

GEEZER GUTS:

***MAKING A BUCK, NO
MATTER WHAT***

E-Book

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Employed Geezer***

Introduction

That “it” It wasn’t supposed to happen, at least not to us. We were too smart, too successful, too vigilant about financial security. In addition, we had *worked so hard for so long*. Also, this was America, land of economic promise, not Charles Dickens’s England.

But that it did happen. Then, we realized that we have to keep earning a living, or look for a new way to make a living after a layoff or firing, or return to earning a living after assuming we were out of the game for good. We were partners in law firms, senior corporate executives, middle managers, housewives, retired auto workers, and journalists.

The it happened to me in 2003. I was 58. Today I am 63, and again earning a good living.

Actually, what happened didn’t just occur one day at 4:45 P.M. or one November. It was a process that had started around 2001. But, I was in denial. In fact, the optimistic American I had learned to be, despite my blue-collar roots, led me not to pull back on spending.

I hear that same tale frequently. We assume that things were not only going to get better. That better would top what had gone before.

Meanwhile, as I engaged in that magical thinking, I had run through my 401K and run up \$65,000 in credit-card debt, in addition to a \$25,000 home equity loan I took out on the assumption of prosperity right around the corner. I hear that tale and worse frequently also.

By Fall 2003, I couldn’t be in denial any more. I had to admit and accept: My communications boutique specializing in executive communications, particularly speechwriting and ghostwriting, had tanked. I had maxed out credit cards. My adjustable rate mortgage would shoot up in a year. The price of oil was rising. Our taxes in this desirable school district had gone up 50 percent and we were told to expect more of the same. So much for living in an upper-middle class community, even though I didn’t have children.

This is my story, with lessons learned and lessons being learned. My hunch is that it’s mighty close to your story too. After all, we geezers are from the same generation. We came of age during post-World War II affluence.

Chapter 1 – Why? Well, better framed, Why Not?

I spent too much time and energy asking myself: Why had this happened to me.

What I've since learned is to reframe that useless question into: Why not me?

Trying to put the pieces of the past together into a logical explanation is rarely productive. It's far better just to decide that there are kinds of decisions that we probably wouldn't make again. End of whine/regrets.

The reality is this: Businesses fail all the time. People get fired all the time. People get laid off all the time. People are outliving their savings and investments more and more often. The stock market does not guarantee anything. Yes, there can be loss, of not only gains but principle.

For me, here are the facts, at least as I see them. I have come to view facts as something we highlight as important but maybe they aren't.

Some of the facts were that the Microsoft technology of PowerPoint technology was replacing the artfully crafted speech. Producing those speeches had made me a bundle. It was a special area of expertise which many didn't have. I was in demand.

Another fact was that post-Enron, business executives were keeping their heads down and post-dot.com crash they were cutting back on having material ghostwritten for them to save money. My ghostwriting assignments shrunk from revenues of six figures to low four.

A third fact was that I had been doing what I had been doing for a living for two decades. I had worked hard to learn my trade. For a long time I loved it. I didn't love it any more.

Put those facts together and we have a logical narrative explaining why a business failed. But we all know we tend to force-fit whatever to try to make sense of pain. We have the illusion that if we can just diagnose where the pain had come from, we could avoid it in the future.

However, the narrative we create of our past is just as much an illusion. We simply will never know how the disaster came together and pulled us down.

In addition, even if we could we can't avoid pain in the future. There will be new troubles, some very serious. After my business and life fell apart, I started studying Eastern Philosophy because it teaches that pain is part of the human condition. The hopeful message there is that we can come to manage that pain. Sometimes I do better at that than others.

Chapter 2 – Don't Panic

In early November 2003, I went into a panic. NEVER do that. Do anything, including blowing even more money on a vacation, just don't panic.

In her 2004 book "Confidence: How Winning Streaks & Losing Streaks Begin & End," Harvard Business School Professor Rosabeth Kanter warns against panic. Kanter observes:

"Panic is a sudden, anxious feeling of loss of control, and panicking can make a small fumble worse, by causing people to lose their heads and forget to think clearly."

I will spare you all of the details of what my panic put in play, except for one. The one I will share is that I entered a full-blown clinical depression. This seems typical for us geezers who face severe reversals.

At 68, when T. Boone Pickens had lost his company and his marriage and was low on money, he too became depressed. Like me, he saw a medical doctor and was put on an antidepressant.

At Hartford Medical Group, Avon, Connecticut, Dr. Spencer Erman took me at 8:00 A.M. on a Monday, without an appointment. He listened. He then told me two things. Since that wasn't my first major depressive episode, I would need to be maintained on Zoloft for the rest of my life. Secondly, I should talk with a professional, either a therapist or career-counselor. I was too sick to even think career. So I opted for the therapy route.

At that point, the universe started to smile on me, as it usually does when we're ready to fight for survival. From the list of preferred providers in my health insurance plan the name Amy Karnilowicz of West Hartford, CT [family.therapist@comcast.net] floated up from the page. I picked up the phone. She said that she would try to be helpful.

Her approach was Cognitive Behavioral Therapy which is the antithesis of traditional modes which focus on feeling. Karnilowicz hammered changing thought processes or world view and taking action, even if the action was wrong. For the first time therapy was going to be, yes, helpful. Actually, it was transformational. When at a bottom, changes are not all that hard to make.

Now I know, though: Panic can be avoided. It can be prevented by simple reality-testing such as asking: Will impulsive action help the situation? The answer is: Of course not. What will help is admitting and accepting the problem, which is new to us. Eventually, that very problem could morph into the adventure of a lifetime.

At that time of admission and acceptance, it's plenty enough to just tell ourselves that our plans for the next phase of our lives have changed. We don't even have to say that we might be starting over. Some of us won't have to. Some of us will. But at that point, we don't have to be preoccupied with anything but earning a buck.

Of course, it's okay to be shocked, angry, and even paralyzed by this turn of events. It's not okay to make it worse by doing anything that will put us in jail, in the nut house, or in worse shape than we need to be. In a sense I put myself in "protective custody" by trusting Dr. Erman and Therapist Karnilowicz. For six months I surrendered to their recommendations.

Chapter 3 – That Nightmare

"When will this nightmare be over?"

That's what I asked Karnilowicz during the second session of therapy. At the end of the first session she had asked me if I believed in miracles. A former Roman Catholic, I answered that I did. She gave me two short articles based on Eastern spiritual thinking.

Essentially those two articles pointed to the wisdom of losing self-consciousness. The athlete focused on himself or those watching him won't play his best game or perhaps even a good game. That relieved me of the burden of self. St. Francis of Assisi calls it "self-forgetting." It was irrelevant what my former colleagues, clients, neighbors and enemies might think of me and my failure. What was relevant was getting unstuck and moving forward, even if forward wasn't going to be the right path.

"Yes," I told Karnilowicz, "a miracle did happen. I'm not watching others watch me." But then the good feeling disappeared and the terror rushed back in. It wasn't panic. It was just acute awareness of the long road ahead: Finding a way to make a living, then finding a way to make a better living, getting the debt paid off, probably selling the house and finding someplace to rent. A complication was that I had pets and would have to find a rental that allowed them. Yes, it was a nightmare.

Karnilowicz didn't tell me that the nightmare would end when I was ready for the now to become my new reality. The nightmare would endure as long as I was gazing back to the past. The nightmare ended only a month ago when I was able to not focus on "getting back" some of my lifestyle from the past. Last month, I gave myself permission to have new dreams.

Chapter 4 – Get a Job, *any job*

On the fourth session I said to Karnilowicz, "I have to get a job." She asked, "When will that be." "Soon," I answered. The next day I had a job. That's how it is: When we are ready to accept reality, reality seems to bring what we need.

The gig was this. I was to be a seasonal contract security guard at Sephora Cosmetics in the Farmington, CT mall for the holidays. My actual employer was the former Barton Protective Services. I was thrilled. So was Karnilowicz. I was going to make \$11.75 an hour. In the training I received the highest score ever on the final written exam.

The answer for us geezers who are out of work is to get work, any kind. That job, any job, lifts us from the past and the present into a possible future. The conventional wisdom is true: Nothing gets you a job like a job.

From that temporary assignment I was able to get a permanent full-time security guard job with Barton – with benefits. I was stationed in the Home Depot Store in Bridgeport, CT. I loved it. They loved me. They wanted me to become supervisor. I won several awards for detecting theft. I was getting it: I would do well in many lines of work.

Meanwhile, Karnilowicz was helping me to see work differently. It was just work. Important. But not anyone's whole life. I noticed that the lion's share of my co-workers came in to get a check, gossip, and figure out how to maybe snag a better job with more pay.

I considered a career in loss prevention. I investigated a Master's Degree in Criminology at the University of New Haven. But then I realized how long it takes to get-up-to-speed in an entirely new field. That's documented now. In his book "Talent Is Overrated," Geoff Colin says that it takes about a decade to become really good at what we do.

The wise course of action is to take an inventory of our current skills, experience, talents, and our temperament and figure out how they will fit the marketplace. Some can and will start all over. I couldn't and didn't. One of the unintended consequences of disaster is that we are forced to confront who we really are. Most of that protective coloring we picked up in order to be successful fades into irrelevance. Lesson: Just be ourselves. That's plenty.

Chapter 5 – Sorting Out

In about 10 months, I was beginning to come out the fog enough to start sorting out. No, I wasn't ready to think about making "good" money. I still needed to heal. For me that meant one more kind of survival job.

The next job was at the Marriott in Rocky Hill, CT. The job I eventually did was not the one I had applied for. I quit after a few days. After all, my new life was one of taking action. Human resources asked me to give it more time. I did. I quit again after about 10 days. I was beginning to trust my instincts and my instincts told me that this scene wasn't going to get me any closer to where I needed to be to earn a decent living.

Meanwhile, I lifted my head from my troubles just enough to notice that the housing market was booming. I decided to sell the house vs. trying to “save it.” That was a smart decision.

For many of us, a house has just become too demanding and too expensive to keep up. Renting is not the end of the world. I wondered why I hadn’t considered that a few years earlier.

Selling a house is an ordeal. But I was strong enough to do that. The real estate agent I was working with was, my new network told me, a menace. I fought for a better one. Because I had been so inconvenienced by that lemon, I fought to have a half-percentage point knocked off the commission. I got both: A top agent and a half point less to pay on the commission.

There were many browsers. No offers. So, I reduced the price \$10,000. There was an offer. I took it. Now, I was on my way. The proceeds from the sale would pay off the lion’s share of debt.

Was selling the house painful? More than I expected. But I had hope that I was trading the old version of the American Dream – home ownership – for my own version. Somehow the idea that this new life was going to be on my terms started occurring to me.

Chapter 6 – Coming Up with Something

There was a month before closing. Was it humbling to “apply” for a rental? You bet. But I gave myself some emotional breathing space by signing the lease for a loft which I should have considered too expensive. I needed that, at the time. It had exposed brick and seemed very Manhattan, although it was in central Connecticut.

Meanwhile, my cat Sarah was diagnosed with cancer. She would have to be put down. I coped with that by writing about it. THE HARTFORD COURANT published the piece. I earned about \$80 and plenty of confidence.

I touched a nerve with my writing. Over a 100 other animal lovers called, sent snail mail, and wrote e-mail to the editor. It occurred to me: This is how I could forge a comeback. I would write my way out of poverty and fear. It remained in the future to figure out how to do that.

A successful Baby Boomer, I was used to linear careers. I wasn’t used to trial and error or kissing a whole lot of frogs before I found my prince. The first wrong stop was the job as an Editor-in-Chief of an upscale business magazine. I was offered it right after the interview. I accepted it right after it was offered. Lesson: Always sleep on a decision. It was the wrong setting for me. That lasted five days.

The next writing job came by eating humble pie. I contacted a former client. We hadn't parted on good terms at the end of the 1990s. But his public relations firm had work and he needed a writer.

I keep asking myself: Was that a mistake? My answer is always: Yes. Move forward, not backward. The baggage from that past weighed me down. I might have progressed more quickly and confidently without Ghosts from Career Past. But if we don't forgive ourselves for our mistakes and for putting ourselves in positions where our dignity is compromised, we will be as stuck as we were when we weren't working.

How did I get through that ordeal of returning to the past and not from a position of strength? I was waking up and seeing new possibilities.

One Sunday, I read an article in THE NEW YORK TIMES MAGAZINE about bloggers. They were free spirits like myself. Only young. I ignored the young part. I put one toe in the water. I researched, wrote and got published articles on blogging and other forms of social media. I kept researching and reading.

I popped for a membership in the American Marketing Association. That was decisive action for me. Career past was primarily public relations. With a membership in the AMA you are allowed to sign up for a Listserv. My choice was Internet communications. Also, somehow I got on a regional board of the AMA. Things were coming together, slower than I expected but together.

Chapter 7 – Tradeoffs

Eventually I was able to leave that awful situation from the past and pick up enough freelance writing work to break even. My new portfolio was strong enough and diverse enough for me to get assignments.

However, the last of my credit card debt - \$30,000 - was also not going down. I was just able to keep it from growing, through a lot of effort. Obviously I needed more money. But I also needed to learn this new field of social media, of which blogging was a component.

Here is an important lesson for us geezers. We have to be willing to invest in ourselves in terms of marketable skills and a new knowledge base. That's what I did. Had I not done that and just tried to max my earning power at the time, I would not have opened up a whole new chapter in my professional life. My debt would have been paid off but I would have cut short my career-growth potential. Lesson: Let's do what it takes to give ourselves that shot at something really good.

Of course, that tradeoff added to the residual angst about money. Once that angst was so intense that I applied for and took another survival job. The pay was great: About \$13 an

hour. But it ate into my long-term career plans. When I quit more freelance writing assignments started coming in. If we don't take risks we are going to endure needless suffering. That's what I now believe.

The next two years were all about honing my skill in social media. I could have returned to full-time speechwriting. The market had returned. Bank of America and a few other companies offered me interviews. At the last minute I cancelled them.

Doing speechwriting freelance would be okay, but my gut told me that full time was a step back into trouble that I still didn't fully understand – and probably never would.

Incidentally, that question hung over me: Had speechwriting left me or had I somehow let it go? After a while, as I began to experience success in blogging the past was no longer on my emotional radar screen. Also, I began to enjoy doing freelance speechwriting assignments.

Chapter 8 – Trusting Ourselves [version 2.0]

For the first time in about 15 years I was excited about learning a new skill and having a new life. It was very much like when I entered the doctoral program in linguistics and literature at the University of Michigan.

That was 1968. The world of scholarship opened up to me, a working-class kid. People in the doctoral program really thought it was okay to spend hours deconstructing a sentence from the prose of F. Scott Fitzgerald. People opted for the opportunity to do that rather than buy a sofa and a new car. Everything was upside down from the values I had picked up in ethnic blue-collar lower-middle-class Jersey City, New Jersey. I love it. Yes, I had embraced the world of scholarship with all my heart and soul.

That was to be my first gigantic career disappointment. After all that work and after two chapters on my dissertation, there were few academic jobs. I didn't get one of the few out there. From that, though, I was introduced to the need to try and fail.

When I was forced out of the world of scholarship, I tried and failed at social work, a low-level corporate job, and a political appointment. The suffering didn't have to be. I could have prevented the pain by just not caring what others thought. What mattered was what I thought. And at the time I thought that eventually I was going to find a way to make a living that paid a decent salary and that I enjoyed. It took about four years but then it happened.

Lesson: Trust ourselves, that is the 2.0 version emerging. The second time around, when I was in my late 50s, I again had to trust myself. That trust led me to give this career path in social media all I had. Through the wisdom of aging, I was smart enough not to

confide my plans to others. That invites ridicule as well as useless advice. You know what they will say, “At your age ...” I kept the lips zipped.

Chapter 9 – More Sacrifice

We surprise ourselves. After the jolt of facing the need to earn money *at our age*, we seem to break open and are finally able to break away from the oughts of the past, the pressure of social conforming, and the need to seem on top of things.

I eventually moved to low-cost housing in a development subsidized by federal and state funds. It was for those over-55. Sure, it was an adjustment. There were railings in the hallways and the biggest event was Bingo. The rent, though, was peanuts. That included all utilities.

That move allowed me to concentrate fully on blogging as well as other forms of social media. Eventually I was running three blogs: [Http://janegenova.com](http://janegenova.com), [Http://lawandmore.typepad.com](http://lawandmore.typepad.com), and [Http://careertransitions.typepad.com](http://careertransitions.typepad.com). Royalty checks were coming in because two of the blogs were syndicated. People were talking about my blogging posts. Old college buddies would see that THE NEW YORK TIMES or THE WALL STREET JOURNAL had picked up posts from my blog. They reached through the past and found me again. The relationships were astounding.

No, money isn't everything, is it. And success isn't always computed in dollars.

For me, at least then, it was enough that enough money was coming in, finally. Ironically, through the blogging, I was attracting attention for my communications consulting services that depended heavily on my writing skills.

Of course, I could have made a whole lot more money had I taken a full-time job in public relations. But I trusted myself and myself said, “Hey, Jane, you were miserable for 15 years. You don't need to be miserable again.”

I no longer think about living in a geezer complex. It's second nature to shop for my clothes in consignment shops. I buy food in the big-box stores. And I'm holding off on adopting a dog. The love of my life Molly Mittens had died on June 30, 2006. I long for another dog but I long more for realizing my potential. My spiritual advisor predicts that I will be able to afford to adopt a handicapped or geezer hound this summer.

Chapter 10 – There are many of us, well, late bloomers

Being forced into a world we never expected being in seems to have made many of us accidental late bloomers. Adversity has unique transformational power.

In his 2008 book “When You’re Falling, Dive,” Mark Matousek, who found out he had AIDS, writes how it takes a life blow to shake us out of the illusion that we’ll be safe if we behave the way “they” want us to. Matousek observes that when the bang on the head comes we realize that “we are wild.” We come to accept that “We only imagine that we were so timid.”

Adversity changes us in profound ways, so profound that more and more of us geezers are becoming slightly famous, rich, happier than we ever had been, and folks no one is going to mess with.

My blossoming has been across the board. For one thing, I’ve come to accept that I’m different [read that: bipolar]. Forget all that wasted energy that had been plowed into trying to appear otherwise. Being different, I know now, doesn’t mean better or worse. It just means different.

Since I have come to a place of peace with this neurological quirk handed down in my Eastern European genes [my mother’s maiden name is “Miksza” and everyone is nuts on that side of the family] I can structure my environment to not make the condition worse. Yes, like most artistic types I now take the road less traveled in my lifestyle.

In addition, my talent almost frightens me. In his research, University of Chicago economics professor David W. Galenson found that there really is such an entity as the late bloomer. He tells us all about that in his 2006 book “Old Masters and Young Geniuses: The Two Cycles of Artistic Creativity.”

What Galeson found is that there are those like Mozart who show their talent and know their way around their art or profession at a very early age. Then there are us like Clint Eastwood who keep experimenting. One day at 50 or 60 or even 70 or 80 we strut our stuff. We present ourselves to the world in a whole fresh manner. Look at T. Boone Pickens in alternative energy and Rupert Murdoch in alternative media. They are blossoming in ways maybe not even they could have anticipated.

Chapter 11 – Finding that first job

Even in the Great Depression, there were plenty of jobs. About 75 percent of folks who needed work found it. The rub was that most of those jobs weren’t high up there in satisfaction. Yet, my grandparents, parents, uncles, aunts and their friends and neighbors endured those rotten work conditions. When better times came, they enjoyed them.

As we start over, and that's what we geezers are really doing, aren't we, that first job or the first few jobs may be unpleasant, low-paying, or even very demanding. So what? We are re-learning how to go to work in a way that new conditions demand.

How do we find that first job?

Forget our pride. Tell everyone we're looking for work, any kind. That readiness to work without disclaimers usually does the trick. There are also all the help-wanted on all the online sites like Monster.com and our state job banks.

Forget our age. Once we do that everyone else will too. It's called selling what we have to offer. At Barton Protective Services, I sold my willingness to work any shift and over-time. That's exactly what they needed in an employee. At 58, I nailed that job. My colleague was in his 20s.

Act youthful. I asked about moving ahead in the company.

Put up with all the red tape. I had to take three hours of tests. I presented myself as really into that process. It was their sandbox. If I wanted to be invited to play in it it was going to be according to their rules.

Don't say much. Listen. As we listen we will pick up what they need. Also, no one is interested in knowing us. Relationships in the workplace are 20th century. Employers want to know that we can do the job. End of story.

Smile. At Home Depot, I was known as the security guard who smiled. Employers prefer cheerful employees over sad sacks.

Dump the past. No one is interested in our sad story. Eventually we won't be either.

Chapter 12 – The Next Thing

We are in this for the long-term. That means we treat working just as young person does: As a career path. The first job doesn't necessarily mean that it's someplace we will stay at. It's a start.

How do we know when it's time to try something else, including maybe opening a business or returning to our former professions? Confidence returns. Only it's a different kind. It comes from the knowledge that we are survivors.

For many of us, this might have been the worst thing that could have happened to us. After all it was unexpected and we were no spring chickens. It was scary when I looked into the mirror and saw a person who looked like my mother. Also, in America we are what we do. No, the blow was a big one. But we got up and moved to other space.

The late bloomers in my geezer complex seem to have a sixth sense, as I do, about the time to move on.

One woman, a professional musician, will tire of the scene. That's it. She finds something else that will accommodate the time she needs to practice and perform her music. And like all of us she has gotten down cold how to pick up another job.

The stand-up comic who lives two floors above me will change his agent. Somehow not enough opportunity is coming his way. He sells himself to another agent every few years.

Irritation is my signal that it's time to start offering different types of communications services to different types of clients. In summer of 2008, I began a career coaching service. No I haven't thrown the other lines of business overboard but it's my hope that some day I can do mostly coaching. My psychic tells me that I will shift in my career direction about every four years.

Chapter 13 – New Networks, a must

We change. Most of those on our networks, professional and social, don't, or not in ways that will be productive for us. The wrenching task of staying employed is staying positive, motivated and creative about spotting and pouncing on opportunities. That means that we need those in our lives to feed us emotionally and spiritually with what we need.

Recently I finished up the pruning process. It took about two years to lop off people who I felt in my gut were dead weight, nuisances, unimaginative, and/or complainers. Of course, they don't see themselves that way. They see themselves as, well, assets to us. They also got comfy in our lives.

How to saw off the limbs? Gently. Otherwise they'll fight to stay on. A conventional tactic that works quite well is to screen them out of our lives. We use Caller ID to avoid phone calls. We answer their email less and less. We have little to say if we run into them and, of course, we indicate we gotta hurry to get somewhere else.

Sure, it's lonely for a while. But that gives us more time to focus on our new lines of work. Companionship is overrated. And consumes an awful lot of energy.

How to develop new networks? Observe. I started re-building by standing outside the groups and taking in the strengths and weaknesses of the members. Then I introduced new people into my networks like a mother introduces foods to an infant: Carefully. Some didn't work out. I just left that on the cutting room floor.

Social media helped me get out there in new ways. The Internet is age-blind. A useful 2008 book on how to do this for professional and personal agendas is “The Truth about Profiting From Social Networking” by Patrice-Anne Rutledge. The lion’s share of my work contacts are people I have met online. I have no idea how young or old they are, what they did before the 21st century or where they’re headed. We’re helping each other in the now and because we see each other as mutually useful.

Incidentally, often family is the worst of the nuisances. As well as totally unhelpful.

Chapter 14 – We Do Heal

One day we wake up or are walking along the supermarket aisle and we’re not thinking back to how it used to be or how we regret we didn’t do X instead of Y. That means that we have healed. *GREAT*. Healing equips us to be totally opportunistic about exploiting how we can make a good buck. We’re now at the stage beyond survival. We are able to put together something potentially lucrative. This is Geezer Guts 2.0.

For many of us that might be starting a business, working our way up to a leadership position in a company [usually a small one], or getting hired into a management job somewhere. That’s the sweet spot.

Not that all will be smooth sailing. There’s no book or formula for how to navigate the work world in the 21st century. That means we are never really comfortable, settled in, feeling secure. We’re always vigilant to changing conditions. In fact, most of us have developed a habit of scanning the horizon for whatever and preparing. One geezer in Silicon Valley has the mantra: Have laptop, will adapt.

We haven’t become immune either to future adversity, in all its combinations and permutations.

My dog Molly Mittens died too soon. Actually the vets predicted that timing. I wasn’t able to accept any piece of her going. I grieved for more than two years.

Just when I was climbing into a higher tax bracket, the Wall Street Meltdown arrived. How disappointing. The universe was telling me that I wasn’t quite ready to return to wealth, yet.

I realized that I was still trying too hard, on every front. That made me sick to my stomach.

Healing equals getting stronger in the weak places, not a utopia.

Chapter 15 – Radical Forgiveness

At the top of the list of those we gotta forgive is ourselves for what we oughta or coulda have done or not done. A good release ritual is repeating: I am not that person any more.

Next are all our professional relations who we have obsessed about. We were convinced they treated us shabbily before, during, and at the end of our success. So? That has nothing to do with the present. The old saying is that it's not who we are or who we think we are but how people treat us. If we're not being treated well now, shame on us. My only concern is how folks treat me now.

The third group to forgive are those who were unhelpful as we climbed out of that black hole of being older and needing to work. They don't matter any more, though. We're where we should be.

And what about the Catholic School nun who wouldn't let us think for ourselves and the first boyfriend who hurt us so deeply? We can't afford the luxury of that sort of stuff. As one former boss told me, "They have suffered too."

Chapter 16 – Passing It On

One of the prime satisfactions of getting on the other side of being a geezer out of work is helping others. In 12-step programs, that's called: Passing it on. Once we realize what we have to do and do it, then we're ready to share this wisdom and strength with those in a similar pickle.

Recently, a close friend just a bit younger than I was laid off. She rambled on with her plans. Intuitively I know exactly what to say and not say to prevent her from worsening her situation. She tells me that thanks to my intervention she is now making some decisions and taking some actions that are pushing her forward, not backward, and not into a deeper black hole.

No, we don't have to pass it on indiscriminately. We have every right and responsibility not to allow in those who are not good for us. A former client is going down the tubes. I watch objectively. I can learn from his mistakes. It's not that I haven't forgiven him. It's that I'm now wise enough to be self-protective.

Conclusion:

What happens happens. The present and future are what we do about it.

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