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Hey there, it's Mark with the PlanVision podcast. And, uh, I think this episode can be listened to by anybody, at any age. But I'm going to be talking about people in their 60s and their 70s. And I'm in that group now, I barely am in it, but nevertheless, I'm there. And I do think about my future and what I want to accomplish. What are my aspirations? What if I can't do them? How does that make me feel? What should I give up on? Can I still grow, make some changes, and how do I adjust? And if I want to take on some really big changes, do I have the energy to do this? Now, because of the work we do, we interact with people in what can be a somewhat intimate level. Sometimes we don't have to, but sometimes it just naturally happens. We're talking about careers and personal relationships and how they can impact our clients' finances and goals. So I think about this when I work with people, and I think about my own goals and challenges. As I do this, it just kind of naturally happens as I have these discussions. And I'm influenced and impacted by what I hear from others.

You know, there are some people that are naturally gifted at managing these emotions around these decisions quite effectively. Now maybe this has been shaped by their experiences or their personality, I don't know. For some, I think contemplating a big change comes easily. Are you one of these people that always seems to see the positive side of things? Man, do I admire these people. I'm jealous of them. For some reason, I have two people stuck in my head that represent this—maybe it's a personality type. One was a social worker I met at a non-profit years ago. I'll remember her forever. I'd see her periodically and every time we interacted, she seemed to see the positive in everything. Very low wage person, let's say we're not getting a pay raise, remember her spouse was looking for work, she was having a tough time with the kids... it didn't matter. She had an amazing attitude, while some of her other colleagues were just down. So she's made a big impact on me. How odd is that?

Another is simply a friend. I see him every once in a while over the last 20 years or so, and he always seems to be in a great mood, no matter what happens. Once we were kind of joking about him when he wasn't around, and one of my other friends said that, man, if his car broke down, he would view it as an opportunity to meet some nice guys at the auto shop. I strongly believe that people can continue to grow and take on challenges in these years—their 60s and 70s. Maybe even on into their 80s. They can still have new aspirations and dreams, even if they're modest. And they can try things that are not considered to be typical of what people their age should be doing or would be doing.

And sometimes it's not a matter of choice. Life, good or bad, just happens that way. And what if you find yourself not where you want to be? Relationships have deteriorated, career didn't go the way you wanted or hoped, finances are not as strong as you like. These are tough ones, and it can be hard to be positive when you're struggling with lost opportunities or big mistakes. In spite of this, I still think that this period of life, these decades for those that have their health... it may take hard work and some tough trade-offs, and you might even be fatigued, but I've seen this enough, I've seen this resiliency in some of the clients we've worked with, to believe that we have opportunities in these years of our lives to make change happen and improve what we have.

Thank you for listening to the PlanVision podcast. Let us know if you have any questions or comments on the topics covered.