

## An early-retirement pep talk

*With the right tools and goals, nobody has to head for the pasture.*

By BOB GARNER

In the late 1800s, the Prince of Germany declared that workers who retired at the age of 65 would be eligible for retirement benefits called "social security." America adopted similar principles around 1935. But beginning in the 1970s, the corporate world rewrote the rules by making lucrative retirement offers to employees well under 65. People who should have been reaching their prime years with longtime employers were being asked to leave. And the movement continues today, with the age of retirees getting younger and younger. I recently spoke to a client who was retiring at the age of 40.

Whether early retirement is by choice or by force, the questions most people seem to ask are, "What now? Should I consider myself a failure? Am I too old to start all over again?"

The answer is no, you are not a failure. And no, you are not too old to start your own company or begin a new career.

I have logged countless hours studying successful companies and business leaders. Interestingly, they all seem to have one thing in common. No matter how many obstacles were put in their path, they did not quit. Neither should you.

Early retirement is just that—an obstacle, not a failure. Age is not a determining factor of success either. Walt Disney was 60 when he created a little theme park called Disneyland. He had more than his share of setbacks during his career. P.T. Barnum on two occasions lost everything he had to fire. He also went bankrupt once. But in his late 60s, he switched careers and started a venture that still bears his name—The Barnum and Bailey Circus.

Successful people know that the larger the obstacles, the larger the potential success. I have found that no matter what the circumstances, successful people follow certain principles to getting there. I call these *the three D's*.

**1. Desire.** You must have a sincere desire to make a change. You must decide what you really want to achieve with your life, and as long as you don't break any universal laws of nature or man, you

should realize your goal. I don't mean that you can blink your eyes and your goals will be achieved. That's where desire comes in. When you have created a desire, you are ready to address step two.

**2. Devices.** You must take your new career goal and analyze it. You then have to come up with the correct tools or the proper knowledge to make that goal a reality. Does your goal require further education or retraining, or can you just pick up the phone and start making calls? Also realize that there will be a cost for your new goal. It may mean investing more than 40 hours a week. It may mean cash. So put a realistic price tag on your goal and decide if you are willing to pay it. Then move on to step three.

**3. Determination.** Without this last principle, the first two principles remain in the dream category. Every time you try something new, there will be a slow period before you notice any progress. This is the time when most people give up. Perhaps they fear failure, or maybe they fear success. Regardless, people will often stop right before a breakthrough. There will always be a risk, but just like Barnum, you can't allow yourself to quit.

Now take the three completed D's and write all the information you've thought of on a notecard. Read it a few times throughout the day. This may sound elementary, but it works. It helps you remember during the hard times what the outcome will be when you finally do succeed. You are programming yourself to follow the instructions written on that

notecard, and soon, decisions that lead toward your goal will come naturally.

If you thought early retirement was scary, what about your new career? Successful business leaders of the past have all had to come up with a way to deal with fear and doubt. They've had to learn how to occasionally give themselves a pat on the back.

A good way to remember this when the chips are down is through the principle I call OUCH. It stands for:

**Originate.** Find the problem or reason for stopping.

**Utilize.** Use the tools and knowledge that you have acquired.

**Construct.** Build a new pathway toward your goals, or a newer, more powerful picture of yourself.

**Headstrong.** Continue in your determination not to quit.

Once you have taken early retirement, you have a wonderful decision to make about your future. This decision

could be the opportunity of your life. Following the above principles is a way to start toward the success that you know you deserve. No matter what your age or physical condition, you can make the most out of early retirement. As long as you're willing to put in all the effort it takes, you too can create the greatest show on earth. □



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