full time job that's bringing in the income you need. But you also need to know what you want for a lifestyle. Is that going to include continuing to live in your house? Or is it going to include moving to a condo or to an apartment? Is it going to be moving to a different city? Is it going to be working or not working? Is it going to be your family or not near family? You know, what? Is it going to include a lot of travel? What? What's it going to be like? Are you going to be working in we will not working? You need to know what you need to accomplish it. So I don't think I worded that very well. But if you know what your life's call is going to be? What do you need to do to get there, you need to sell the house, you need to earn more money, I don't know, whatever those things are. And so we'll talk tonight about exploring, earning and non earning options. This often opens people's eyes up to the many, many possibilities of how to spend their time. And then we talk about gathering your team of experts. And that's part of what needs to be done and then setting goals and making a plan and then launching the plan. And, of course, there are concerns, everyone has concerns, and everyone has fears. And sometimes they they become barriers. But it's good to acknowledge them. I think Don mentioned the psychological aspects. And and there are. And, you know, it is a bit of an unknown about what's going to happen next. But you've done, you've done transitions before. But here's here's some of the common concerns, will I have enough money? It is a concern, regardless of whether people have lots of money or not. It is it is always a concern. And that's why it's good to get a handle on that. Where will I live? It's a great question. What will I do? What will I do with my time is some people see just time yawning in front of them they've been busy 24, seven, in whatever kind of job it is, and and all of a sudden they think, what am I going to do? And whatever they decide to do? Will it? Will it be enough? Will it actually fill up the time? Or will they be bored? What will my identity be the people you know, maybe you're a bank? Or maybe you're a teacher? Maybe you're a plumber? That is your identity?



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But what do you say at social, you know, people at social occasions will say, Well, what are you doing now? And you weren't able to say something, you know, you don't say I was a banker, I was when you want to, you know you want to be able and we I won't go into this, but there are ways to figure out how to have a great little elevator speech about, about what you're doing, you know what you're doing now. And people worry about whether they'll be relevant, are you going to be sort of on the sidelines? Are you going to remain relevant? or change the way you're relevant? Will I be happy and fulfilled? That's a similar question may be too, too relevant? Or maybe it's maybe it's on a whole different scale. What about my health and the health of others? I have a slide in here later where we will talk about health. And then how will it work out with my spouse or partner? This is super important. And it's super much a concern with some others. Just assume that it'll all

work out. But we'll talk a little bit about communication and how this can be a challenge. Not not an insurmountable one. But what could be very, very quickly five stages of retirement. There's pre retirement that's planning that can go on for 10 years but it's it's it's kind of getting ready it's thinking through or it might just be a year or it might just be you know, all of a sudden you're offered a package and and you decide it's time to go. So pre retirement can be different lengths of time, but it's the it's the thinking about it and planning. And then there is when you actually retire and again when I use the word retire, talking about leaving the full time job you've had sitting at your desk or doing house calls or being a full time doctor or you know what, whatever it is When you when you go back and spend more time at home, the early days, we call it called the first 30 days, it can be longer, but that's a real shock to the system. Because you've been on overload. You know, you've been doing all this work and running your personal life and, and had a lot of responsibility had people calling you or emailing you all the time. And when that goes away, you actually can have a letdown. You can have anxiety, you can feel sick, you may catch a cold. A lot of people feel very lazy. They're they're so tired. When they all of a sudden let go that they they just laze around. And they feel terribly guilty, but it's completely natural. And they have trouble establishing a routine. So those are the early days, and then. And then there can be disenchantment, where it and this can come pretty quickly to where you think this isn't all it's cracked up to be, including, you know, maybe you have too many tours, because what you're doing is now you're in a huge catch up mode. Or maybe you're married and your spouse has got you doing 1000 chores. But also, you've lost friends at work that may have been your social network. And you have you've lost your routine, and maybe your feelings of relevance. So it can be a period of disenchantment, like, why did I leave that behind? It was better than I thought it was. But then there's reorientation as you start moving into new paths, and you're getting comfortable with yourself, and you're starting to stretch. And then there's retirement fulfillment. And that's, that's really getting a new chapter in place where you are feeling good about it. And, but then also, you should realize that there are more chapters to come, you know, we will have a slide later about the different decades planning by decade, where it's, it's not all going to be the same, you know, and so maybe when you when you get to this stage that I just talked about, maybe you hate it, well, that's okay, you, you can change, you can go into a different chapter. It's not forever, you can figure out new things. So the first step



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that we talk about is determining what you want, what will a totally satisfying retirement look like? And I suppose totally satisfying is overstating it. But let's say what's a really great retirement or next chapter going to look like and we we live an exercise called the visualization exercise that I'm going to share with you. What you do is you, you write down

your question, like, What will a totally satisfying retirement look like? or What will my life look like in three years? Or what do I want it to look like? Something like that, you write it down, leave it behind, and go out on a walk for 30 minutes, go somewhere pretty. And go somewhere where you can walk and not be distracted by other people. If you do see other people, don't look at them, or smile at them or chat with them. Because you don't want to break your concentration. What you want to do is keep asking yourself that question and then visualize the answer. You may only get a piece of it. But what do you see? And what are you doing? And where are you and who's there. It's your mind by walking. This is not a sit down exercise. This is walking, left, right, left, right, left brain right brain, left brain, right brain, your your mind becomes more supple, and it syncs on both sides. And, and so you might have trouble with it. But you also might see some great visualizations, and then go back and write it down. And then and then you'll have it and just jot it down. It's It's for you, but you'll probably refer back to it. I've done it a couple times. I don't do it constantly. You can do it as often as you want. But I find those things to be very valuable and going back and saying, Ah, that's what my subconscious is telling me. I really care about what to do. And so then, we talked about planning and communication and these are important components and What you're going to do is take your vision, or your beginning of a vision and begin to plan. And the first three items here are the are the planning, and these are writ large. But what are your next chapter dreams? What are your goals? Be sure to write them down. And those should be large goals. But then what steps do you need to take? And on the steps? It's, it's really what? What do you do for each aspect. And this will develop more as we go along tonight. But think of being methodical. For example, if you decide you need to sell the house, what are the steps, if you want to research where to live? What are the steps, including whether you could take some time off and go spend some time there and see, if you really like it go there. And the worst time of the year for the weather, let's see if you can tolerate it. Or you want to research teaching jobs where you want to research overseas volunteer job, you know, just take the time to figure out the steps you need to take for these different pieces. And then communicating this should actually be a big bold headline that says communication, communication, communication. Because that is one of the biggest keys to be able to plan and carry out what you want to do. Who needs to know it first and foremost, it's your spouse or partner. And, and then there are other people like boss, family, friends, others. And the I can't, I can't overstate the importance of planning with your family. So there are no surprises and planning with your family and your spouse. And, and then also figuring out who are your allies who are your supporters? It's important to know who those people are. And then who are the naysayers?



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Because there may be some people who are naysayers. We'll go on in a second and say more about that on the next slide. And then another one that I'm not going to be able to spend time on but that we have a chapter on is Who are your retirement robbers? And what to do about it, I could do a whole session on that. Because it has to do with what's going to stand in your way of getting where you want to go. And the biggest robbery is normally yourself, because you you don't think you deserve it, or you procrastinate or you let deadlines pass or, or you don't plan. But there are other retirement robbers like people who who want your time for other purposes. You know, want you to be a full time babysitter for the grandchildren. That kind of thing. We're sorry, we can't go into that more. It's it's super good to be aware of. But let's go on to the next page. And who are your retirement allies and naysayers? I would just if I were you use this page to write down nice people. It's good to it's good to write that down. And when you get to the naysayers. I mean, the retirement allies are going to be you know, probably your family and maybe your boss, when you tell your boss or co workers, whatever. The naysayers are some things that you have to think about. Yep, think about whether you want to bring them around, or whether you want to ignore them. They may be somebody you could ignore your neighbor, okay, you don't really have to have your neighbor agreeing with you. But say you plan to retire earlier than you thought and go get a teaching credential. So you'll have summers free and because you always wanted to be a teacher. And, and your family loves the idea, but your best friend thinks it's crazy. And so how important is that naysayer? Well, first of all, you you should listen. But also think about what you want, not what that person wants. Because there could be jealousy or old think involved or,



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you know, or something like that. So think it through. And in any case, where you have naysayers, and maybe it is your family,



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some people find that their spouses are a naysayer. So think through a strategy, listen to them and try to bring them on board or modify your plan based on what they say. Did you want to take them in here for a question?



29:59

Yeah, there seems to be Quite a few questions coming in, in terms of the difficulty it is to try to recreate your elevator pitch you. Like you were saying earlier you talked about an individual who was in charge always had people coming to them. And now they're retired

and someone says, what do you do? And they find themselves lost at? Well, I'm retired. And so what kind of question What kind of suggestions? Do you have the elevator pitch?



30:34

I love talking about that. You know, one of one of my friends just says, I'm busier than ever, you wouldn't believe how many things I'm doing. You know, the other thing is, you can say, Well, I certainly loved my career as eight. Let me just say bank. I loved my career as a banker, I loved my career as a teacher. But now I am discovering so many new things and rediscovering I'm rediscovering how much I love music. I'm rediscovering that I love gardening. I'm, I'm involved in XYZ. And I have so much more time now for my family. And I'm I am just loving it. See, that's, that's a wonderful elevator pitch there. Or it can be something where you want to give a pitch that actually draws people in, you know, you may, you may say, you know, I'm so glad I'm not working full time now. I feel the need to do some civic work. And now I have the opportunity to actually jump into that. Did you know that the city council is doing duck that up? So you can you can do that kind of thing. And but the thing to do about it, I always suggest to people stand up a little straighter. You know, when people when people say, oh, now you're retired, or are you bored? What do you What are you doing? You draw yourself up a little more, and you have the most positive attitude? You say, Oh, no, look, here's what I'm doing. And, and just just by feeling that it comes out, and you can practice it a little you can practice. Just saying it or practice have a little list that you go by where you be sure to mention some of the specific things that you're that you're doing, or that you're thinking about doing. Oh, yeah. And I'm doing research on a trip to Africa. You know, I'm, you know, really a way that's that's what I would say,



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that makes a lot of sense. Because we all need a sense of self worth. And clearly none of us think about as we near or enter retirement of rebooting interesting and recreating oval. Well, these are really good suggestions. Let's continue with them.



33:08

Okay, all right. Well, that's, thank you. So one of the things that we always talk about is thinking about your future by decade, when you're planning. As I said, your next chapter isn't your only one, you need to think of health and other factors. You know, so it's kind of the obvious thing in your 50s you know, go climb the mountains, do you know a lot of the stuff you can do? Well, you know, you've you've got good health, same thing, probably in

your 60s, maybe in your 70s you can take cruises, but but you know, hold some of those back, you may have later years where you really want to do that cruise, I'm saving my Alaska cruise for, for, you know, for for later. But think in terms of, of what you can do also, you know, frankly, when you're in your 50s, you may still have the sandwich generation responsibilities, and you may not be able to go and do as much as you'd like. But by the time you're in your 60s or 70s, that may be when you can do things more. Anyway, those are good things to jot down. I wanted to mention here, the team of experts. You can't do it alone, and you probably shouldn't want to, there are things that you'll need when you leave your full time job. And our favorite way of describing is where's the it desk and you know, there are lots of categories where you can find experts, some of them you already have yet you know, you already have medical experts. But you may need you know, experts in fitness or in nutrition things you're able to spend more time on you may need experts in home repair, certainly financial experts, and maybe experts on career advice. And it can be friends, or family or people you hire. And there's some decisions that need to be made on this such as, is it better to spend money on this or for me to do it myself? And it's a really good question to ask, because you may want an organizational expert to come in to your home, or maybe you're moving, maybe you're downsizing. And you may want to put some money into an expert who can help you with that, rather than struggling with it. And I can tell you, I did that. And so think of your team of experts write down who is that you need, you know, what kind of thing and where might you get them. Including that for her tech expert, one of my business partners uses her 13 year old niece. So you know, there's always that, but there's always hiring someone. Anyway, so talking about reinventing how you spend your time, this, this is the meat of it. And, and it's going to be a look at two aspects, two parts of your life, the earning and non earning. And you may choose to do a combination. And I'm going to mention here the portfolio life. In fact, this is a great one for your elevator speech. My partner, Rita, who unfortunately, my business partner, who unfortunately, passed away this year, is the one who coined that term for us. And her elevator speech was, you know, people would say, Oh, you retired, you ran a billion dollar, you know, whatever. And she'd say, Oh, I love my life. Because then 1/3 of it on corporate boards, earning money, so that I can do my passion, which is volunteer work, I'm on volunteer boards, and I volunteer. And the third part of my life is my friends and family and just doing the fun things I want to do. So I have a portfolio life. So that's a great elevator speech right there to sing how you have your life divided third, or fifth, or halves, or whatever. And here's the stuff I love. But, so the portfolio life can be both earning and non earning, and then the other things you do, so I'm going to talk about earning options. And we call it reinventing into new work. And so there are some traditional ones listed here. And there is self explanatory and some more, a little bit more non traditional. You can earn money doing angel investing, maybe College Administration, executive coaching,



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franchise, chasing starting a small business, the fastest growing category of business creators and franchise buyers are 50 years old plus. So we if I'm speaking to a group of movers are the fastest growing group creating new businesses. And you know, one thing we can do is think of boomers as a market. It's a huge market, I forget now, the billions or trillions of dollars that that we are as a market, but there has been research done on certain areas that are particularly good to market to boomers. And that's looking good. Being green, keeping up with technology and housing options. And so those are things that would be great small businesses. And then these other couple things that I've that I've listed here and and having those these are just examples. And then non earning options. You can have creative alternatives, teaching art or music or another passion now that could do it as a volunteer or you can put it in the earning category and do it to earn money. Being a docent acting, singing photography, I do horse photography. I've taken this up in the last five years. And I don't do it turn money. I do it because I love it and I do it and I go different places in the world and photograph horses and gift cards to my friends that I've made with my horses. And people right people do carpentry, oh my heavens people do do so many different things. And Then there's volunteering, there are so many opportunities to volunteer, when you're working, you know, you may get time on a Saturday morning to volunteer, when you're not working full time, that you have much more chance to really get involved in it. And so here, here are some examples. And I might even mention that this volunteering overseas, my partners and I are working out a plan to have us we're just in South Africa. And we're developing an option that combines travel and our reboot work for volunteers to go volunteer at a at a high school in, in South Africa, but it it, it, there are so many opportunities, and we have a lot of resources listed for that a lot of organizations do things that's just a special one we're planning. And then there are other non earning options in life, and, you know, maybe you would just call them life, but family and friends travel learning, you know, learning a new language learning, learning new kinds of cooking, learning, you know, learning to do QuickBooks, I don't know, just any any kind of new learning. And also when we get to talking about health, that's what the brain likes his learning new things. And then read, I mean, how many, I'm looking right now at one stack of book, books I have. And if I walked into other rooms, I would see other stacks of books. Maybe you finally have time to read. And then I put in here, politics, maybe, maybe that's something people want to do. And so next, I do want to talk about health. And it is your number one asset. It is the really important thing. If I had a megaphone, I'd be speaking through the megaphone right now. You actually, now is the time, now is the time. And either if you're getting ready to go into a next chapter, or you're just starting a next chapter, whatever it is, it's time to work on it and get it right, it will have a huge impact on your on your retirement or on your next chapter. If you have a health problem, you can really work on it, you can get second opinions, you can finally get

that knee fixed. You can get that shoulder fixed, maybe play some more tennis. It is just really important. And that is a really important thing to make goals about. And so you know, we we all do a lot of reading about health. We do a lot of reading about all these things that I've mentioned here.



43:07

doing physical exercise, it has to be emphasized over and over that it's important to do that, but it can be walking. And I also have a trainer and, and lift weights not not to get big and burly, but just because it it really helps you It helps your core it helps her balance. And then of course, there's brain health. And the best ways to maintain brain health because we're all concerned and maybe even obsessed about that physical exercise. And maybe a Mediterranean diet, you can look that up. But but to know it is it is a really strong good diet for the brain and social connectedness. It's been proven over and over that when people interact with other people, that they're healthier. And then mental stimulation I talked about learning a language or keeping your brain moving. Those are super important things the Mediterranean diet is you know, fruits and vegetables, whole grains, olive oil, nuts, seeds, fish, all the yummy things. And then emotional health and physical health, of course are linked. So keep that in good shape. And what you eat, of course, is super important. And then health of children and parents that's something to keep into consideration because if those are good, it means peace of mind and then taking care of what you need to do for you and your family. And this is this is will Power of Attorney having information on your health and doctors available. Plus information on where that information is, and what the passwords are. And all of that now many of us will have gone through that with our own parents, we if we have elderly parents or parents who have passed away, but our children need that for us, too. And it's the kind of thing that should not be overlooked. And it's just really important to pay attention to. There are other issues that we could talk about. But we, we, we don't really have time, I'll mention them here. But just so you're aware of them. And one is that we love to call it renegotiating at home. And our, our little thing for that is whose kitchen is this anyway, you know, it's the fact that you may have already been, let's say that you're a couple, you may have already been living in your home together. And maybe one was working out of the home or, or was living your or already retired or had never worked outside the home. And the other one comes home or both of you have been working outside the home and then both you come home, it actually now is a different place, space is going to be allocated differently, you're going to have different bits that you're going to claim like maybe, maybe you're going to go back to wanting to be the chief cook and wanting the herbs and spices located somewhere else. I mean, these these are things that can end up being irritated or they get irritating, or they can end up being funny, whatever. But there are things you know, where are you going to put two desks? Where are you going to put

two computers? And it's even more complicated? If grandma is living with you, you know, you're and where are you going to have room and how are you going to have family time and there are also issues like social life and weather both both halves of the couple. Whether they're one is more dependent on the other, for for fun, you know for activity, or there are several things to communicate about for sure. And it can be great also the rediscovering each other is such a wonderful thing, leaving a legacy boomers want to leave a legacy. And whether that legacy is family values, the true leaving with your family, or



47:48

wonderful photographs or your host photos, I don't know what it is, or, or just the kind of life you've lived or whether it's a brick in a walkway that has your name on it, or you put your grandchild's name on it, or it's a building or you know, whatever, leaving a legacy and then simplifying life. And that is all the decisions that go into downsizing and other ways of shedding some of the things that are that are really keeping you busier than then you want to be. So those are some other issues, those are addressed. You know, we address those in the book and elsewhere. But tools and staying in touch. We have some tools that are available in our book, I just I can't go into it. Now with this amount of time, we have the circle goals, which have to do with balancing your life. And we have planning grid, again, not rocket science, how to how to do planning and write it down and write down all the steps. But we do have a planning grid. And then other resources that are in our books and on our website. The website is at the bottom of each of these pages, but it's also on this page, [reboot partners llc.com](https://rebootpartnersllc.com) that'll go to [reboot break calm](https://rebootbreakcalm.com), it's the same website. And and we have the our workshops and we have other events. And we have corporate I think I mentioned that and then we're on the normal social media, not as well as we'd like to be we actually pay a younger person to do some of that for us. And then we have our books, they're both listed there. And then my email and I would be glad to hear from you. When I checked this link last night, it somehow wasn't. It's going to be fixed but it wasn't working quite the way it should. So if you want to do now seeburg@gmail.com that's fine. That's that, that'll get me directly. And so I wanted to just wrap up, we always do a quote, we do a bunch of quotes. And we do poems at our, you know, really meaningful poems that are retreats, and workshops. But we also did a book of quotations, we had so many favorite quotes that we put together inspiring quotes from, you know, literally from all over the world, I even put wood in from Winnie the Pooh. And But anyway, this is the one I chose for this. The real voyage of discovery consists not in seeking new landscapes, but in having new eyes. And I think that's what we're talking about doing here. You may be having new landscapes too, but part of it is looking through your eyes looking for a vision, and figuring out what it is, what what it is you want to do, and looking through the concerns and the barriers and figuring out what version of it that you can do. And doing it.

So Don, I'm, I'm happy we have a few more minutes, that happy to answer more questions or proceed as you wish.



51:26

Fantastic. We've got a number of different questions coming in. First, though, Marcel's quote that you just shared, is something that is easier said than done. What much of what you shared with us tonight is changing behavior. And as Marcel is, is saying, we have to rethink who we are, as we come out of retirement, it's so much easier just to go, Well, I am who I am. And I'll be the same as I go into retirement. But oh, what we will miss if we take that attitude.



52:00

Yeah, well, and but you know, I do think we are who we are. In the sense that we have certain values, we have certain things, we've lived by all our lives, and those things aren't going to go away. You know, if you're a committed person, if you're a person who follows through, if you're a patient person, if you're a person who loves children and dogs, you know, those things aren't going to go away, it may be that you find new ways of expressing them.



52:33

Well said, also love your idea of thinking about retirement in the decades that we have, and then beginning to slot in what do I want to achieve? In my 60s, my 70s, my 80s? and so on, it's a really great idea to kind of plan ahead that way. Yeah, yeah. What are you kind of thinking of? What do you find is the most difficult for those that attend your workshops? And who you you coach, in terms of putting together their own portfolio for retirement? What did they stumble with? And? And what do we have to what tips can you give us to put together our own portfolio?



53:18

Right? What they stumble with, is having the confidence it's having the confidence to move out of what they're doing. And it's having the confidence to realize that what will this mean make up for that they can go into consulting, and that they can consult on their own time, and they'll still be earning some money. But having the confidence to do that, or having the confidence to start a small business, because you're leaving something else

behind, it's more certain, even though at this point, you may be really tired of it or you may even not like it anymore.



54:08

And so, we what we find is that a couple things, help with people. Certainly, it helps to talk to others. And, and it just, it helps to talk it through with others. And not necessarily so they can just say to you, oh, Don, of course you can do that. Of course you can do that. I have faith in you well, that, you know, that may or may not be enough. We also have an exercise we do, which is called self assessment. And we do it in our retreats. We do it when people have had two and a half days to get to know each other and they've gotten to know each other quite well. And you know, they've heard the hopes and dreams Isn't, this isn't that's about them and little about their life experience and what kind of work they do. And we, we asked people to write down their main strengths, their, their skills that can be used in, in the world today. And they write down, you know, great accountant. You know, maybe some things like that good with numbers, good managing people, good big picture person, something like that. And then we go around the room, and we say, what would you like to add about dogs? And people say, Well, certainly all those things. But Don, you are. So you are someone I've grown to trust only in a short period of time, I would trust you with anything you want. I mean, for example, if you wanted to switch into managing money, this actually happened to us with a guy who was a banker, and was looking for what to do next, because he had to move to a place because his, his wife was ill, I would trust you, if you were my financial advisor, I would trust you with everything I have. And everyone around the room said, Oh, my heavens, that's right. You are trustworthy, you are patient. You are, you know, so this, this wasn't a skill, like, you know, numbers, this was a skill, this was a life quality. And, and I'll be darned if he didn't go out and take the course into financial. But that's because people saw things in him that he didn't see. And so it's a matter of, you know, or maybe, you know, you had some woman who wanted to do, I shouldn't say some woman is a wonderful participant wanted to do something with animals. And everybody just said, you know, this is just so perfect for you. And then everybody had a whole bunch of ideas for her. And she began to see that there were, there were so many things that that she could look into. And, and she worked out a plan where she would investigate these things. And she had a sounding board with her daughter and with a couple other people. And she began to actually write down plans, you know, by, by this month, I will have checked these out. And since I'm thinking about moving, I will have gone and visited that town. I mean, this actually happened with this woman. We have many, many, many examples. And so you begin to make it more real. And then you can move ahead



57:55

makes a lot of sense to reach out to others and get their advice. Nancy, we're running out of time, and we always like to leave the webinar with an opportunity to think about what can I start tomorrow? What would you recommend? Anyone who is listening today? To to begin to actualize tomorrow?



58:17

Yeah, well, I'd say two things. One of the things we do in our retreats is, or webinars or whatever we do, is to ask people to make a 24 hour commitment. And that would be and you write it down. And then we have them say it to each other. You know, that may be I'm going to call so and so. Or I'm going to, you know, whatever it is, you know, I'm going to go to that store and tell them I'm interested, whatever. So I would I would suggest actually writing down a step. But the other thing I would suggest is doing the visualization exercise. Giving that a go.



59:11

Makes a lot of sense. Unfortunately, Nancy, we are out of time, we certainly appreciate you taking the time to share your philosophy, all your experience and your ideas for us to launch a very successful retirement. Thank you again.



59:26

Well, you're so welcome. Thank you. And thank you all for listening. I hope it was helpful to you.



59:32

Definitely you have given us a outline on how to create a plan and how to begin thinking differently and out of the box. So we thank you for that to our audience. We thank you for taking the time out of your busy schedule to join us today and we wish you greater success as you continue to invest time in your career. We encourage you to stop back to the career community and watch on demand lectures by authors who will share additional tips and strategies. is to help you advance your career.