

Living The Retirement Lifestyle

Chris and Susan Beesley Interview Tom Beal



Hi, we're Chris and Susan and this is Living the Retirement Lifestyle. The show for wannabe retirees and those already in retirement. Where we discuss with our guests some of the issues around retirement. The good, the bad, and of course the ugly. And today we're speaking with a very good friend of ours who we've known for many, many years when we met him first in London. Can't remember when it was but maybe Tom will remember. He is Tom Beal, and as I said, we've had the pleasure of knowing him for many, many years. And I thank you for coming on our show with us today. All the way across the pond from Fort Lauderdale side.

Just above

Just above Fort Lauderdale in

Boca Raton, I think it is.

And we're very jealous because we see you on that moped ride with Wanda everyday and it's like, I want to do that.

Just walk along the beach...

Yeah, and I think that for a lot of people is what they envision retirement to be. And we know the reality is something a little bit different. But before we introduce you, we do have to talk about age and we know you're not quite ready for our "retiree entrepreneurs" club because you have to be 50 to join that.

Just turned 47, just turned 47.

There you go. But we do know that you will bring some awesome value to everyone watching or listening today.

And oddly enough I've been in 'semi-retirement' for the last three to four years. So it's like, so not in the 'hustle 'til you drop dead mode' per se. So what I've been living is a lifestyle. I've created a lifestyle that is quite amazing. And the fun part is, it doesn't take millions of dollars to create what people think is a lifestyle. It's not that much, compared to what you think. Now, that said, years ago I was nicknamed I was nicknamed the Million Dollar Beal. And I had Million Dollar Beals printed up

Oh Tom, no!

Now I have this is now a billion dollar Beal because for those entering retirement or in retirement you may recognise what I recognised years ago that millions don't go as far as one would think. They go pretty darn quickly. You don't have to work hard to burn through a million or two dollars. And that's a fortunate lesson that I was able to live through. But unfortunately learned some hard lessons along that way. So in my journey, I've been fortunate to produce tens of millions of dollars results for myself and my business partner and clients. And in doing so have been able to create millions coming in and millions going out for myself. And along that path I became financially literate more so than when I grew up. Because I grew up, I was born to teenagers and raised around four divorces and six marriages.

Gosh.

And with that there was a lot of poverty. You know, it was welfare checks, it was living in trailers and trailer parks and living, you know, in situations that are far from ideal. But as a child I didn't know any better. And by the way, I'm not saying this with woe is me type of thing, it's just, we all grew up in the scenario that we grew up in. And we don't know any other different scenario. And that's whether you grew up in poverty like I did or you grew up with a the

quote unquote silver spoon, that's just your experience. So one of my business partners grew up with a silver spoon and until he went to college he didn't know others didn't have the life he had, right? And similarly, until I started to get out and about in high school, I was like, whoa, people don't live like I live. And I think that's kind of an epiphany we all have in our journey. So needless to say, to start it out talking about retirement, you may recognise what I did, hey we got a million or two saved up. And then you go a few months or a year or so, you're like, crap, that million's not going as far as I thought, right? So that said, we're in a new day and age. And yes, I'm only 47 years old right now, but I have some insights. And I have clients and I've worked with people that here's a common theme. So whether I was working with Mike Filsaime back in 2006 to 2011 and we're helping clients worldwide. And then I went from 2011 to 2013 working with Rich Schefren and we helped clients worldwide. And a common theme that I found was, people would always say to me, I'm probably your oldest client. Everyone thinks if they're in their mid-60s or older that I must be the oldest person on your client list. And the fact is, absolutely, you're not. We have clients in their late 80s. We have some in their early 90s. And that leads to this day and age where we are is A) people have the capacity to live much longer than history has allowed us. And at the same time, still keep their capacity of being a joyous creator. Of being someone who doesn't want to sit idly and twiddle your thumbs all day, but wants to do something. So I know we'll get into some questions about what retirement is, but what I thought retirement was when I grew up is not what I see retirement being today. What I thought growing up is, you know, you worked at the corporate world, or you worked for that one company for 40 years, you retired, they gave you a watch and they gave you, you know, a pension, and they gave you money ongoing. And then you just sat around on a rocking chair and that's it. Like, you know, that's what I grew up with. And nowadays it's a much different dynamic. I'd be interested, I'll be interested to share some insights that I've gleaned from working with clients who thought they were our oldest client at 65, 70, 75, 80. And how those people have taken their passions and turned them into hobbies, in the beginning, that then turned into money producers. So here they are, instead of twiddling thumbs on a rocking chair, doing something that really kicks their mind into gear. Really is like solving a puzzle. And at the same time, they're providing value and being able to return that with returns on investment of their time, energy, and effort. So their producing substantial returns doing something that they love. And it's a wide diverse

scope of things of what that is. For some people that is real estate. For some people that is gold. For some people that is stocks. For some people that is creating their own particular value based upon their personality, their experience, and their perspective. It's different for everybody, but from my experience in working with thousands of people that are in the retired age group, I have some insights that I think could be helpful for you and your people.

That is going to be awesome. In fact, the guest we interviewed just the other day, he was talking about one of his clients who is now in his 80s but he met him first when he was a bit younger. And this guy actually built as a business, he built really expensive dolls houses. Beautiful dolls houses, but he made them. And then he had this idea, the internet had come along, he thought, ah, I could now use the internet to get a lot more orders for these dolls houses. And our guest who we interviewed actually had to hold him back and say well, hang on a minute. There's only one of you. You only have so much time. And you're building these things. So using the internet and information, knowledge and skills, he got his son involved in the business as well and then they created a membership site where they taught other people how to build the dolls houses. So their income, and he was making a five or six figure income out of a membership site that actually showed people how to make the dolls houses. And now at 81, he's making something like \$10,000 a month, from his knowledge and skills. And I think, this is where Chris and I come from in this. Recognising just through people we've met at events when we're speaking, listening. Listening carefully to the story behind the story. We know they've got this knowledge in them that with a little bit of help, the internet, and the skill base of online marketing, they could bring anything into a business. And create an income stream, a business, a lifestyle, that they truly want. Because we don't all go out to pasture when we retire, do we?

That was our grandparents, I think. They were probably the last people who, I mean, my grandfather, I remember he was in the RAF during the war and then he became a painter and decorator. And I remember going out painting and decorating with him when I used to go and stay with him because they lived down in Wales. But I think he was the last person I remember sort of retiring. And all of a sudden he came home and he said, I'm now retired, I don't have to go to work tomorrow.

Right, yep. And back then, they were sitting in the rocking chair and just hanging out at the house all day. And nowadays, you know, that's a pretty rare occurrence for most that I know who are retired. They want to travel and they want to explore the world and do some things. So when I grew up, retirement was just sitting in a rocking chair and hanging out on the property.

And of course they have this, no matter what part of the world you live in, there was a social security payment that came into your account every week or month that allowed you to do that. It's a very, very different story today.

I love the story at the doll house. And that reminds me of my grandmother. So my grandmother actually was passionate about many things but in her last hurrah, she was someone who was creating porcelain dolls. So she had the kiln and she'd create the porcelain dolls. And she created the clothes for the dolls and everything. So from start to finish. Pouring it into the moulds, to putting in the kiln, to sanding it, to painting it, to putting hair on, to dressing it, all that. And she did it, similar to what your story was about the person who created the stuff, right. He created the doll house, she created the dolls. And was selling the dolls. But then, people asked her, hey, can you teach me how to do it as well? So then she started a class. So my grandpa who was a carpenter, he built her a classroom next to her doll studio. So she had the kiln room, she had her doll studio and like a classroom capacity. And these were all local people who paid her on a monthly basis to come learn how to build and create porcelain dolls. And then paid her for the use of the kiln, paid her for the use of the mould, paid her for the clothes, et cetera. So that was prior to the internet, but tagging on to what you shared in your story, that was what she did. So she did the creation. She sold what she created. Then people wanted to learn how to do it. She then taught people how to do it and now with the online world, had she been alive and in this day and age, she could've taken it from the one to few, which are the live people in her room, to one to many, putting training courses together on membership sites. Or paid memberships throughout the world people can be learning and seeing how she does what she does in creating that porcelain doll process from beginning to end, all the steps in between. Then they can go to any place that has a kiln and the moulds to complete the task. So we're in a day and age unlike any other. So what you just described was obviously triggered my mind to think, man, if my grandma was alive not only could she have done what she did, but also add in a membership element training people worldwide, instead of having to be live in her studio. And now today, here we are doing a live interaction. You're over in the UK,

here I am in south Florida, she could have clients literally, just like we do, around the world, and interact with them and answer their questions at a level that was never available until now. So if you're listening to this, think, "what is something that gives you inspiration? What is something that gives you, it brings you joy that you're good at". And yes you can do it, you can build the doll house, you can build the porcelain dolls and you can sell that. But you can also teach others who also have a passion and or a desire or interest to learn what you already have mastered. That's the 'ah ha' moment. You can get paid to do it. And you can get paid to train others how to do it. That's the beauty of this day and age that we live in. And a lot of people, when they hear this, are like, well that's great for the doll house maker and that's great for your grandma who knows how to make porcelain dolls, but I don't know anything. And you're like, whoa, whoa, whoa, time out. You didn't get to 50 plus, without knowing something. You take for granted, you're unconsciously competent. Meaning you don't even have to think about it. You're so good at what you do, it's just like tying your shoes. Where other people are unconsciously incompetent and now they're consciously incompetent. Meaning unconsciously incompetent, they don't know what they don't know. But then if they gain interest in it then they start researching like, oh crap, now I know all the things I don't know. And that's a big amount. I need somebody who knows this that can teach me how to bridge that gap from unconscious incompetence to conscious competence. And that's the training gap. People that have an interest in doing something that you're unconsciously competent in. You don't have to think about it 'cause you've done it for decades. They're on the beginning end of this and they're just gaining interest. And they're like, man, if I'd just had a mentor to show me, they could pull me along this learning curve much more quickly. And they're willing to invest in that. Just like you heard with the doll house, just like you heard with the porcelain doll example, it goes on and on and on, into a wide diverse infinite number of things. So I get it. You might be thinking, well that's great for everyone else but I don't have stuff. I don't have that thing. I don't know how to build doll houses or create porcelain dolls. But you have some knowledge. And here's what I call PEP, your P-E-P. Your personality, your experience and your perspective is absolutely unique to you. There's no one else in the world that has your unique personality, experience, and perspective. That's why, I'll circle into a whole other niche, the weight loss. The I want to get fit industry. There isn't just one weight loss and fitness expert. There's thousands, there's millions of them. Why, because they

each have their own unique personality, experience, and perspective. And that's good news for you, because you might be thinking well great, yeah I have this experience, and I'm good at this, but so and so is already doing that. That's like someone saying, well someone already has a fitness book out so I don't want to put mine out. No, there's thousands, there's millions of other fitness experts because it doesn't matter, there's really nothing new in fitness. Eat properly, move more, and get the proper sleep and drink water and you'll be good. But there's thousands of different perspectives on that and different ways of doing it. And guess what, some people won't resonate with a top expert, but they'll resonate with you. Some will, some won't, so what next? You, by sharing your message and putting the stake in the ground that you have this expertise, just like the fitness world, when you do that, you have your unique personality, experience, and perspective that's going to attract the right people to you. And generally, you know, if you're watching this, a perfect target audience for that, even in the fitness niche, is, hey are you retired and searching to get fit? Guess what, I'm an expert at fitness and I'm also in the age group of retirement so I have a program that's specific for you. That's another hit. You can put your stake in the ground for a specific niche. Here's who I serve and here's how I serve them. And guess what, they're not going to be as excited about the ripped 20 year old with their program as they are with the fit 75 year old who's got a program that's good for the 80 year old looking to get fitter. I mean, that's the world we live in. It's unlike any day and age. And it's an absolutely blessing to be here. But it's up to each of us to have that epiphany and say, you know what, it intrigues me enough to where I'm going to go explore it. How would I go about taking my expertise and helping others who are seeking to learn that. What would be that path? And Chris and Susan are the exact perfect people to help you get from being curious about that to what could that path be to where you could actually start testing, hey, here's what I've got, here's what I can do for you, and here's what to do next. For people that are in your target audience.

I think the other thing about that is that even if you don't think you have the knowledge, you could do what we did. We were accountants and management consultants in a traditional business. We get to our mid-50s and realise we've got retirement on the horizon and don't really have the funds available because 2008 hit our property portfolio quite hard

We certainly don't have a million plus dollars in the bank account.

Thanks for the memories.

I mean, we looked, we were looking for another a way. And I guess it was probably just luck that we came across, online education that allowed us to actually build a business online. But it meant we had to learn new skills.

Right.

And we didn't start learning those... I was 56 when I first started learning those new skills.

And I was a bit younger.

And Susan was a little bit younger.

Not a lot.

But the thing was, was that you know, you're sort of looking out and going can I do this? Am I too old? Is technology too much? We turned to somebody who'd already done it and he was 27 years old. But we were able to learn from him. And you know, here we are nearly ten years later. And it's because we started to learn from him. And we put aside the thing of we're too old to learn new skills. And we put aside the thing that we've got children older than him. And all of a sudden we were able to actually do something that we'd never done before. But it gave us what we wanted which was time freedom, basically.

Yeah and I love that now with that knowledge base and actually interviewing people like yourself over the last few weeks, it's put ideas into our minds as well about different approaches. In particular, the skillset that we're holding here or in here, that we can, like you said earlier use as a bridge for people to take their knowledge, their hobby, their skill and make it into a business. Because they don't have that add-on, they don't have that bit. And actually I think that could for us be something really, really exciting to take on board for the future. And I loved that you've just inspired me again to add something else that we hadn't even thought about really.

Well it's so expansive. I mean here we also have the potential nowadays to create gear. Meaning T-shirts, meaning stickers, meaning stuff. Like people can buy with a cool logo on it or a cool statement or a cool quote. And you can make a significant amount of money. Like I have a friend who, he like you guys

said, you didn't have this expertise. You know he was almost 50, like probably 48 when he started researching into creating T-shirts and shoes and gear. He didn't know anything about it but he's like hey I see some other people doing it, they don't look much smarter than me, let me start testing this out. So he's local to me and we'd meet up on a regular basis like hey, last month, I did about \$50,000 in sales.

Wow!

Wow, that's pretty good. Then I see him a month later, he's like yeah did about \$100,000 last month. Said, oh that's pretty good. See him a month later, he's like yeah I did about \$200,000 last month. I said, what? I said show me what the heck you're doing. And then he went up to \$400, \$500,000 in a month of selling T-shirts. Like he never was in selling T-shirts. But this day and age you can have print on demand. You get a catchy quote and you have a targeted audience and he actually goes into two targets. So one example, and this is just a wild example. It crosses some copyright situations and what not, but I'm from Rochester, New York and I live in Florida. So here, you can target people and say, hey I'm a Buffalo Bills fan, I may live in Florida but my heart's always in Buffalo, like you know in Buffalo. So I can target people who are Buffalo Bills fans who live in Florida and have a mixed shirt with a statement on it. And the way that he sells so many shirts is he finds target audiences that are willing to fight if someone crosses their, like I drink coffee and I love guns. So you can target people who love coffee and love guns, you know. And you can put a shirt together that hits that demographic. Or you know, a fireman who love rottweilers. Or my husband's a fireman and we love our labradoodle. Like you mix two different things and you put a shirt together that's specific to that audience. We live in a day and age that you can target that level of depth. Unlike any other time in history. It was very difficult to send direct mail to a targeted list, it was impossible. Nowadays with the advertising mediums of Facebook, Instagram, Google, you can target people specifically and this is just planting some seeds. I mean Chris and Susan know some details they can point you, but what I'm trying to state is the landscape is so immense. And anything that you're passionate about, there's a person out there who's prolific. He's putting a lot of value out. Gary Vaynerchuk. And Gary's like, you know, I don't care if you're a fan of Elf, you can make \$5000 a month selling Elf gear. I don't care if you're a fan of

I know, I know.

He-Man, I don't care what your passion is you can find a passionate group, narrow what your offerings are, whether it's gear, whether it's products to where you can live and have fun doing what you love and creating a lifestyle from it. And this leads to the whole retirement thing. You know, okay yeah, retirement good. You get to do what you want when you want, where you want, with whom you want, hopefully. But there comes that, the choices That's assuming that you've got the money.

The funds available for that. So imagine if you could take an hour or two and dedicate it towards being curious. And saying you know what if these people can make money selling Smurf stuff or Elf stuff, or you name it, what's something I'm passionate about. Or what's something with my expertise that I can just start exploring to see how I might be able to crack this puzzle. 'Cause okay, retirement, I love putting puzzles together. It's a challenge, right? You put all the pieces out and you're like oh crap, I got to find the border first. So just like a puzzle, this business stuff is similarly going to tap into your brain of figuring this puzzle out. And guess what, if these 12 year olds can figure out, if these 80 year olds can figure it out, you can figure it out. It's going to be like a puzzle though. It's not going to be super simple. If it was super simple, everybody'd be doing it. There's right ways to do it and there's wrong ways to do it. But if you find the right path for the thing that gives you invigoration, that gives you joy. Just like if you get joy from putting a puzzle together, you'll have to have people remind you to break away to eat because you're so into putting the puzzle together. Like oh crap, I forgot, I got to eat. You're into it. Similarly, when you find something that you're passionate about, that gives you joy and it's kind of like this challenge of a puzzle, you figure it out, you make that first sale. And from that first sale, you're like my life will never be the same. You know, I made \$8.20 right now, and I'm going to do that thousands more times. And you know, that's just one example. And there's ways to do it where you can make thousands per sale. I mean it's all in scope and where you want to put your time, effort, and energy. But the example is once you get that first sale you're like, ah ha, I've figured this thing out. And if I can make one, I can make five sales. If I can make five, I can make ten. If I can make ten, I can make 50. If I can make 50, I can make 100. If I can make 100, I can make 1000, et cetera, et cetera. And your life will never be the same. It's not that difficult. Now, disclaimer, it's not easy. There's a quote from Jim Rohn that says "it's easy to do, it's easier not to do". So it's like a puzzle, and you have to accept the challenge of the puzzle. You can't just say, all right, I'm

going to give this puzzle five minutes. And if it's not done, I quit. Like a puzzle, a good puzzle, is going to need more than five minutes of your time, unless you're doing a baby puzzle and that's going to be boring, right? You want something that's going to challenge you. So this business landscape is massive. What I would suggest you do is take a look from an objective perspective a higher, 30,000 foot view of like hey would selling T-shirts intrigue me? Would tapping into my expertise intrigue me? You know, et cetera. Looking at all the different possibilities and finding one that just resonates with you. Like ooh that, that would. Kind of like searching for a house. I don't know if you guys ever did this but I remember when I was looking to buy my house, yeah, okay, okay. This is the one.

Yeah, yeah.

This is the one. And generally it's way above budget. Like, this is the one. Oh, is that just me? Way above budget, but this is the one.

I could live here.

Yeah, we did this when we bought our place in France. We walked down the high street we were looking for a project, darn silly idea with retrospect. But we saw this place and we went there's no way we can have that but it's the one.

Yep exactly, right. And it's always that one, right. It's always, I remember seeing that one like this is the one. But it's way above budget and it doesn't make any sense but this is the one. So similarly when you're looking at the whole landscape, yeah, that's pretty okay, that's okay, ooh, this is awesome. This is the one. And so, I'm planting this seed to let you know there's millions of ways to earn significant income online. And I would suggest, and here's the analogy that I use, if you're looking to get fit and you hate swimming don't put swimming in as your fitness regimen. Or you hate bike riding. Don't put bike riding, you know. Find out of the many different ways that you can get fit, find the one you like. Yoga, running, walking, you know whatever it is that you like, do that. Similarly in business there's so many ways to add additional income to your retirement with an hour or two a day. That's kind of like a puzzle challenge. But when you do it you'll build systems you'll build routines that in your hour or two a day here's what's mine to do. And you do that, check, check, check, boom. And money comes out the other end. And if you're willing

to do that I would have you entertain the possibility of taking a look at the entire landscape. Yeah I could do this, I could do this and you could do, I mean it's not that difficult but it requires your intrigue, it requires your having that passion for it. You know, 'cause if you hate putting puzzles together it's going to be hard dedicating that time to put the puzzle together. So find the one that, just like, this is it. This is the one. And go for that and start exploring it and start figuring out. And we live in a day and age where success leaves clues. There's people that have been down that path that are showing hey, you just start with this here's the things you need to know as the basics here's some more intermediate stuff and then here's the expert stuff. And you don't jump from the brand new person to the expert stuff. You got to learn the foundational things and the basics first get okay with that and then dive more into the intermediate. You know, it's just like anything we learn. We start off with unconscious incompetence, we don't know what we don't know. Now we have conscious competence, we know what we don't know. We learn from somebody the steps and systems of the foundations. Now we're consciously competent. And then we work at it continuously with time, energy, and effort invested where we become unconsciously competent. And that's anything that we learn we go through those processes. So it's up to you to do, the first step is to explore and find out what are the different ways that you could put an hour or two a day into that brings you joy and also once you figure it out can bring you some additional finances that you can do, by the way, throughout the world. So wherever you're travelling as long as you have internet, which is most places nowadays although I've been to several places without internet at all but that was by choice, you know. Most places have some type of internet. And an hour or two a day when you learn this thing that brings you joy and passion, can change your financial situation to give you more choices as a retired person and or couple.

You know, I think that's lovely that you said that because we see so much, and maybe we've got slightly narrowed mindset on this but we see such a lot of stuff on the internet I know, everyday it comes into our inboxes and it's on social media. And everyone seems to knock this oh, you can't make any income out of a hobby, you know. It's always saying it's not possible. And I love that you position the fact that you can if you do the one thing that's really, really important a part from having a passion about and knowing how to do it is when you bring the marketing to it. And we've spoken to many, many people

over the years as you probably know that have that kind of passion. We've got a very good friend in Illinois and she and her husband, we went out and met with them and initially they wanted to build an affiliate marketing business. But actually they didn't. What they wanted to do was build her business around quilting. And she is the most amazing lady with her quilting. She's got her workroom and she goes to these fairs and she teaches it. But she hasn't monetized that in that way. It's all her time into doing the quilts herself. And they sell for thousands of dollars at a time because they're traditional beautiful, beautiful pieces. And I think, I really hope that people watching and listening to this are taking on board the potential that's out there. From the ideas that we've given you.

- And her example of the quilting is just like your beginning example of the doll house maker, and then my grandma who's the porcelain doll maker. She can continue to sell, she can continue to make and sell but what I love what you just shared is she has a team that helps build the quilts. Imagine just a product on how to build a team to build your quilts. Imagine you doing it by yourself is going to take much longer. When you bring and recruit a proper team you can expedite that and make it so much more. Like that alone is a product in itself. To sell to quilt creators, you know, hey don't do it all yourself. Bring on a local team that can help you crank these things out at a faster pace. I mean it's crazy.

I think one of the biggest changes those that's happened is the fact that you know

I'm just going to shut the sun out for a minute. Going a bit mad here.

If you looked at our friend's quilting business, traditionally she'd only be able to sell locally at local craft fairs, et cetera, et cetera. If you take that to what you said and either have a team or you teach other people to do it have a program that teaches other people how to quilt. It's not local anymore, it's worldwide. And I think people, I mean our age, we're baby boomers. We're coming with the back end of the baby boomers. And you know, you do have a thing about maybe a mindset around well you know, it's always local. Big challenge is to understand the internet and understand the fact that I can have a business that's global even though I'm working from my own home.

And take orders of quilts, people wanting quilts made and she can get a membership course and program that teaches other, hey here's how to create quilts. And if you are an expert at that already here's how to do it with a team. Because a lot of people may not have transitioned to doing it with a team. There's a wide expansive market there for her to sell her quilts, take orders worldwide and sell them worldwide and train people worldwide how to do what she's doing.

It's funny that you said that Tom. Because it made me think about something my mom was saying the other day. And you know, even though she has dementia and all of our friends know it, my Mum knows it, she's very up front about it. She's got such great memories of the old times and the things she did. And you know right from a teenager leaving school she learned dress making. Dress making was her thing. And it was tradition, she taught it to me. And then when I had my first child and I was pregnant with my first child, my then-husband and I, we decided that I was going to be what you call in The States a stay at home mom, but had to earn an income. We couldn't do it unless I did something like that. And my mom and I started a business long before the internet and we were making hand embroidered, hand smocked baby clothes. The late Princess Diana had just had her first son who we're seeing all over the news at the moment on his, travelling his mother's footsteps. And my mom and I made the kind of clothes that they were wearing. You know these little smocked tops and the dresses that the girls wore. And we were selling these mail order all over the world from a traditional advertisement in a magazine. Then we got, I was chasing all over the place and I managed to get publicity in the Daily Telegraph which is a big magazine here in the

Newspaper

Newspaper in the UK. It was a double spread. And it was just the time of the moment. And it was fashionable and we had so much business we didn't know what to do. And it was still like my mom and I doing it. And then we found some outworkers to help us. And these were people my mom had trained with who were in their 70s and 80s then because it's a tradition type thing. We thought, my mom said to me the other day, she said, you know Susan, you need to put all this together. With yours and Chris' knowledge, why the heck

are you not teaching this to other people. So you can leave a legacy down the generations.

Yep, yep,

And you highlighted it again. How mad are we not to be doing that?

And you're unconsciously competent at it. You know how to do it at a level that most would just die to know how. And you do that. So you want to train people that are consciously incompetent or consciously competent but wanting to get better. You can train people how to do that. And then you've got the patterns and you've got all this. Like my grandma, I saw, she created patterns and stuff. Like she was making me clothes when I was in school and stuff. She was one heck of a seamstress. So yeah, this stuff, that you and that's stuff like your mom even reminded you, that's unconscious competence that you kind of forgot. And that's kind of the trick with unconscious competence. because you forget 'cause you just do it. Everyone else sees you do it. You're like, holy crap, look at you go. And you're like, what, I'm just doing what I do. That's unconscious competence. So sometimes you'd ask your friends and your family member hey what do I do so well that just makes you go wow. Like what's that thing that I do with such proficiency and such expertise that you're just like amazed by? And for you, I mean, that's the creation of the clothes. That's one of the aspects. And a lot of people, myself included, my story you heard a little bit about. I heard people that were speakers and best-selling authors, and I said the same thing, I crossed my arms, yeah but I never was run over by a boat and lost a leg. I don't have a a story. Like, yeah, he's got no leg. I don't have a story. We all have a story, we all have something that we're so good at that others are just like hey we need you to do that because you're the best at it. And that's something that others wanting to learn. And your example of that is beautiful because that's going to open some eyes and possibilities to others. And then what you said, a lot of people do say hobbies. Well hobbies don't earn any money, but hobbies are fun. If you can make your hobby something that's marketable and sellable, now you've got the win win. 'Cause you're doing something that's fun to you, you're great at and you can monetize it, that's the win. You get paid to just be you and do what you love. That's the win. Not every hobby is monetizable but we live in a day and age where it's very few and far between that aren't. There's a certain, I mean it's easy to find the people. But there are some that aren't the easiest. So you have to make sure that it's something that you love to do that does fit into pretty

much you can find out where those people are that want that and to get your message in front of them. Which in today's day and age is unlike any other time with Facebook and Google. So there are some, there are some things that are hard to find. Where do these people congregate? Think of like fishing. You know, if you're looking for a shark you don't go to the pond, you go to the ocean, right. So if you're in the pond searching for a shark you're going to be there a long time 'cause that's just not where they are. So you need to find the pond where those people congregate and put your bait in and they'll bite it and there you go. I mean it's just a matter of if you have something that you know where those people congregate, that's the barrel full of fish and a feeding frenzy, you're in really good times.

I love it, honestly I love it. We've got a good friend who's she is just like an expert in making cakes, gluten-free cakes because she has to eat gluten-free. They are just amazing and she's attended a number of our training workshops, learned the internet marketing skills and I have to say I can't wait to get hold of her and show her this show and show her now what the next step is for her. because it's a bit of a confidence thing as well. You know, you're going from the traditional corporate route where you've always gone to work you've been given a project or a job to do and you get paid to do it. When you're outside of that, which she is now, you're thinking, you've got to get the confidence to start again. But then you say, you've got the knowledge you've got something you're passionate about and you love. You've got the internet marketing skills or you can get them and bringing it all together then and starting monetizing it is just going to be such a lot of fun. I mean we've had, honestly, we've had such a great time with you and honestly we haven't even had to ask you all of the questions because you've covered them.

Just answered them all.

Subconsciously I have to say. But we do have one really special one to finish up with today, if we may.

Sure.

And that is, if you were writing a chapter in our book "The Mindset Shift From Employment To Retirement", we sometimes call it "Retiring The New Way", what would the title of your chapter be? And why would that be?

I'll retire when I die

Okay

I love it.

And that's a chapter, and the reason is I feel when we have something that brings us joy and passion, we're living much longer. I feel it's when people retire and don't have a future vision that inspires them that our lives are cut short. So I encourage everyone, regardless of what age they're hearing this, or what age they find themselves when crossing paths with this. What brings you excitement about tomorrow, next week, next year? And find something to explore that would you bring you that excitement and become curious about it and go explore. And as you explore, think, how could I turn this into something, my exploration, into other people, how they can benefit from my exploration. And there's infinite possibilities of what that can be but in essence, it's I'll retire when I die. I want to do something that brings me joy every day until I die. I don't see retirement, like retirement in the old way, is not for me. I want to be, I still see people out there, you know, I think I saw Jimmy Carter, 95 years old still at Habitat for Humanity hammering away after he fell the day prior and had a big old black eye. He's 95 years old. That's the passion I want to have. Like I want to have something that's providing value to the people that are in my circles to where I'll do it up until my last breath. And I do it with joy and I've figured out a way to get compensated, that's just a bonus. You can imagine doing something that provides value to others and oh, also has a nice monetary return. That's the win-win scenario. So I'll retire when I die, is the chapter.

I love it.

I think that is just the perfect way to end this show and podcast today. And obviously we thank you very much for joining us, Tom. And if anyone would like to get a copy of our book here, which is the "Ultimate Retirement Lifestyle ~ The Secret To Living Your Dream Retirement" then there's going to be a link somewhere around this show. And you'll be able to get yourself a copy. It'll give you some inspiration, some ideas, things to think about. The challenges that people face in retirement and how we can help you cross the line as it were. So once again, thank you so much for joining us, Tom. And we look forward to seeing everyone on the very next Living the Retirement Lifestyle.

Just to finish off, if someone wanted to get a hold of Tom, find out more about Tom.

Oh Tom, I'm so sorry, forgive me. So where could anyone find out more about you?

A Google search would find everything you'd want to know. Tom Beal, T-O-M B-E-A-L. But I'm known as "The Simplifier", so you can go to TheSimplifier.com or look up Tom Beal on Facebook which leads to The Simplifier as well. And lots of great value out there. So Chris and Susan, thanks for having me on here today. I hope this was helpful for you and your people. And as always, anytime I can help, hit me up.

Thank you very much.

Thank you so much. We appreciate it. See you all next time.

Thanks a lot, bye bye.

You can find the video on our blog at

<https://livingtheretirementlifestyle.com/ill-retire-when-i-die/>