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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 Rana lukey. A consultants sought after speaker and author of hired for youth fired for age. And the next hour you're going to learn how to deal with the process of preparing for retirement, but also continuing your work career into your 50s 60s and 70s. Now, make sure you have your pen and paper or electronic device ready to take notes. Check the download option to gain access to resources that will help you use Reynolds ideas. As you learn how to build out your career strategy and ask questions. You can submit your questions by clicking on the menu in front of you share your questions when you think about them, so I can share them with Randall. And we also want to remind you that this webinar is about you. You are invited to help influence this program by offering your thoughts on how we can continue to be a support to your career. Click on the option that says give us your feedback. And also keep in mind that you can feel the frame of your computer with the presentation today. By clicking on the crust arrows on the bottom right of the slides, you will be able to fill the frame and when you want to ask a question, simply hit your escape key. And we definitely want you to ask questions, so type them in when you think about them. And we'll share them in the q&a session. So we have a pretty amazing man with us today who is going to share with us his philosophy and his ideas. But let's learn a little bit about our speaker. Rental look he has assessed as assessed and counseled 1000s of professionals across the United States, Europe and Asia. He has served as a key advisor on recruitment and talent management strategies to startups and emerging companies. He has served on numerous boards and currently sits on the MIT Alumni Board of Directors academically is an amazing guy. His studies include a bsms in aerospace engineering from MIT, Aaron space law from McGill, finance and

marketing MBA from NYU, and he's also a Stanford Medical School health for all fellow in addition to his executive search and career coaching work, he also coaches normal mortals that become triathletes having completed over 50 triathlons and including 12 Iron Man distances himself pretty amazing. Now, he is also an advisor to a range of early stage and global companies. And today, Reynold is going to be your private consultant, and share with you his philosophies and ideas from his book hired for you fired for age rental. Thanks for joining us. Well, Don, thank you very much for that very thoughtful and very lovely introduction. It's great to be with you all today. Just want to state right at the beginning, my desire is for you all who are listening to this to get the most out of this session. So as Don said, if you have questions, please put them in the chat bar. I'll try to get to them as many of them as possible once we finished with this overview. And also just to let you know that I will be including, as a final slide, my contact information. So for those of you who are interested in getting a copy of the slides after this, you know, feel free to reach out to me for that. So tonight, I want you to learn at least three things. The first is for you to get an overview and a context of where you are in your career. The second is how you can manage the inevitable job loss that is a normal part of life. And the third is how to build a retirement plan that really works for you. Now, as a preface, the concepts I'll be discussing this evening, are ones that I use with my clients all the time, whether they are graduating from college dealing with a first career change, or re entry after being out of the market for some time. So the point is that it covers a range here and so feel free to use it for whatever career stage you're at. Now. As you think about this process, remember that managing your career is no more difficult than learning to play chess. Now, how the individual police pieces move can be simple. Web provides the challenge is getting all those as individual pieces to move together to achieve your objective, whether that's a new job or winning the game.



05:07

One other background point is that one of the key reasons for writing my book hired for you fired for age was to help people deal with the realities of the job market as you go through your career stages. So with that, let's roll to the next slide here. So, what we're going to do here is I want you to think about your career. Remember, the old saying that if you don't plan, you're already there. So you need to plan for the state you're at, you need to build habits, and you need to think about your career from a strategic perspective, you need to think of yourself as your own economic engine. And how you plan your habits will impact the long term as well as the short term. So you want to be constantly assessing whether you're growing good habits or bad habits. Think of yourself as an economic enterprise. So that means you need to take care of your balance sheet. What this means is you need to be constantly building your professional skills so that you have a basis for generating an income statement. I'll give you an example. If you're still driving a 1985

Buick, and barely doing the oil changes, that's not going to be a reliable way for you to drive from New York to LA. Similarly, if you've not been team taking good care of yourself, staying current on your skills, staying current with your health, staying current with what's going on in your professional world, it's going to be difficult for you to stay employed at the level you really want. And to deal with the natural ups and downs of life. So if you are still figuratively typing on an IBM Selectric, it may be time to get a PC or Mac. Let's talk about career stages. Just want to give you a quick overview of how to think about it. wherever you happen to be placing yourself thinking about how do I fit in Where do I fit in. And you know what's coming. So this is my experience from my years in consulting and dealing with this and living through some of us. The first 10 years ever, graduation is a great time that's filled with new jobs, grad school, and the inevitable first or second career change. Now, this next stage, what I call the key 11 to 25. That's where you're typically in your 30s. And you're dealing with the challenges of multiple promotions moves across the country or around the world juggling dual careers, the beginnings of family life. This is this is a great time of work life balance, not I have never found anybody who was really successful in this area who had everything under control and everything balanced. Part of the challenges, you just learned to deal with the ups and downs, and that you're not in balance. But hopefully over time you get equilibrium. midlife crisis, this is a period of great highs and potentially great lows. Typically in your 40s, it has really great highs because you've often climbed at the top of your corporate pyramid. And you've achieved being a senior executive, maybe even running the company. The potentially great lows during this time is because when you get to the top of the pyramid, there's not a lot of room at the top. And once you hit the top, the only place to go is down. And challenging. This stage is really about staying relevant. And this is an extremely stressful time for that. Now, beyond 35 this was once a time of thinking about retirement, putting your feet up. Unfortunately, some things have happened over the last 2030 years there was the first Gulf War there was 911, the global financial collapse of 2008 to 2010. Continuing economic instability, that's changed everything. What we're seeing is that for many, this time, 35 Plus is really a time of reinvention and redeployment because the illusion of traditional retirement has been replaced by the reality of needing to find ways to supplement whatever investments survived the last economic earthquakes. So I'm giving you this quick overview to help you think about not only where you are, but also where you might be headed. And it underscores the need for having an effective personalized network, each step and each stage of this career path. Managing job loss years ago, I found a great piece of advice, the best thing that can happen to you is you get fired before age 30. And that way doesn't seem so bad after that. Now. The reality is and this is about the situation of making lemonade out of lemons,



09:45

you need to accept that the length of your job these days is likely to be finite and short. That the new normal is having a series of shorter jobs since and the old 35 years and One company in a gold watch is really, really unusual today. And the thing is, if you treat job loss as a normal part of life, and embrace it as a normal part of life, it helps you deal with the emotional and psychological consequences that are a result of that. This is an interesting slide for government data here. And I'll use a government data on a number of occasions here. But what this shows you here, I'm not sure how well you can see it. But basically, what it says is that 50% of the people in the workforce today have been in their current jobs less than four years. 75% have been less than nine years. So fundamentally, this underscores what we just talked about, employment tenure, 20 years single job, whatever, relax, is just not happening. What it means is that you need to deal with some really challenging new job realities. These are, and again, because I'm often dealing with a more mature crowd, one of the things that's important to realize is that it often takes 12, eight months to find a new full time job after age 40, the average job last four years. So you are essentially always in the hunt for the next job. It's like running for Congress, you just get elected the Atlanta job, whatever, and you're already running for the next two year term. The point is, if you realize that that's the reality, then you can set yourself up for it and start to figure out what you need to do there. The thing about it, too, is that what we're also seeing today is that with the realities of where social security is, the extinction of corporate pensions, most of us probably will be working to age 70. Plus, for seven before for financial reasons. I would also argue it makes a lot more sense to work longer these days. And we'll get to this because psychologically, the 60 is the new 40. And if you look at it from that perspective, it helps you deal with the fact that you're going to be around for a while, and we'll come back to that point. So now we're getting into making a retirement plan that works. So keep one here really simple. Create a plan, be realistic, and recognize that there are going to be some significant, long term issues. So what are some of these things? First, some background, some more government data here for you. You need to save 17% of your annual gross income from age 32, to maintain your lifestyle post aged 65. That that's if you do everything perfectly. Now, to be fair, I know very, very, very few people who've been consistently saving 70% of their annual gross income from age 32. I have children between the ages of 21 and 31. And they're doing well in some cases to be serving 4% and 5%. The other thing, and this came out of the work that I saw at Stanford, which really helped readjust and refocus my, my need to get the word out on this point is that no matter what happens in Washington, no matter what Trump does, or doesn't do, the reality, and this was already before, and this was even after the passage of the Affordable Care Act. By 2030, the projected premiums plus the out of pocket medical costs are expected to be greater than \$85,000 per year in the United States, per person. which ironically enough, is also what the US government is projecting is the average us

household income. So it means you're going to be working to pay for your medical bills. Clearly that can't actually happen, or better not happen. But the point is, there are some significant long term things that you need to be thinking about today. And adjusting and getting yourself set up so that you can deal with those realities and figure out how you're going to deal with them. Now let's step back a bit.



14:40

And my apologies if this is a little busy, but I think it's important for people to think about and recognize where we've come from. Because if you understand where we've come from, you can help figure out what it is that you want to do and how you want to deal with it. I think the key takeaway that you want to look at here It is that over the last 50 years life expectancy has increased by 30 years. And my personal frustration is that no politician or policymakers had the nerve to discuss the long term consequences to our society openly directly about that. Now, as white professionals who are listening to this, you can easily understand why a system that was set up with a set of assumptions. That is that there was going to be seven workers per retiree is going to have significant sustainability issues. If that ratio has changed by almost 300%. We are all living longer. And yet we are stuck in a society that is in the political rhetoric of the New Deal. And if you want an example of this increased age phenomenon, FDR was in his early 30s, when he ran for president, which was normal at the time. In 2016, both presidential candidates were older than Ronald Reagan was when he ran. So, net net Social Security is not a structure you want to Reliance's apply your long term financial needs. It's also why you need to build and maintain and care for a personalized network that is going to stick with you all of your life. This is something I think just to help put it into context as well. The Silent Generation, you know, that group of people that worked through World War Two the Korean War and retired in the 70s, they typically worked four times as long as their retirement was, they got to 65. And they were generally dead by 75. If they made it that, that contrasts with what expectations are today, which is that people are often in school until they're in their late 20s 30s, what have you, they work for 25 to 25, maybe 30 years, our society has this idea that if you are, you know, depending on where you are over 45 5055, what have you that somehow you know, you've got one foot in the grave, and so therefore, whatever, and then you're sent off to retirement. And the fastest growing part of the population is the people over 100. Ironically, people over 100, don't even get a letter from the president anymore, congratulating on reaching that level, because there's too many the president doesn't even have time, even with the automatic signature machine, send out those letters that congratulations. So what did it I probably depress you. And one of the things that I wanted to say, I learned over the last 10 years, that sugar coating, particularly post 2010 was not in anyone's best interest. So I am somebody who, on the basis of my experience, tells the story, as I see it pretty direct, as you may have gathered

by now. And I think this is really important to help you. As you think about where you are, what you've done, where you're going, and how you want to really get brutally honest with yourself. And then think about how you are going to develop and implement a process that's going to get you where you want to go. And one of the things that a lot of people need to remember is early on and throughout your life, you need to find a way to build your own board of directors or board of advisors, you need to be thinking about how to have a group of people who work with you, because being a lone wolf, in a new reality and the new what we're seeing over the last evolution of the last five to 10 years and particularly going forward. The network people, your friends, having a good network of trusted confidant, people who can advise you is going to be one of the most important things that you can do for yourself. So here are my five steps for creating a strategic career life plan.



19:09

having discussed the challenges and issues confronting you, as you look at building your career, you need to plan this change, particularly for those of you who may have not been in the job market for a while. And you need to go from what many grew up with was post college was that you put together the perfect resume and you send it to 1000 potential employers. And the reality is that just doesn't work anymore. We need to figure out how you can become proactive and be in charge of building your career lifelines. Now, the first is to create a vision and a mission statement. This is about who you want to be. Then you want to think about exploring different alternatives. As you go through the process and you're thinking with different alternatives. You want to be thinking about this opportunity. What It happens to be, does this fit into where I want to be in where I want to go. And this is the time, for example, when you want to think about given the realities of the four to five year, average job time that whether you're 20, or 50, you've got another 30 years, at least ahead of you, if you're 20, you've got two times 30. But you are probably going to be engaged something for at least the next 30 years. And that is actually six different careers. That is the possibility that strong probability that you're going to have six different careers. So the thing to think about is, what are some of the different things that I would like to accomplish? What do I want to do the next five years? What could be interesting for the five years after that, etc. So that's part of creating this vision of like, what are some of the things that I want to do and really getting yourself, you know, focused on that. So once you've got that, the second point is to figure out where are you currently, this is doing a balance sheet analysis of your skill sets, you need to take the time to objectively Look at this. And this is a great time for reaching out to others, to your friends, to get input from them. And you have to ask them, to be brutally honest, and tell you what your real strengths, weaknesses, opportunities and threats are. My daughter, for her master's in art history did a great thesis, where she looked at a famous female painter,

who had several self portraits, and then compare those with portraits others had done of her. And it was a fascinating analysis, because what it showed very clearly is, this artist's perception of herself was different in a number of key areas, from how others saw her even trying to do lifelike self portraits. And that's something that you need to really get somebody to tell you what it is. Because the reality is, the only time you see yourself is for a few minutes, first thing in the day, you know, in the mirror, and then you're looking at yourself backwards, and close up. And you don't hire you, you don't, you don't hire you. Others hire you, you need to see and understand and internalize how others see you and that you can only get from others who provide your input. And that's why it's so important to get from your friends, or your enemies. Who those people who really know you have your best interest and say, what is it that I really can do not do and really figure that one out? With that the third point we now look at this whole issue of how do you define yourself? This helps take you back to your roots and posing the questions of who you are. What do you are? What do you define yourself to be? What do you stand for? What are your values? Are you focused on resume skills? Or are you focused on eulogy virtues? How do you define yourself? What do you stand for? It's a very important central point.



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pulling all of that together, pulling all of that together, you need to put together in a thoughtful self reflection. What is your personal marketing plan? What is your unique selling proposition? And what is your career portfolio? What are the different jobs, opportunities, careers that you want to pursue? Because the reality is, it's unlikely that you're going to be able to build space counsels your entire life, you may have to adjust and do something else, you may have a passion, you may be extremely good at something, but it's going to change I think this is the reality that the last 3040 years have shown us is the velocity of change is increasing. And you need to have a career portfolio. So that as the world evolves, that you can evolve and be there with it as well. And then finally, you want to implement your plan. And this is where the rubber meets the road and where you want to get focused on now. A small pause for reflection on something that underlies this whole process. New are going to be going through change you're going to be going through self change. And I put this together because it's important to get your priorities set right and and you need to stay centered. So you know as he says on Star Wars stay on target. You need to know where is your center and the thing which I found interesting about this. Is that this step long is at the heart of all the 12 step programs that have been the most effective for creating lasting behavior change over the last seven years. And one of the things you need to look at and just really confront is where are you professionally, one of the things I've seen time and time again, over the 30 years that I've been in search, is, people get confused this point, and they put work at the center, they

wind up on an emotional roller coaster, as their job prospects go up and down. And by putting jobs in the center, instead of something bigger than that, they mess up the whole rest of the life, and their careers and everything else, because they rise and fall based on their job. What happens in your job should be a fourth order effect, it can't be a first order effect. Because if it's a first order effect, you will be on an emotional roller coaster. So this is one of the things I want you to think about. As you're planning this is like, Where am I? And how do I make sure that I stay focused on the really important things. Going back to building the network that actually helps you for planning purposes. You know, you want to look at this 30 year plan, you know, you want to think about what are the things that are going to be interesting for me over the next 30 years? What is my portfolio? What am I dreams, what is on my bucket list? One of the most interesting people I know, is a guy who is in his mid 80s. And he did three new patent applications this year. What are the patent applications? So you want to be doing when you're 85? What are the things that are going to keep you motivated here over the next and keep you going and keep you rolling. And so part of this process is to then build this network. And what you need to do is that you have simple little steps. But building the network does take a lot of thoughtful time. So let's start. A lot of people come to me and say, I don't have a network eyes and heads down. I've been doing my job for 15 years, I just and I don't know anybody and and by the way, the networking events I've gone to just don't work. So what I like to do with folks who are really stuck there walked in one hand is to say, create a super resume. So super rarely.



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A six plus page resume that no one that you ever see. But what it does, in restart, if you list every job you've had since college, along with a brief description of what you actually accomplished, with as many numbers as possible. So for example, read a team of programmers and completed 12 projects 15% on a budget and not just simply wrote interesting code. More importantly, what do you do as as you go through this process, you want to list every person you worked for, for the colleagues, you worked alongside the people who worked for you, and what the quality of the relationship was, think very carefully about all the people who have been and who are in your life. Starting with college, and working your way, all the way through the President's list of people you consider to be good friends, or at least good acquaintances. Even if they were good acquaintances, then in the art now still list them somebody how that connection was advertised. So the thing about this, what this does is that, as you put that together, what it does is that allows you to think about all of the people who've had a good and positive interaction with you. So you want to be complete about that. And it's something you want to continue if you start this, this is something you don't do once and put away. But as you evolve as you build, and as you have different activities. And this applies to, you know,

nonprofit things that you work, volunteer things, whether it's, you know, Boy Scouts, or you know, whatever, you know, outside hobbies, you have figured out and put those together, because one of the things that's really, really important is that the quality of that relationship goes, people are going to be your network, and they're going to be the ones who really make a difference in your life. So the thing too is, once you have that list, and you need to identify where those people are today, you want to think about the relationship you have what made it special. And the good news is that with LinkedIn and Google and heavy, you can find people from your good old days and it's fascinating how many people you haven't seen them 20 years and Oh my god, jeez, it wouldn't be good. Just to get together and chat, you know, would love to connect, this would be just great fun, I would love to do this. So reach out and recognize that people realize if they're successful that they need others to help them along the way. So that when you reach out to them, don't automatically say, Oh, I can't reach out to them. Because I haven't seen them in 20 years, the people who are successful will sit down and say, Hey, you know, it'd be great to connect, because, you know, they have realized, they have realized that it is important to have a lot of friends, and you never know where you're going to need and when you're going to need those friends. Okay. So this is a situation where you can figure out where you have contacts, which you never thought about, and where you can rekindle and start to build a network and go from there. The other thing too, is that when you pull from that, you can then have a specific resume for a specific job, which you then can put together for that, because one size fits all fits no one well, so therefore, you know, shotgun blast with a standard resume just absolutely and upwards. And in fact, in most cases, nowadays, it's, it's almost almost worse sending a resume without sending resumes, because he actually thinks that you're doing something when you send a resume. And most companies don't even look at resumes that are posted, because they've got 800 plus of them. And they are only taking resumes that come through a personal referral. So this is your super agent. Now, as I said, you need to get real about what this takes. In the course of my executive search career, what I saw time again, is that takes ease and talented people often 12 often 18 months to find a new position. It's one of the reasons why traditionally severance packages were 12 to 24 months, it was a recognition that if you had an executive, it was going to take them 12 to 24 months to find a new position, maybe not so much here, 34, once you hit 40 plus definitely is the norm there. So one other things to hear in this is now goes back to what I was telling you about your board of advisors, to stay on top of your game for that length of time, you need to follow the old African proverb, if you want to go fast, go by yourself. If you want to go far with a friend, you will need a strong emotional support group to keep it going through that 12 to 18 months.



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Then next, how do you allocate your time. Now a critical part of your job search is to maintain your sense of well being and positive outlook on life. Given that very few people I know deal well, with 1218 months of constant rejection, you're going to need to find activities and people will affirm you and help you maintain the reality of who you are. And that you are in fact a very special person, all of us, all of us have very special skills. So what you need to do, as I said before, is you need to find your support group, your board of advisors, whoever, and meet with them personally, regularly. It's not necessarily every week. But it's definitely more than once a month, you want to be meeting with these people on particularly when you're between gigs, you know, every two to three weeks, keeping in touch with them, and finding a group that supports you and keeps you up. Because one of the things is that when you do get a chance, you need to be up for that you need to be motion emotionally and mentally prepared. When that shot happens, and you want to be there and ready to go for it. You can't be having, you know, a situation where you're still, you're still sitting on a bench you've been sent into the game, you know, frustrated that you didn't get out there, you should have been started, you want to start it now. But you have a chance to score the winning basket, you have a chance to score the winning goal. But you have to be upward. Because if you're still emotionally someplace out, you just won't be there. And that's what you need to do. And if I have I have a situation years ago, where I had someone



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who had gotten caught in the crossfire of a corporate reorganization, new guy came in from outside, blew everybody out. And this guy was on the street, very accomplished very strong, excellent salesperson. And it turns out I had a search, which was like a perfect match for this guy. So I called him up and said, Hey, you know what, I think that'd be really great for you and has all this and whatever. And he was really excited came in. It came in to the interview with with the client and the client says so what are you doing these days? And the guy said, I'm unemployed. I mean, you could have heard a pin drop. I mean the air went out of that room. Poof. Afterwards discussing with the client, the client says, Hey, you know, that guy is still grieving. He's still grieving about his old job, his head is not in the game, I need somebody who's ready to go and work for me and ready to go. Now, I can't have somebody who's still grieving. So you know, whatever it takes, how it goes, you know, get rid of, you know, all the bad stuff, focus on the good stuff. And that's where you really, really need this support group. So 90% of your time, needs to be spent on building your network, meeting with people and exploring the portfolio of opportunities that you want to explore. Only 10% of your time should be spent responding to public job postings, or working with recruiters as gatekeepers. And a lot of people said, like, Wait a second,

you've been in search for all your life, well, my wife for 25 plus years, 30 years of my life, why? Well, this is my slide our I call, what not to do. And this is your 10% time. And if you look at this simplified diagram of what happens in a typical search, it will help you to understand why you always spend 10% of the time doing this. The reality shows, and this is this is a a simplified diamond, I've really worked hard to simplify this. But this shows you at a high level, the number of actors and the steps involved in a typical search. briefly summarize what it shows what happens when top left hand quarter, and executive quits. And, you know, the whole process starts from there. And what this, I hope gives you a sense for, okay, is why things take so long. It shows you that there are a whole series of people, whether they're company executives, the human resource department, the search firm, not not even getting into the different outside candidate candidates. And one of the things to think of, if you're in the midst of this process, is may help you understand why it takes so long. Why you so rarely get feedback. And why this is not where you want to pin your hopes on. Given the number of players in this unfolding drama, if you happen to be an outsider hoping to get a walk on an audition and the thing. It shows you how challenging it can be how persevering you need to be and frankly, why you have a relatively limited chance of success in this scenario. One of the things a lot of people don't recognize is that if the standard search requires and this is what HR departments required, typically is I need to see five qualified candidates. Well, to get one candidate qualified is typically a process that takes 20 people that you talk to to get one qualified, that means you talk to 100 people that you've talked to who looked somewhat interesting to get to the five that are there. Again, it's a numbers game. And it's incredibly complicated, because there are so many actors involved. Oh, yeah. And by the way, this whole thing that goes on, typically takes an average of six months and 50% of the time, results. In a rewatch, if then good happens just to small firms. Think about the fact that when Apple lost Ron Johnson, as head of retail to go run JC Penney, it took them a year and a half to find the first person, they ran a job for six months, got fired, and needed another year to find another way. So they think this is Apple with all the zillions that they could throw at the problem, even they have it. So on a smaller scale, you can just add why it's something that you can work with a search firm. And even if you're a candidate, there's no guarantee of job. That's why I say 10% spent here 90% is pursuing the other things. So



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let's recap with just a couple of additional ideas I'd like to leave you with today. talked about some of the reasons why and also steps how you can create and implement your career and networking class. But I also want you to take ownership of the process, including your own personal long term health issues. The reality is that if you're in a rapidly changing roles, dealing with global playing field traveling long hours, are an integral part of it. Like I saw a great thing recently where a guy's said, you know, the new reality is not

nine to five, it's 95 hours a week. I was like the guy who made millions in his 30s but you know, something on that you need to be fit to do that. And ironically enough, Thomas Jefferson in 1796 already had said, for good health, you need to walk at least two hours per day. It's even more important than book learning. He said this was in 1796. So Thomas Jefferson's prescription for lifetime health still applies today. The other thing too, I want to leave you With is this idea that while it doesn't really seem fair in the short term, my experience is in the long term cosmos is a place where what goes around comes around. And that's where you want to take your ownership for that part of whatever you can do. And that's why paying it forward is your best career insurance policy, you can never have too many friends, and especially in times of transition and difficulty, we need to rely on a village that we've created through our actions of generosity to others, that really pay dividends that you cannot imagine the present moment. So that's why it's really, really important for you to pay it forward. So we'll wrap up here. I hope today that you've learned at least three things. I think the first is how to get an overview and a context of where you are in your career. Think about the second, which is the inevitable job loss. And that's normal. And the third is how to start thinking about building what I call a retirement plan that works. And the reality is that if you practice consistently, you'll get better at it. And you'll have a chance to impact a lot of people lives, including around for the better. And so with that, I'd just like to say thank you for your time. And also, just for those of you who have an interest want to reach out to me. Reynold at rental lukie comm is a good way to do it. If you want copies of the slides or something like that, or have specific questions, want to follow up, what have you. There's also my website, and as I said, so we have that. So with that, Dan, I am sure that there are some questions. So look forward to taking some of those out. Hey, Randall, this is really great stuff. And a lot of questions that are coming in. One from Phil relates to having applied with a government agency, and didn't get the position. He knows for a fact it was offered to a younger person at At what point does one who might be in their 50s begin to look at some kind of retribution kind of activity to say to hire an agency. Hey, look, I was here. I had the right qualifications. You ended up hiring someone that was younger. And in this particular case, it was a government agency, if that makes a difference in terms of kind of advice that you may share. Right? Well, having spent a number of years in, in government contracting as a United Technologies when I was a black art program manager got exposed to that and I've seen that obviously