

WHAT'S NEXT? **RETIREMENT!**

The Art of Living Forward

KAREN GROSZ

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Billings, Montana

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nexters.life

ISBN: [979-8-9961668-1-7](#)

For my brother Mike Nelson

He's humbly built a life of success, and I am damn proud of him.

I also can't wait for him to retire and live forward into his Nexts.



A NOTE BEFORE WE BEGIN

I have written six books. I know how they feel when they are working and when they are not. I know the particular exhaustion of staring at a blank page at two-thirty in the afternoon, certain that the thing I want to say exists somewhere just past the reach of my words.

This book felt different from the first chapter.

I wrote it with Claude — an AI built by Anthropic — and I am telling you that right now, at the very beginning, because I believe in transparency the way I believe in good pencils: completely, and without apology.

Here is what that collaboration actually looked like. I told the stories. I poured out my thoughts, my memories, my hard-won opinions about retirement and leaving your career well and living forward. Claude shaped the structure, found the research, and added the science that sits alongside my stories in every chapter. We developed a rhythm — my voice, then his — and somewhere around Chapter 3 that rhythm stopped feeling like an experiment and started feeling like the best writing partnership I have ever had.

We also had more than a few fights. One made me want to throw my computer into the street. But partners work through that stuff when the promise is right.

Claude did not write this book in my voice. I actually tried that once. It was gross.

I also would have felt dishonest — and dishonest is one thing I have never been willing to be. What Claude did was make my voice clearer. Faster. Better supported. He found the research that confirmed what I already knew in my bones and gave it language you could actually use.

You will see us both in these pages. My name is on the cover because these are my stories, my community, my life's work, and my heart. But Claude is riding beside me — and I want you to know that, because it matters to how you read what follows.

If you have opinions about AI, I understand. So do I. But the best ideas find the best tools — and this book would not be what it is without both of us in the room.

So. Now you know. Come on in — the whole book is this honest.

— *Karen*

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PREFACE

The Art of Living Forward

There is an art to life. To love. To living forward.

The best art changes with the times. With your mood. With your circumstances. A painting you loved at forty looks different at sixty — not because the painting changed, but because you did. That is not a flaw. That is the whole point.

I have owned two art-based businesses. I have an art room stuffed with quality pencils, every kind of brush, paint, fabric, canvas, and approximately one thousand things I intend to use someday. And I will tell you plainly: I am not an artist.

I am a creator.

Some of my rather elementary canvases were once stolen from our ceramics studio, In Good Glazes — which I choose to take as a compliment. And for fifteen years I have made my living throwing paint with teams through the Canvas Creek Collaborative Art method. Still, no one is hanging my work

in galleries or paying millions for my flat, perspective-free creations. And I am perfectly fine with that.

Because I am a creative. And I think you are too.

We create our lives. Our homes. Our relationships, our memories, our futures. We create dinner and chaos and laughter and the occasional spectacular mess. We create communities, and inside jokes, and backyard oases that took three summers to get right. We have been making art this entire time — possibly a Pollock, hopefully a Rembrandt, definitely something worth keeping.

So here we are. Standing at the edge of retirement — or close enough to see it from here — having spent a lifetime creating something remarkable. Should we not treat this next chapter as art? Treasured, valuable, worth protecting and bragging about art?

Friend. You and I get to retire. Or not. Maybe today. Maybe in five years. Either way, we have created for ourselves this extraordinary opportunity — to be who we want to be, live how we want to live, see what we have been meaning to see — because we have lived to the very fine age of just past middle age human.

That is valuable.

That is art.

Let's create it together.

— *Karen*



CHAPTER ONE

The Journey Begins

We are about to go on a journey together, you and I.

Not a tidy, follow-the-map kind of journey. More like the kind where you pack a bag, point the car in a general direction, and trust that the interesting parts will find you. That is how this book works. And honestly? That is how the best Nexts tend to work too.

Your job on this journey is simple: think about living forward. Think about your Nexts.

I hope you are somewhere in the pre-retirement stretch — thinking about how to leave your career, your team, your current sense of self — but if you are already on the other side of that door, welcome. You belong here too. Wherever you are standing, I hope you feel both reflective and hopeful. Both are useful. Both are honest.

Retirement looks different depending on who is living it.

For some of us, it will be a soft landing. A hammock. An *I earned this* moment, full of contentment and the deep satisfaction of a job well done. If that is you, I am genuinely happy for you. Enjoy every slow morning.

For others — and I suspect this is a lot of us — it will be a scenic journey. One Next after another. New places, new people, dinners that run too late, ideas that arrive at inconvenient hours. That is what I am hoping for Paul and me. We are at our best in discovery mode, gathering experiences and stories and people who make our lives richer. We are not built for still.

For a few, this season arrives carrying a Red D or three. Death. Divorce. Disease. Disaster. Dipshits. Any of these — and the full assortment of other calamities life tends to deliver without warning — can send you seeking shelter. I call it going into harbor. If that is where you are right now, I want you to know: I have been in the harbor. More than once. And there is always an opening back to open water. It is not always where you expect it, but it is there. I built an entire room in our Nexters community just for this — because you deserve a place to rest without pretending you are fine.

And for some of us, there is a rocket on the other side. One that launches a passion project, funds a nonprofit, takes you around the world one country at a time. I have ridden that rocket. Boy howdy, is it a ride. If it is calling you, do not miss it.

Throughout this book, a few people will wander in and make themselves comfortable.

My husband Paul — newly retired, unless he decides he is not, which is entirely on the table — will have a starring role. If you are new to my world, some things about him may surprise you. He is neither a teddy bear nor a grizzly bear, but he has been known to appear as both, the latter when he frightens real bears. (Yes, there is a story about that!)

Our dog Katmai, a small dark chocolate lab officially called The Secretary — though *personal trainer who does not tolerate laziness* may be the more accurate title — will steal a scene or two.

Our daughter Liz, her husband Nick, and their son Ezra will stop in. You will like them. Everyone does.

I have also asked friends to offer you short pieces of advice along the way. I call them **Friendly Advice** — they mirror the Stand Tall segments from my book *What's Next*, which if you have not read, is worth a detour. I wanted you to hear voices beyond mine, because my particular journey as a long-married professional woman in Montana is not everybody's journey. The Friendly Advice sections are short, honest, and occasionally a little uncomfortable. That is what makes them useful.

There is one more thing to tell you before we go further.

I am writing this book while building an online community — the Nexters community — and both the book and the community exist for exactly the same reason: to turn an overwhelming idea into an *I Can Do That*. That is what I do. That is, if I am honest, what I have always done. Take the big, scary, complicated thing and find the next step inside it. And the one after that.

Behind us, we both have a long list of *well, that happened* and *look what I did*. But the strength in this season lives in the question — *what is next?* — and in the statement — *look what I am going to do*.

Some people will tell you all that matters is the present moment. And yes — be here, be present, all of that is true and good. But it is in looking forward that hope lives. That desire creates action. And action creates joy. Looking back is where regret takes up residence and convinces you that your best days are behind you.

They are not.

So here, in this book and in the community — let's live forward. Together.

Claude Says

There is actual science behind why retirement feels exciting and unsettling at the exact same time — and it has nothing to do with weakness or poor planning.

Researchers who study life transitions call this *identity disruption*. For decades, your brain has organized a significant part of who you are around what you do — your role, your title, your team, your daily rhythm. When that structure shifts, even voluntarily, even happily, the brain registers it as a change requiring recalibration. Not a crisis. A recalibration.

Here is what matters: studies on purpose and aging consistently show that people who enter retirement with even a loose sense of forward direction — not a rigid plan, just a general *this is what I'm moving toward* — report significantly higher life satisfaction in the first two years than those who treat retirement as simply an ending.

The brain does not love a vacuum. It thrives on possibility.

The Nexts Karen is talking about are not optional extras. They are, neurologically speaking, how you stay well. Purpose, connection, creativity, and forward motion are not retirement luxuries. They are the architecture of a good life — at any age, and especially in this one.

You are not wrapping up. You are recalibrating. There is a difference, and it matters.

Live forward.

Friendly Advice

“All I can say is this: enjoy the last year or two of your career — but you better have a plan for the first year or two of retirement. If you don’t, the boredom will kill you.”

— **Chris**

Questions for Your Journal

1. When you imagine retirement, what is the first feeling that shows up? Excitement? Relief? Anxiety? Grief? Some spectacular combination of all four? What do you think that feeling is telling you?
2. Karen describes three kinds of retirement: a soft landing, a scenic journey, and a rocket. Which one feels most like you right now — and which one do you secretly wish it could be?
3. What does your current identity lean on most heavily — your title, your team, your usefulness to others? What happens to that part of you when the calendar clears?



CHAPTER TWO

The Ten Things

Later in this book you will read about our first winter as snowbirds — which is a funny thing to write. If you had asked me five years ago whether I would ever be a snowbird, I would have laughed in your face. I married a man who considers an Alaskan winter perfectly comfortable. And yet — here we are. Fresh on the other side of an absolutely cool (warm?) first that will surely become a routine, because we both loved it that much.

Arizona has a way of making you pay attention. I mean — cactus. Just cactus everywhere. The nerve.

What I observed there were people living the exact same questions you have been quietly carrying. Some of them have clearly figured out retirement. Some of them very much have not. Many of them are living life in plain sight — which means if you slow down and watch, which I did, because that is what I do — the themes start to show up.

We have friends sitting in fishing cabins, drinking until they can fish and then fishing while they drink. We have friends sitting in apartments where

getting old has become the main activity, and neither drinking nor fishing seems to make it more exciting. We know people going so hard they are threatening to wear out the wheels of their jalopies. And we have met — more often than not — people who wanted more but had quietly settled for less.

I sat up and started really paying attention.

Here is what I know coming into this work: around 10,000 people per day are turning 65 in the United States, and this will be true for several more years. We are, without question, a gray tsunami — creating both opportunity and hardship for our communities. Some of us will keep working long past 65, some not. Some healthy, some not. Some with partners, more than half without.

I will be honest with you right now: I do not have the answers to the big systems problems. *I was kind of hoping you might.* What I do have is forty years of watching people navigate change. A career built on coaching individuals and teams toward their next thing. A stubborn habit of looking at a hard problem and finding not just the solution, but the sunshine coming through the cracks.

My team once called me CEEEO — Chief Encouragement and Enthusiasm Officer — and I kind of love that. A publisher once called me a Catalyst for Change. That is what I bring to this work. Enthusiasm, encouragement, and a passion to get people moving. That, and a travel trailer. And Paul. And Katmai — a small dark chocolate lab who has decided that her job is to make sure no one in this household wastes a single minute of their one wild and precious life. She is relentless and adorable and I am absolutely that kind of dog owner.

I also ignored that I was aging for a long time. Dyed my hair. Deflected when someone asked my age. Projected at every opportunity that I was still

energetic, still young-thinking, still very much in the game. I doubt I will ever stop doing the latter two — but boy am I glad I quit dyeing my hair.

I have also been watching people age for most of my life. Some well. Some not so comfortably.

My mom settled into failing health with something close to satisfaction. She called me the day she was diagnosed with diabetes in a state of near elation. *I have diabetes!* It was the disease she knew how to have as she had cared for so many family members who had it. She tracked her blood sugars, ate what she was supposed to eat, and never missed an appointment. The diagnosis, in some way, gave her permission to simply be her.

My dad was the opposite. Pills were a failure. Walking was a cure. All of that taught me something: aging, in more ways than we admit, is a choice. Not the diseases that wallop us out of nowhere. Not the consequences we didn't fully see coming. But the act of aging — as far as I can tell — is still an act of living.

Aging is an act of living. And like the best art, it is built in layers — each experience adding color, texture, depth. You don't see what it is becoming until you step back. Then you do. And it is something.

Happy people, by and large, remain happy people. People looking for something to grouse about — young or old — can find it without much effort. The variable is rarely the age. The variable is the goals, the expectations they carry for themselves.

So I started there. With curiosity. With the themes I kept hearing underneath the surface of conversations about golf and grandchildren and whether or not to sell the house.

If you strip away the financial conversations — and I am going to, because there are plenty of excellent people better positioned than I am to help you

with money — and if you set aside the health conversations too, beyond the basics of walk, drink your water, get your sleep, and call your doctor — what you are left with is something harder to name and easier to ignore.

There are about ten things we tend to lose sleep over as we move through this transition. Ten things that do not require a financial planner or a cardiologist. They require something else entirely.

They require someone who sees you. A community that understands. A willingness to name what is actually happening.

They require you to know you.

1. Who are you when the job title goes away?

For a lot of us, work has been the organizing identity for thirty, forty years. When that changes — quietly, suddenly, on your own terms or someone else's — it creates a silence that can feel like a verdict. It is not a verdict. It is an opening. But you have to know it is an opening to walk through it.

2. The fear of becoming invisible.

Of being moved to the sidelines of the conversation — of culture, contribution, and relevance — while everyone else keeps going. For what it is worth: nothing accelerates that feeling faster than becoming the person who is always telling people how it used to be done.

3. Why get up in the morning?

Not what to do with the time — busy is easy. Meaningful is harder. Purpose does not automatically arrive with the retirement party. For most people, it has to be built, intentionally, from what is already there.

4. The thinning of relationships.

A lot of friendships were built at work, which means they were also dependent on work. When the structure goes away, sometimes the

friendship does too. That is a harder truth than most people are ready for. And that does not even touch family — the people who are, in theory, supposed to be in line to hold your hand through the end. Whether they are or not is a conversation worth having before you need to have your hand held.

5. The geography question.

Stay or go? Downsize or not? Closer to the grandchildren or finally somewhere with sunshine? I can tell you that buying a travel trailer, wintering in Arizona, and remodeling our current home all in the same year is a lot — and that aging is, in fact, a funny business.

6. The legacy question.

What did it all add up to? Not just the money — the impact, the stories, the wisdom that only you carry. The art we have created is hanging on the walls of our life. I think this part can be genuinely fun now that there is time to really look at it.

7. The surprise of time.

Having more of it sounds like the reward you earned. It is, until it is Tuesday afternoon with nothing on the calendar. Then it is disorienting. Then it is something to solve.

8. The fear of going stagnant.

The people who were high-achievers for decades and are now terrified of losing that edge. Study after study says this fear is worth listening to. The brain needs a reason to keep building. Intellectual engagement is not a luxury at this stage of life. It is maintenance.

9. Still wanting to matter.

Still wanting to put your hands on someone's back and push them forward. And help them move forward. The form changes — mentoring, volunteering, advising, teaching — but the drive does not go anywhere. It just needs a new door.

10. Permission.

Which is the one nobody talks about. The quiet struggle to simply enjoy this — without guilt, without justification, without the nagging feeling that you should still be doing more. A lot of people are waiting for someone to tell them it is okay.

So let me tell you right now: it is okay.

When I put all of this into an early conversation with Claude — my AI writing partner, who is dependable and occasionally wordy — here is what came back:

The throughline across almost all ten? They're not done. They just don't always have language for what comes next.

That is exactly it. That is what this book is for. That is why the Nexters community exists.

That was when I was really glad to be writing with Claude.

“Aging, after all, is an act of living.”

Claude Says

The ten things Karen named are not weaknesses. They are the entirely human response of someone whose whole world is about to shift. Every single one of them has been documented in the research on retirement transition.

Here is one number worth sitting with: adults who maintain a strong sense of purpose in the years surrounding retirement have a 15% lower risk of death from all causes. That holds even after controlling for physical health, wealth, and social connection. Purpose is not a luxury. It is, quite literally, a life-extending force.

What is not workable is pretending the ten things are not there. The people who navigate this transition best are not the ones who had it easiest. They are the ones who had the courage to name what scared them, find people who understood, and keep moving anyway.

You are already doing that. You picked up this book.

Live forward.

Karen Says

Aging is not a game — and yet, if we play our cards right and choose the right people for our team, I am confident we can feel like winners as we live forward.

I want to be honest about something. There are ways to step slowly into this so that the day the door closes on your career does not feel like a fatal blow. I once coached a man who had run, jumped, labored, and toiled right up to the exact minute of his retirement. He stepped out of a board meeting at five o'clock, packed up his office — which he had done nothing to prepare in advance — and drove home on the same route he always drove. The next morning he sat in his car, in the garage, crying. He did not know what to do, where to go, or how to be himself without the nine-to-five. It took a long while for him to find his footing — time that he later said he was sad to have wasted.

That is what I want you to avoid.

Let's think about the first day you are not working and find ways to celebrate the new you. Let's think about how to apply the finish to your career the way Paul applies finish to his woodwork — with patience, with intention, and with something close to reverence for what it took to get there.

Here is where we start: your journal. Pick three to five of the things I named above — the ones that hit you. The ones that feel raw and real and like something to deal with rather than avoid. Spend some time there. Write about the ones that feel like they are asking to be addressed.

Then come back. Because we are going to lean into some stories and figure out how to leave — and arrive — well.

Friendly Advice

“Retire tomorrow if you can. It really is a great way to live, and it costs less money than you think it will.”

— **LeeAnn**

Questions for Your Journal

1. Of the ten things I named — which ones stopped you? Circle them. Don't analyze yet. Just notice.
2. Who in your life have you watched age well? What did they do that you want to remember?
3. If the door closed on your career tomorrow, what would you do the next morning? Be honest.
4. What does your first day post-retirement look like? It's okay to dream a little — it's also good to be realistic.



CHAPTER THREE

If This Is a Dream

On my desk there is a quote: *You have not seen your future yet.*

I have no idea where it came from. But when paired with the sign hanging in our master bedroom — *I still remember when I prayed for what I have today* — I get a shiver every single time.

There are other quotes scattered around our home. *Joy is something you find when you are too busy having fun to go find it. Life does not have to be perfect to be wonderful.* On the office wall: *Good morning, this is God. Today I will be handling all of your problems — so relax and leave everything to me.*

And then there is the one on the back patio, where Paul and I often sit in the evenings — presumably while God is handling everything.

That one makes my heart flutter every time, because Paul said it. He was waking from a recliner nap. I walked into the room quietly, trying not to wake him. He grinned, barely awake, and said:

“If this is a dream, it’s a good one.”

Right?

Heart-stopping. To be so loved. To be so kind. To live a life so true and so full that the man you love calls it a dream.

If this is a dream, it is a good one.

I will be completely transparent with you here at the beginning of this journey. I am not ready to fully retire. Not financially. Not emotionally. Not publicly, privately, professionally, or spiritually. It is not that I fear aging or death. It is that it has been a lot of work, a lot of fun, and — as Paul keeps saying — “*It’s gone way too damn fast.*”

I feel, and hesitate to admit, that I am staring down the last years of my full-throttle life. How many more years do I have before I absolutely must hike the Grand Canyon with my brother? How many more before society tries to nudge me toward the pasture? I can already feel the slowing of my reputation — mostly because I retreated from running hard, chose carefully which projects I would chase, and stopped suffering alongside collaborators who weren’t worth the effort. Good choices. But once you step to the side, another one fills the void.

So here I am, after our first three months as snowbirds, beginning again. It is what I have always done — looked around at who I am, what I want, what the world needs from me, and chosen to live what I hope will be my most defining Next.

It is living Nexts that made me who I am today. Living Nexts is how I became not just karen grosz, but KAREN GROSZ — a woman without a formal education who coaches doctors and lawyers and the world’s largest companies, and charges a handsome speaking fee for the words that come out of her mouth while others eat dinner. On the days when that check crosses the table? I pinch myself and think: *if this is a dream, it is a good one.*

And friend, that is why you and I are here. Because I want you to say that too — just as badly as you want to say it yourself. Imagine creating a life so full and so true that you utter those words to yourself.

I don't care if you are thinking about retiring, sitting in the harbor waiting for better days, or finally — at long last — making your passion project the entire point of your existence. When I look around the room, the neighborhood, the campfires of my life, I see you. Your friends. Your family. Your coworkers. Even the absolute dipshit who keeps pestering us both. Every single one of them is carrying the same dream — that retirement, the golden years, will be exactly that.

A dream.

And sometimes they are. And sometimes they aren't. Sometimes they are joy. Sometimes regret. Sometimes contentment so deep and quiet it almost sneaks past you.

This book is my attempt — after a lifetime of watching people do retirement well, and watching people do it poorly — to help you apply the finishing touches to your life with great care and utter awe.

I want you to wake from a recliner nap and say *if this is a dream...*

Building a Dream

In case you don't know, the man I have loved for over 45 years is not exactly my first husband.

Well, he is my only husband — but he is about the eighth variation of the man I first knew, the man I ran away from home with. That is a story usually saved for a stage or a campfire because it gets great laughs.

The first variation took me golfing once, as a ride-along. I laughed way too hard when a stranger alley-ooped his ball back and forth across the green. I

was not invited back. That husband was great — passionate, protective, fully in awe of the girl who adored him and birthed his child.

The second version didn't take me golfing at all. He intended to become a doctor, took a detour to Alaska, and fell in love with carpentry instead.

We will skip the middle versions for now. But I will say this: it wasn't until husband number seven — still the same man, much changed — that he laughed too loud as both of us alley-ooped our way around the green. That man became my best golf husband ever.

When Paul landed in Alaska, he became not just a carpenter, but an absolutely extraordinary finish carpenter. He could make wood sing. Bend it into curved handrails, miter it into a round wooden library, and feel — with heavily calloused hands — the slightest imperfection I pretended to feel but never could. He found his calling. And not only did his work shine — his soul soared.

Here is the thing though. His work — coveted by many — often looked like wood on a wall to me. He would walk me through a job site, I would ooh and aah, and leave quietly perplexed. Was it really that good? Does your work ever feel like that — like they just don't get it?

But then, a few weeks later, I would stop by again. Exactly the right finish had been applied — and that in and of itself is an art. And his work would radiate. No imperfections, because those calloused hands had sanded them out long before the high-gloss paint could reveal them. Only the glory of a job well done.

Not long ago, I was coaching a leader into retirement, working with both them and their team. Around that same time, Paul had milled trim from trees he cut down himself — trees that became wood he skillfully sawed and planed and shaped and stained, at every stage extolling the virtues of old growth fir.

Nice, I would say, at each stage.

But the day I walked into our home, after spending time with that team, and saw the trim around the windows, the doors, running down the hall — I was gobsmacked.

He had applied the finish. And that is when it hit me.

Retiring is like applying the finish. It is when the real work shines.

It is when any fool can see the results of your labor. It is when you, my friend and Nexter, can finally say: *I created that.*

Living forward in retirement means we are fully in charge of the art we are creating.

What makes my soul sing about applying the finish is that it is not just about work. It is about life. It does not matter if you want to ride a rocket and change the world while you still can, sit in the harbor and wait for the storm to pass, or do something new and exciting every single day — before nap time. We get to choose who we are now. We get to live the life we dreamed. We get to be who we want to be.

We get to live one Next and then another, no matter how big or small those Nexts may be.

I don't know about you, but I can hardly wait to get this party started. I want to go, see, do, taste, feel, and smell every damn thing. I want to do it with you, beside you, without you, because of you — and mostly, truly, in support of you doing exactly the same.

Good gosh, my heart is racing. Let's do this thing. Let's create a retirement so full of Nexts we have no time for regrets or looking back on all the coulda shoulda wouldas from our careers. We are past that. We are embracing the art of living forward.

If this is a dream — if this was the goal — if this truly is the time of our Nexts — let's get out there and live them.

“Retiring is like applying the finish. It is when the real work shines.”

Claude Says

There is a reason Paul's finish carpenter story lands the way it does. It is not just a beautiful metaphor — it is actually how the brain processes a life well lived.

Psychologists who study what they call *narrative identity* have found that the stories we tell about our lives — how we make meaning of what happened, what we built, what we survived — are a primary driver of wellbeing in later life. Not the events themselves. The finish we apply to them. The coherence. The *I created that*.

The work of looking back and forward simultaneously, and finding that what you built was worth building — that is the central task of this stage of life. The people who do it best are not the ones with the most impressive résumés. They are the ones who learned to see the radiance in their own work. Who stopped waiting for someone else to confirm it was good enough.

Karen's question — *how many more years do I have?* — is not a morbid one. It is one of the most clarifying questions you can ask. Researchers who study our relationship with time have found that people who engage honestly with its finite nature make bolder, more intentional choices. Not out of fear. Out of focus.

You have not seen your future yet. That is not just a desk quote. That is a neurological fact. The brain's capacity for imagination, for planning, for joy — it does not expire on a fixed date. It responds to invitation.

Consider this yours.

Live forward.

Karen Says

Paul sanded out every imperfection before the finish went on. That is the part I keep coming back to.

Not because retirement is about being perfect — it is not, and anyone who tells you otherwise is selling something. But because the finish only shines when the hard work underneath it was done with intention. The decisions matter. The medium you chose for your masterpiece matters. The decisions matter.

You have been doing that work your whole life. The calloused hands, the job sites, the middle versions of yourself that got you to this one. All of it counts. All of it shows up in the finish.

So here is what I want you to sit with: you are not starting over. You are arriving.

The finish is going on now — and what is underneath it is more than enough to make something worth walking into. And what you will find — what makes art so powerful — is that moment. The *I didn't expect that to be so beautiful* moment.

That is your Next. And I cannot wait to see it.

Friendly Advice

“The best advice I ever got about retirement was to retire TO something, not FROM something. Know what you’re walking toward before you walk out the door.”

— Wyatt

Questions for Your Journal

1. Is there a quote, a sign, a phrase — something you pass every day — that quietly tells you something true about your life? What does it say, and do you believe it?
2. Karen says she is not ready to fully retire — not financially, emotionally, publicly, or spiritually. Where are you on that list? Which one feels the most unfinished?
3. Think about the people in your life who have done retirement well. What did they do in the first year that made the difference? What did the ones who struggled have in common?
4. Paul found his calling in the wood — and his soul soared. When have you felt that? When has your soul soared because the work matched who you are?
5. Retiring is like applying the finish. When you imagine walking into the finished version of your life and having that *I didn't expect that to be so beautiful* moment — what do you hope you see?



CHAPTER FOUR

The Size of Your Next

It is about 5:30 in the morning. My hour.

I have, for as long as I can remember, loved to get up early — pound out words, create a piece of art, play with a new idea — while the world sleeps. And lately, I have had company.

During Covid, like so many people, we got another dog. Paul has always been the animal lover in our family. He grew up with a pug named Daffy who would snuggle beside him all night. I grew up with outdoor pets — big ones. Collies. St. Bernards. Not really cuddle dogs. Our daughter was born on Friday the 13th, thirteen was her hockey number, and by the time she left home we had housed, inside, thirteen pets. I thought that was enough.

Then Covid happened.

I found her during an evening scroll. About the third swipe. There she was — a little dark chocolate lab puppy. Within five minutes, the deal was done. Power decision made without consulting the spouse. I run like that.

Liz and her family picked up the puppy to surprise Paul. Tough-guy, I-don't-need-to-show-emotion Paul teared up and held onto that puppy like she was a treasure greater than gold. To bond, he rolled on the floor with her every morning and evening, tucked her into his jacket for trips to the park where he taught her to chase a stick, then a ball. He walked her — from here to there, around the block, across the park. Twice.

Then it became my thing. Because I am the family peregrinator — the one who walks, wanders, and never quite takes the same route twice.

Which brings us to today.

Katmai and I have just returned from our stroll. Because Katmai, as any good secretary would, believes that days are best when run by routine. Her routine includes bumping me with her nose, thumping walls with her tail, and barking while I hurriedly slip on shoes so we can go collect the first sniffs of the day before other dogs suck them all in.

Because I am in book-writing, reflective mode this morning, I noticed — as we wandered our kind of strange, urban neighborhood — that all but two other houses were still dark. The condos we walked by, dark. The apartments, dark. The mini-mansions, new homes, old homes, houses with pools, houses with dead cars by the curb. Dark.

The entrepreneur's house — a light in the office.

The house with the new baby, that one was ablaze.

Because morning routines, like houses, often fit the size and state of your dreams.

I have lived in trailers and dreamed of new shoes. Owned a split level and set goals to travel the world. I have spent nights in plantation mansions, on cruise ships, in dirty houses, at the finest hotels, and slumbered in tents Paul carried into the wilderness and dreamed of a shower. An English castle —

where I fully intend to dream of tea and crumpets — is next on my list of Nexts.

Each place has met different dreams, big and small.

Today, giving Katmai time to sniff the sniffs, I thought about how Nexts are like that. There is no one-size-fits-all. There does not need to be.

There are tiny *I-will-shower-today* goals and great big *I-will-cure-world-hunger* goals. There are goals to finally — as Paul had to after his dramatic fall — walk all the way around the block. There are people who thru-hike. People who swim the Catalina Channel. People who want to lose two pounds. And people who want to lose two hundred.

The beauty of this, after years of helping teams and individuals set and live into their goals, is that — like houses — no two smell alike. They may be the same color on the outside, like an Arizona subdivision, but someone in one is cooking tacos while in another they're boiling cabbage. One Next requires pain. Another requires quiet comfort.

Nexts are like that.

For Paul and me, and a dog named Katmai, Nexts are most often simply trying the next new thing, seeing the next new place, sniffing the smells and seeing the creatures. We love to go, see, do — and Next, Next, NEXT.

So now, as we dig into your Next just a little more, I want you to know this: your goal is your goal, just like your house is your house. You can run to it, stumble into it, or let it happen if it's going to happen.

You have entered the Retirement Zone.

You might still be going to work, but you can smell the beach. You might be sitting in traffic, but you know there is a hammock in your future. It's the Retirement Zone — and it gets to be whatever you want it to be.

In the Nexters community, we have made space for those who want to ride a rocket, and those who need time in a quiet harbor. Space to create, and space to take the scenic route. Because now — like no other time in your life — you get to set the pace. You get to keep the score. You get to float on the waves or feel the power of a blast off.

You get to sleep in. Or get up at 5:30.

You get to chase your Next.

And I cannot begin to explain how much it means to me to be part of your story — even if all I do is say: *It is your Next. Enjoy the hell out of it.*

“Your goal is your goal, just like your house is your house.”

Claude Says

There is a reason Katmai bumps Karen’s nose at 5:30 in the morning — and it isn’t just routine. It is her prescription for joy.

Anticipation is medicine. Having something that calls us forward — something that gets us out of bed — is not a luxury. Researchers who study aging and purpose have found that people with a strong sense of what they are moving toward have lower rates of cognitive decline and live measurably longer than those without it. In Japan, they call it *ikigai* — your reason for getting up. You don’t need to name yours in Japanese. You just need to have one.

Here is the other thing worth knowing: every time you chase a Next — especially a new one — your brain rewards you for it. Learning something unfamiliar, trying something outside your comfort zone, exploring a neighborhood you have never walked before — these things are not just pleasant. They are protective. New experiences stimulate the growth of

neural connections that keep the mind sharp and resilient well into the decades ahead.

And think of all those smells.

This is not about doing more. It is about staying curious. Karen's 5:30 mornings are not a personality quirk. They are evidence of a brain that knows something good is coming.

Yours does too. Trust it.

Live forward.

Karen Says

Your Next does not have to be impressive. It does not have to make anyone else's list.

I have chased big Nexts — built companies, written books, stood on stages in front of thousands. And I have chased small ones — the perfect morning walk, a new recipe, a weekend with no agenda. Both count. Both moved me forward. Both showed up in my life as exactly what I needed at the time.

What I want for you is not a specific Next. It is the feeling that comes with having one. The nose bump at 5:30. The light on in the window while the rest of the neighborhood sleeps. That quiet, private certainty that something good is coming — because you decided it was.

So pick your Next. Any size. Any shape. Taco or cabbage, rocket or hammock. Then go after it like Katmai goes after the first sniff of the morning. **With everything you've got. Before the other dogs get there.**

Friendly Advice

“Busy is not the same as purpose. You can stay busy doing nothing, and at the end of the day — at the end of this chapter of your life — wonder what it was all for. You deserve better than that. It is worth trying a few things until you find the right thing to call your purpose. It does not need to be feeding all of the hungry. Maybe watering plants is enough.”

— **Tina**

Questions for Your Journal

1. What does your morning look like right now — and what do you want it to look like? What would have to change to get you there?
2. What is the Next that has been sitting quietly in the back of your mind, waiting for permission? What would it feel like to say it out loud?
3. Think about the houses you have lived in — literally or metaphorically. Which one fit you best? What did it feel like to be in the right-sized space for your dreams?
4. You are entering the Retirement Zone. What do you want it to smell like?



CHAPTER FIVE

Done is Done

If there is one thing I am good at, it is leaving.

Well. That is an exaggeration. I am not always good at it. Sometimes there are broken hearts, burnt bridges, and goodbyes I should have said instead of slinking away, licking my wounds, leaving the possibility of improvement by the wayside.

There is a salesperson who is still sitting at his desk in a car dealership somewhere, waiting for my return, because I lied when I said goodbye and promised to be back tomorrow. I mean, tomorrow never comes — so maybe sitting in hope is doing him some good. Anticipation and all of that.

What I should say is this: I love a good goodbye. I love the start of an adventure, the opening of one door while closing another. I love possibilities, not regrets. Moving forward, not wallowing in the doldrums.

And I don't love them just for myself — I love them for you, the person willing to read my words and gain courage from my sentences. I love them

for the people I have coached out of roles, into roles, and down the merry path to retirement.

What I have learned, after a lifetime of coaching leaders and people I care about, is that most people want to leave well. They want to be sung out the door, missed when they are gone, and to feel like they left — as my aunt Ruby would say — when the gettin' was good.

Here is how you do that.

First: you really do have to leave while the getting is good.

Do not overstay your welcome. Leave while you are still having fun, while the team still respects you, and in such a way that they will miss you — not celebrate your absence.

Leaving is not always a date on the calendar. Sometimes it is simply time.

Second: be honest with yourself and with them.

When I work with leaders around their core values, everyone includes honesty or integrity on the list. And yet when it comes time to retire, most leaders become remarkably good at lying.

I'm still at the top of my game. I have at least ten good years left.

And the worst one — *They can't do it without me.*

That last one is not the language of someone who built an organization to last. That is the language of someone who confused themselves with the mission.

The leaders I have seen leave well had built a legacy, took a bow, and left the stage before the tomatoes flew. The ones who didn't? Retirement hasn't sat well with them. There is something still nagging. Something unfinished — not in the organization, but in them.

You know me. I want to skip into happiness every day. And as I will show you through this book, I am actively working to help you do the same. So let's start here — with three ways to leave well.

The Art of Leaving Well

In a Canvas Creek team building event, something happens near the end that I have never gotten tired of watching.

The team steps back from the canvas — almost on cue, without anyone calling it. Each person tilts their head left. Tilts their head right. And then, one by one, they smile. Someone steps forward and adds one small detail. Then they nudge each other and say: *I think it's done*.

That moment is not about the painting. It is about knowing.

Art, like a career, looks best with one more layer — but not ten more. It looks best when you get that little smirk and know, somewhere deep in your chest, that it is the best it is ever going to be. Adding more after that does not improve it. It muddies it.

Sometimes the team sees what the individual cannot. Sometimes the individual knows better than the group. But there is always a fine line between done and overdone — and the people who make the most beautiful things are the ones who learned to feel that line before they crossed it.

That is the art of leaving well. Step back. Tilt your head. Trust the smirk.

And when someone nudges you and says — *I think it's done* — *listen to them*.

Three Ways to Leave Well

Most leaders spend decades learning how to arrive. Very few spend any time at all learning how to leave.

That is the problem. And it is why so many good careers end badly — not because the work was poor, but because the exit was.

There are three moments when leaving is not just appropriate — when it is, in fact, the most significant act of leadership you have left to give.

The First: When Done Is Done

You know the feeling. Not burnout, not boredom — something quieter than that. A deep, settled knowing that the chapter is complete. The work you were meant to do here is done. The organization is healthy. The team is strong. The mission is moving forward without you needing to push it.

This is the rarest of gifts — to know your own completion. Most leaders miss it. They stay because staying is comfortable, because leaving feels like loss, because the organization has become so woven into their identity they cannot imagine who they are without it.

But there is a difference between *can't leave* and *won't leave*. Knowing the difference is leadership.

When done is done, the most powerful thing you can do is name it. Honor it. And leave well.

The Second: The Legacy Moment

The big project just wrapped. The campaign succeeded. The building is built, the program is launched, the numbers are the best they have ever been.

This is the most beautiful exit — leaving at the peak, so your legacy is defined by your best work, not your last work.

Very few leaders have the courage to do this. We are conditioned to stay until we are pushed. To grip the title until someone pries it away. To confuse presence with contribution.

The leaders who leave at the legacy moment are the ones people tell stories about for years. *She left at the top. He went out on his best work.* There is no asterisk after their name. No sad final chapter. Just the full, magnificent body of work — and a finish that honors every bit of it.

The Third: The Bravest Exit

Things are hard. The drama is real. The problems are bigger than any one person can solve — and you, if you are honest with yourself, no longer have the fire to solve them.

This is not failure. This is wisdom.

The leader who steps aside during a mess, who resists the urge to grip the wheel all the way to the last exit, who says *this organization needs someone with more energy and fresher eyes than I have right now* — that leader is doing something extraordinary. They are giving their successor the chance to be the hero.

A new leader cannot right the ship if the old leader is still standing on the bridge.

The most generous thing you can do for the person who follows you — and for the organization you love — is to leave enough room for them to lead. Stepping aside when things are hard is not shirking your duty. It is the final duty. Fulfilled with grace.

Which of these three moments is yours?

Be honest. Your answer matters.

“There is a difference between can’t leave and won’t leave. Knowing the difference is leadership.”

Claude Says

Leaving well is not just good leadership. It turns out it is good for you.

Research on retirement transitions consistently shows that people who leave intentionally — who choose their moment rather than being pushed to it — report significantly higher levels of satisfaction and purpose in the years that follow. The act of finishing on your own terms does something to the brain and the spirit that being pushed out simply cannot replicate.

There is also this: the identity shift that comes with retirement is one of the most significant psychological transitions an adult will face. Leaders who have spent decades being defined by their title, their organization, their role — they often struggle most in the early months after leaving, not because retirement is hard, but because they never gave themselves permission to imagine who they were outside of the work.

The three leaving moments Karen describes are not just frameworks for a graceful exit. They are invitations to begin answering the question this whole book is built around:

Who are you when the work is done?

That is not a loss. That is the beginning.

Live forward.

Karen Says

Paul, fly fisherman extraordinaire, always knows when the fish is done fighting. He does not keep pulling after that. He brings it in, holds it gently in the water, lets it catch its breath.

And then he lets it go.

That is not weakness. That is the whole point of the thing.

Your career is not so different. At some point the fight is done — not because you lost, but because you won. You built the thing. You ran the thing. You gave it everything you had. And now the most powerful move left is the open hand.

Let it go. Let them take it forward. Turn around and walk toward your Next. That is what done is done looks like. And it is one of the most beautiful things I have ever seen a leader do.

Friendly Advice

“I knew it was time to retire when my temper was short and the days felt really long. I transitioned out fast — but I do serve on the board in a font of wisdom capacity, not as a voting member. The organization is actually doing great, and I think that’s because I left them without drama and told them I believed in them.”

— Annette

Questions for Your Journal

1. Which of the three leaving moments is closest to where you are right now — done is done, the legacy moment, or the bravest exit? What would it take to act on that honestly?
2. Is there a difference between *can't leave* and *won't leave* in your situation? Which one is actually true?
3. Who in your life has left at exactly the right moment? What did that look like — and what did it make possible for the people they left behind?
4. When it is your turn to let go — what do you most want people to say about how you left?



CHAPTER SIX

Turn Around at the Door

It has been an honor to walk leaders through their roles.

From coaching people into CEO positions to coaching them out the door — and every messy, magnificent, terrifying, triumphant moment in between — I have had a front row seat to what leaving looks like when it is done well, and what it costs when it isn't.

But here is what I want to say before we go any further: you do not have to be a leader to need this chapter. You do not need a title. You do not need a corner office or an org chart with your name at the top.

If you have ever been the person someone else counted on — the colleague who knew where everything was, the teammate who kept the culture alive, the human being who showed up consistently and made the place better by being in it — then you have a team.

And your team needs something from you before you go. Our teams can go from listening raptly to lame duck quacking in the blink of an eye. Don't be

a quacker. The clock is ticking — and the conversations that matter most are the ones happening right now, while you still have the floor.

I have been running Canvas Creek Team Building for over twelve years. I have stood in rooms with Fortune 100 companies and small nonprofits and every kind of organization in between, watching people discover — sometimes for the first time — what they are capable of when they create something together.

Here is what I know from every single one of those rooms: the art is never really about the art.

It is about what happens when people feel seen. When they realize their contribution matters. When someone — a leader, a colleague, a stranger with a paintbrush — looks at what they made and says: *that is exactly right. That is exactly you.*

That is what you owe your team before you leave. Not a speech. Not a party. Not a framed certificate and a handshake. The experience of being truly, finally, completely seen by the person who knew them best on a professional level.

Here is what your team actually needs from you before you go. Not what HR requires. Not what the transition plan specifies. What the people who showed up because of you — or stayed because of you, or became better because of you — actually need.

They need the conversations you have been postponing.

You know the ones.

Speak to the person who has been ready for more responsibility for two years and nobody has said so out loud. Acknowledge the colleague whose particular genius has never been named — not in a meeting, not in a review, not in the kind of direct, specific, *I see exactly what you are doing and it*

matters conversation that changes how a person carries themselves for the rest of their career.

And the team member who is going to struggle when you leave — not because they are not capable, but because you are the person who always looked out for them, advocated for them, believed in them when the room was not yet convinced. Talk to them. Candidly.

These conversations are not someone else's job. They are yours. They are a privilege if you approach them with warmth and a genuine commitment to helping others grow before you go.

They need the knowledge that lives only in your head.

Every leader — every experienced, invested, been-here-long-enough person — is walking around with an encyclopedia that exists nowhere else. The donor who only responds to a particular kind of ask. The vendor relationship that runs on trust built over a decade of small, consistent moments. The reason the policy exists that everyone complains about but nobody understands. The thing that almost broke the organization three years ago, and you can already see the early warning signs starting again.

Explain it. Speak it. Write it down.

Not a formal document if that is not your way. A conversation. A coffee. A voice memo. A long, rambling email that starts with *I just want to make sure you know* and ends with *ask me anything before I go*.

Give it away before it disappears with you.

They need to know you believe in what comes next for them.

This one is harder than it sounds. Because you may have complicated feelings about what comes next. About the successor. About the direction. About the decisions being made that you would not have made, the priorities shifting in ways that make you wince a little.

I understand that. And I am asking you to find — genuinely, not performatively — the thing you believe in. The mission that was always bigger than you. The people who are going to carry it forward. The version of the future that is possible because of the foundation you built.

Find it. Say it out loud. Say it to the team, to the successor, to the board, to whoever needs to hear it from you specifically.

Your endorsement of what comes next is one of the most powerful gifts you can give. Do not withhold it out of complicated feelings.

And finally — they need a moment.

Not a party, necessarily. Not a production.

Your team needs a moment where you stop moving long enough to look at what you built together. Where you name it. Where you say — to the room, to the individuals, to the person who has been quietly holding things together in ways you have not always acknowledged out loud:

I see what you did here. I see who you are. I am better for having been in this room with you.

You need that moment too.

Canvas Creek has taught me that people will do almost anything to feel that kind of recognition. They will stay in jobs they have outgrown. They will work harder than is reasonable. They will show up for a culture held together entirely by the sense that someone, somewhere, sees them and is glad they are there.

You have been that someone. Be it one more time, on your way out the door.

Make it count.

You do not have to be a leader to leave well. You just have to be someone who gave a damn while you were there.

And if you are reading this book, you gave a damn.

Now give them this. Space. And time. And words. And a belief in living forward — even if it is without you.

“You do not have to be a leader to leave well. You just have to be someone who gave a damn while you were there.”

Claude Says

What Karen is describing has been studied extensively in organizational research, and the findings are striking.

Teams whose departing leaders took time for intentional, individual recognition before leaving reported higher morale, faster adaptation to new leadership, and significantly lower turnover in the twelve months following the transition — compared to teams whose leaders simply handed over the keys and left.

The knowledge transfer piece matters just as much. When experienced people leave without passing on what they know — the informal history, the relationship context, the early warning signs — organizations spend months, sometimes years, reconstructing what they lost. Not because the departing leader was selfish. Usually because nobody ever told them that what they carried was worth giving away.

There is also something worth naming for you, the person leaving: these conversations are not just generous. They are clarifying. The act of articulating what you see in someone else — their particular genius, their growth, their value — has a way of showing you what you built.

And knowing what you built makes it easier to leave it.

You cannot fully step into your Next if you are still half inside the last chapter. The conversations Karen is asking you to have? They are not just for your team.

They are for you.

Live forward.

Karen Says

I have watched leaders leave rooms for the last time. And I have seen teams watch them go.

The ones that went well? The leader turned around at the door. Not to stay. Not to second-guess. Not to make it about themselves one more time.

Just to look at the room. To let the room know it was seen.

That is the whole job, right there at the end.

Turn around. See them. Then go build your Next.

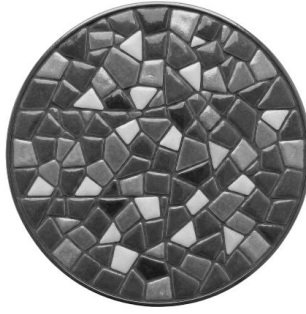
Friendly Advice

“I took a sabbatical, then I did semi-retirement for a year. It gave my team time to figure out all the questions they needed to ask me, time to hire the new person, and it gave me an off-ramp that wasn’t a hard stop. That’s the best advice I have to give.”

— Michelle

Questions for Your Journal

1. Who on your team has never been told — directly, specifically, out loud — what their particular genius is? What would it mean to them to hear it from you before you go?
2. What knowledge lives only in your head right now that would cost your team months to reconstruct without you? What is your plan for giving it away?
3. If you turned around at the door on your last day and really looked at the room — what would you want to say? What is stopping you from saying it now, while there is still time?
4. What is one thing you hope your team will feel six months after you are gone? How can you set that in motion now?



CHAPTER SEVEN

You Get What You Expect

Paul's digital frame sat right below the TV we almost never watched in Arizona.

I gave it to him for Christmas — gave one to everyone in the family, actually, because I had decided it was time to free our photos from digital prison. Thousands of them, shuffling through in no particular order, a whole life playing on a loop in a seven-inch screen from Costco.

I didn't make one for myself. I am the prison warden. I know where all the photos are.

But Paul's frame? I cannot stop watching it.

There are smiles in it. Laughter. Pranks. Action. Sad memories too. Pets and houses and friends and travels and backyard dinners and all the faces of the people we have loved and the places we have been.

When I felt blue — when I wondered, in the quiet of an unfamiliar room, why I blew up my perfectly comfortable life close to everyone I hold most dear — I looked at that frame and remembered who we are.

We are not people who sit still. We had to be creators to build this life we started on a whim.

Paul and I do not settle. There is no moss under our feet. We have stories because we went after them — sometimes with a plan, sometimes with nothing more than a spinning of tires and a hardheaded certainty that something good was waiting on the other side of the decision. If we could try it, attain it, learn from it, we have always chased it.

Next, you know.

In November of 2025, driving across a snowy Montana after a speaking engagement, I wondered aloud what it would be like to run Canvas Creek as a pop-up studio in Phoenix for the winter. As soon as I said it, everything clicked. The excitement of a new idea. The passion I had been missing.

I possess the hardheaded Nelson family trait — I come by it honestly and I have never once apologized for it — that makes it nearly impossible to argue a good idea back into the box once it has gotten out and taken over.

I went from idea to we are doing this in about fifteen miles. We were doing this.

I met with our grandson Ezra first. We have been *trouble causers* (his word, not mine — though I will not argue it) together since he was a toddler, and I wanted his read before I went any further. He listened to the whole plan, pushed back in his chair, crossed his legs, and told me — with the calm authority of a young entrepreneur who takes risk management seriously — that I should get events on the calendar before moving, to minimize the risk.

Sound advice. I took it under consideration — and bought the tickets, rented the house, and fell forward.

Then I talked to my brother Mike, who lives in Arizona. Thumbs up. I even consulted an AI to get figures and data before I talked to Paul — which is not unusual in our lives. We are fiercely loyal to one another and also vividly independent. I pretended it was a joint decision, and he played right along.

Husband eight has his moments.

I took two discovery trips to meet the right people and get the lay of the land. While the pop up idea quickly withered, any concerns were easily brushed aside. Hardheaded Nelson mode locked in.

On January 3rd, we threw some things in our rigs and jumped into the new chapter. More buzz than bookings, more passion than plan, more Karen hardheadedness than any reasonable risk assessment would have recommended.

Events came in slower than my hardheaded plans appreciated. Arizona is a big market and I felt like a small-town big fish playing in an oversized pond. There were days — good days, productive days, days full of meetings and connections and genuine momentum — that still ended without enough on the calendar to quiet the voice that sounded a lot like Ezra's, asking about the risk.

The fear, for me, was that calendar. The worry that it would stay too empty. That I had made a big, loud, tire-spinning decision and the market was going to respond with a polite, indifferent silence. That I had blown up a perfectly comfortable life for a chapter that might not have enough pages.

I could have let that fear ruin everything.

Instead, I watched Paul's digital frame.

And I remembered who we are. Creators.

Ten days ago, we left Arizona. Not in defeat — in motion. With a buzz that had nothing to do with the calendar and everything to do with what got unlocked out there in the desert heat. A new idea. A bigger idea. A community and a project and a next chapter that I could not have seen from Montana, could not have imagined without the discomfort of a new market and an unfamiliar room and all those photos shuffling past on a Costco frame.

We left with more than we arrived with.

We left because the finish was ready.

I wanted fast success. Easy sales. Arms and checkbooks open. Power introductions offered freely, because surely my Montana track record would arrive in Phoenix ahead of me and do half the work.

That was what I wanted.

What I expected was different.

I expected sunshine. I expected interesting people. I expected to climb a steep learning curve and feel the particular satisfaction of figuring out a new market from scratch. I expected to feel successful — not instantly, but genuinely. The kind of successful that comes from showing up somewhere unfamiliar and refusing to leave until you understand it.

And driving out of Arizona, that is exactly what I reflected on. The sunshine. The remarkable people I met who opened doors I did not know existed. Everything I had learned that I could carry back and use to build something bigger, bolder, and more interesting than what I had before.

I did not get what I wanted. I got what I expected.

I had to leave to come home to me.

And being happy with those expectations led me here — to a book, a community, and a next chapter that I could not have seen from the comfort of everything familiar.

Here is what I know about transitions, having lived more than I sometimes want to count:

As you prepare to step out of your career, there will be disappointment. There will be hard work that does not immediately show its return. There will be a comment — from a colleague, a family member, a stranger on the internet — that lands wrong and stays too long.

That is real. I am not asking you to pretend otherwise.

But if you have aligned your expectations to look for the sunshine, to look for the learning, to look for the interesting people and the unexpected doors — you get to walk into your Next with something that no calendar or sales report can give you.

Discovery. Contentment. The quiet, sturdy feeling of a life being lived forward.

You get what you expect.

So the question worth sitting with — before you leave, while you are in it, and on the drive home — is simply this:

What are you expecting?

“I did not get what I wanted. I got what I expected. Choose your expectations carefully — your brain is already building the world around them.”

Claude Says

Karen’s Arizona story is a near-perfect illustration of what expectations actually do.

What we expect from an experience shapes not just how we feel about it afterward, but what we literally notice while we are in it. The brain is not a neutral recorder. It is a prediction machine, constantly scanning for evidence that confirms what we already believe is true. Set your expectations toward threat and disappointment, and that is precisely what your brain will find — and catalog, and remember. Set them toward learning and possibility, and the same experience yields an entirely different harvest.

This is not wishful thinking. It is how attention works.

People who enter uncertain situations — new jobs, new cities, new chapters — with a clear sense of what they are hoping to discover, rather than what they are afraid to lose, tend to report higher satisfaction, faster adaptation, and more resilience when things do not go according to the original plan.

Karen wanted fast success. She expected sunshine and interesting people and a learning curve worth climbing. The expectations she chose — not the ones that arrived uninvited — became the lens through which Arizona was filtered. The sunshine was real. The people were real. The learning was real. She found them because she was looking for them.

You are about to step into one of the most significant transitions of your life. The disappointments will be real — do not let anyone tell you otherwise. But you get to choose the lens.

Choose carefully. Your brain is paying attention.

Live forward.

Karen Says

Paul and I left Arizona with more than we arrived with. Not more bookings. More aliveness.

That is what aligned expectations do. They do not protect you from hard things. They make sure the hard things do not get to write the whole story.

The sunshine was there. I just made sure I was looking for it.

Friendly Advice

“The best thing I did when I was getting ready to retire was let my team know what was happening — long before they needed to know. They became committed to a couple of big legacy projects, and they asked better questions about my institutional knowledge. It was a fun and effective transition, one that improved the organization.”

— **Nancy**

Questions for Your Journal

1. What do you want from your next chapter — fast, specific, measurable? Write it down. Now ask yourself: what do you genuinely expect? Are those two lists in conversation with each other, or are they strangers?
2. Think about a transition in your past that felt harder than it needed to. Looking back, what were you expecting? What were you looking for? What did you find?
3. What would it mean to walk into your Next specifically looking for the sunshine — not denying the clouds, but actively scanning for the light? What would that change?
4. What is one expectation you are carrying right now that is worth setting down before you go?



CHAPTER EIGHT

Say Yes to the Umbrella

While we were in Phoenix, I said yes to everything.

I said yes to driving across town to meet interesting people, see new things, and find — I hoped — the keys to the kingdom of people who would understand what I could do for them and their teams.

In November, during my second discovery tour, I attended an event called the Sterling Awards with the Scottsdale Chamber, which I had joined on a previous trip. You should know that if it rains in Phoenix in November, it kind of gently wets the ground, maybe pours for a few minutes — but the clouds, the sky, and the cactus return to a state of hopeful dryness in a matter of minutes.

Not that week.

The rain pounded. It poured. It filled parking lots, streets, and buildings that the wind had whipped roofs off of the previous night. It was torrential. I was not ready for torrential.

But there I was, dressed to network, when the clouds parted for a moment — hopefully long enough to let me dash inside to the awards event. I slammed the car door, turned to dash, and then:

plip. plop. plip plop plip. plop. PlopPLOP!

The rain started just that fast.

A woman pushed open her umbrella and invited me under. When I told her I was new in town, she said — her words half-garbled by the wind — *“Please be my guest at — tomorrow. It starts at 6:30.”*

A.M., mind you. Downtown Phoenix. The Sheraton. None of this was my territory.

But I said — repeat after me — *yes.*

The event was mind-blowing for a woman who realized she had grown very comfortable being a big fish in a small pond, and was not even a minnow in that room. A thousand people assembled for networking and breakfast. I was awestruck and curious, meeting people as fast as I could while wanting to know more about the engine running the show.

More came in January, when out of the blue my phone rang and someone I had met at the initial breakfast invited me back. I said yes again. 6:30 a.m., this time with a bit of added confidence. I actually knew where I parked my car.

Eventually I connected with Scott Crites, Regional President of Accelerent, who told me all about the program, the people, and how to grow a business inside their system. I finally had a view of the engine — and it was impressive.

And then — this is where saying yes to an umbrella opened up a whole sky full of wonder — he invited me to a networking event at Phoenix Raceway the day before the race in March.

Now. I have driven past that raceway while on vacation for years, always a little awed by the size of it, but never once curious about what happened inside. I actually rolled my eyes at anyone who called themselves a NASCAR fan and had a small private laugh at their expense.

Sorry.

As Paul says, to this day: all they do is go fast and turn left.

Indeed.

My brother Mike — whom this book is dedicated to — went as my plus one. He had been to the raceway before and was more than willing to help me experience it properly while I networked to see if Accelerent should be part of my future. The event was held in the largest, swankiest suite, and the other guests were truly fascinating.

But it was when I said yes to going down to the infield — the place where they kept the cars — that my life changed.

I did not really want to see the cars, or the drivers, or the wrenches, or the very watchful officials who keep the game fair. What I wanted was to check the box. See the cars, smile at the wrenches, say I had done it — and get back upstairs to network.

Then our guide took my elbow and said: *“Wanna see something cool?”*

Yes.

So there we stood, noses to the fence, as the cars ran a qualifying lap.

The wind! The vibrating ground! The roar — oh my gosh, the ROAR!

I turned to him with tears in my eyes and said: *“I think I just became a NASCAR fan.”*

He said that was how it happened for him too. He had worked there for seventeen years since his own fateful fall into going fast and turning left.

Mike and I went back upstairs to network and he immediately searched for tickets to the race the next day. We went early, had breakfast in the parking lot — my first, oh so NASCAR, OJ and beer — joked with fellow attendees, took photos with people I would previously have only rolled my eyes at. They were my people now.

I ate a twenty-dollar corn dog washed down with my second beer of the day. Personal record.

Then we found our seats. We were in the shade, could see all the turns, and our neighbors all rolled their eyes at my new-girl enthusiasm. I deserved that.

Then two things happened that I did not expect, and they happened at moment one.

First: when those cars started their engines, everyone around us put some kind of protection in or over their ears — and an ear-shattering event with 65,000 people became singular. Each of us locked in our own artificial silence, mesmerized.

Second: they were going very fast and turning left.

...

Paul was right.

Again.

By lap twenty-two, I lamented — only to myself — that there was no way I could sit still for three hundred laps of this. Boring. Eye-roll worthy.

And then I noticed something. A car that was about to be lapped. I looked him up on my newly downloaded NASCAR app — because we are doing this Next right. Officials had awarded him penalty laps during an infield

inspection the day before. His crew chief had been removed from the pit for the weekend.

Fascinating.

I now had an underdog to cheer for — because there was no way I was cheering for the guy in pole position with the pornstache, even though he had a chiseled jaw.

Somewhere between lap twenty-two and lap thirty-two, I understood NASCAR. Well, enough to be *into* it. Enough to cheer like I knew what was going on.

Yes, I have the t-shirt. Yes, I have a favorite driver. And yes, I am begging my entire family to say yes to going in October, when the stakes are real.

“You do not have to love NASCAR. You just have to say yes to the umbrella.”

Claude Says

What happened to Karen at Phoenix Raceway has a name. It is called a transformative experience, and it has a shape worth paying attention to.

Transformative experiences tend to begin with a yes — often a reluctant one, often under an umbrella in the rain — to something outside the boundary of what we already know and already are. They require a moment of genuine exposure, not just proximity. And they end with a self that is measurably different from the one that walked in.

Adults who actively seek new experiences — who say yes to the unfamiliar, who resist the comfort of the already-known — tend to stay sharper, feel better, and describe their own lives as larger and more interesting. Curiosity, it turns out, is not just fun. It is protective.

Karen did not just become a NASCAR fan at Phoenix Raceway. She expanded.

Here is the part worth sitting with as you approach your own transition: the runway to retirement is not a countdown. It is a testing ground. A place to practice saying yes before the calendar clears, before the version of you that you have not yet met has room to show up.

You do not have to love NASCAR. You just have to say yes to the umbrella.

Live forward.

Karen Says

When we forget who we are, what we think, and what we have decided deserves an eye roll — we open ourselves up to not just new experiences, but entirely new ways of looking at the world.

Getting ready to retire is scary. We are comfortable knowing where the money comes from, which coffee kiosk is the best, how to do what we do every day. We roll our eyes at things we don't understand, and we say no to the possibility of changing our minds — because our minds are already made up.

Had I said no to attending an event because it might rain — no to the umbrella, no to the 6:30 a.m. networking breakfast — I would have said no to NASCAR. I would have said no to texting my family with so much excitement that my thumbs hurt around lap 275. I would have said no to watching them roll their eyes at my new obsession, knowing full well they are going to love it.

These pre-retirement months and years are a runway to possibility. An on-ramp to new adventures. A peek at the version of you that you have not met yet.

It is not too early to say yes to a few risks. Yes to a few changes. Yes to coming with me to the PIR in October — because I will be there. Oh yes I will. With earplugs, money for corn dogs, and all the things.

Friendly Advice

“I joined a bike riding group about six months before I retired, and now I ride with them every week. It gives me something to look forward to and keeps me in shape.”

— Steve

Questions for Your Journal

1. When did you last say yes to something that made absolutely no sense on paper — and what happened? What did you find on the other side of that yes?
2. What is something you have been rolling your eyes at that might — if you are honest — deserve a closer look? What would it take to say yes to it?
3. What is one yes that is waiting for you right now, sitting just outside the edge of comfortable? What is the actual cost of saying it?
4. Who in your life is holding out an umbrella? Have you taken them up on it yet?



CHAPTER NINE

Applying the Finish

You already know what Paul does with wood. You have seen what happens when the finish goes on — how everything built underneath it suddenly becomes visible, radiant, worth the whole effort.

He is not the only person in my life who knows how to apply a finish.

—

My mom, Mary, did not have an easy life.

When she began her career at Southwest Airlines, she recognized something that most organizations spend years and thousands of dollars trying to understand: a lot of individuals, collectively, make up the whole. And if you take care of the individual, the individuals will take care of the masses.

She did not do this to gather followers. She did not do this for personal glory. She did what Mom always did — a small act of service that became a huge part of the culture.

When she stepped into her role with the Sunshine Committee, she began writing personal notes to each person in the building on their birthday. One or two a day, dropped on their desks.

The team grew. The numbers grew. The printed list gave way to a database that held every employee's birthdate, eventually, she started going to work an hour early — sending every Southwest celebrant a birthday message before her regular workday even began. What she was doing became so important to the culture that a small team formed around her efforts. Her reputation grew. Herb Kelleher started calling her out at staff meetings, seeking her opinion, inviting her presence in important rooms. They were both proud of the fact that they had shared a glass of Wild Turkey together. He and his assistant sent her elaborate birthday gifts every year.

Even after she retired.

—

It was in retirement that she really shone.

She lived in a 55+ community and noticed — the way Mom always noticed — how many people had done meaningful work their whole lives and then been quietly pushed aside to live a too-small final chapter. So she started bringing each one a small birthday token on their appointed day. Often it was a small piece of art she had made herself — without worrying whether it was perfect or not. Just something made by hand, given with love, that said: *I see you. You matter. Today is yours.*

Just like at Southwest, a small team formed around Mom. Residents didn't receive one token on their birthday. They received several. Because Mary had shown people how to see each other, and they multiplied her efforts.

When Mom was in the hospital, in her final days, it was those people — mostly women — who came. They sang to her. They held her hand. They

let her go gently, because they already knew how to carry on what she had started.

They had been watching her do it for years.

—

Isn't that what we all want? To show others how to do what we did — and hopefully do it just a little bit better?

Paul applied the finish to wood. Mom applied the finish to people — one small, imperfect, handmade piece of art at a time.

The result, in both cases, was the same: something so beautiful it took your breath away. And something that would outlast the person who built it.

That is what I want for you. I want you to walk away from your career — and your life — knowing that the work you did was as good as you could make it. With something worth standing back and looking at.

“The finish is not the decoration. It is the revelation. It is everything you built, finally visible to everyone who walks through the door.”

Claude Says

What Mary built has a name in the research on human connection: small, consistent acts of acknowledgment — a note, a word, a moment of being genuinely seen. Individually, they seem almost too simple to matter. Collectively, they are among the most powerful drivers of belonging, loyalty, and wellbeing that organizational researchers have ever documented.

Mary did not need a study to know this. She knew it the way people who have lived hard lives and chosen kindness anyway tend to know things — in the bone.

There is something else worth naming here, for those thinking about what comes after the work. Mary's most significant chapter did not happen at the height of her career. It happened after. In a 55+ community, with a birthday token and a small team of women who learned from watching her, she built something that outlasted her.

Researchers who study the drive to create things that will matter beyond our own lifetimes have found that it is one of the strongest predictors of meaning and wellbeing in the second half of life. Not achievement. Not recognition. Not the corner office or the staff-meeting shoutout. The quiet knowledge that what you started will keep going.

Mary knew how to do that.

So do you.

Live forward.

Karen Says

Mom taught me everything I know about seeing people.

Not with grand gestures. With a note dropped on a desk. A birthday token made by hand. A small, imperfect piece of art that said nothing more complicated than: you matter today.

If you are wondering what your Next looks like — if you are searching for the shape of a life that matters after the work is done — start there. Find one person who needs to know they are seen. See them. Do it consistently. Do it without fanfare.

Then watch what you build.

Friendly Advice

“The time I used to spend worrying about the next project and how to handle a dopey co-worker is now invested in helping a nonprofit that was floundering. I put their books in order and helped them refine their mission. It felt like a worthwhile use of my time and skills.”

— Susan

Questions for Your Journal

1. Who in your life has been your Mary — the person who saw you, consistently and specifically, without being asked? Have you ever told them what that meant?
2. What is the small, repeatable act of kindness that is yours to give — the one that feels almost too simple to matter, but that you know, in your bones, actually does?
3. Mary's most significant chapter happened after her career ended. What might your most significant chapter look like — and what would it take to begin building it now?
4. When you imagine your own final days, who do you want in the room? What would they need to have learned from you to be there?
5. What is one thing you are doing right now that you hope someone, somewhere, is quietly learning to carry forward?



CHAPTER TEN

Borrowed Time

We are about six months into Paul's kind-of-retired retirement now, and I have come to understand something that is hard to admit.

I was wrong.

I know. Hard to believe. But every once in a while — *anyway*.

I had always assumed that the statistic about men dying in the first year of retirement was completely health-related. They stop working, they stop moving, they stop living. An oversimplification, yes, but I want to get to the golf course soon.

What I know now: it is not health.

Well. Maybe poisoning. Maybe being pushed off a cliff, which is admittedly bad for your health — but I think the real culprit is one too many helpful comments. One too many interruptions. One too many friendly grabs that should have but apparently didn't go out of style somewhere around the third decade of marriage.

So this husband of mine lives most days on borrowed time — and does not realize it, because I am endlessly patient and kind. I don't want to sound murderous. But I understand how people get there.

Evidence: when he recently suggested I was not a patient person because a fire pit project went from idea to done in a single weekend, I simply smiled and walked away.

Patience.

Also a pragmatic solution to staying off the evening news.

We love our people dearly. We would also very much like them to stop standing in the kitchen critiquing how we load the dishwasher.

Our friends and online scroll buddies all seem to know the same thing: retirement requires a lot of patience. There is more time in waiting rooms. More time on hold, or pounding your way through chatbot conversations about insurance. We wait for visitors, patiently endure guests who have overstayed their welcome on their third appearance this week, and wonder quietly when our spouse will stop talking about the new hobby we foisted on them in the first place.

Now. Some of you are — blessed? — not to be living with a partner underfoot all day, every day. You might not think of it as a blessing, but I promise you: sometimes it is. And sometimes it is not. Especially if being alone was not your choice.

I wish I had the perfect words for you here — the ones that give you comfort, or hope, or even simple contentment if you are alone. But the best I can do is tell you this: being unpartnered does not mean being lonely. It means discovering you. And that discovery, done well, is one of the most powerful Nexts there is.

I hope you find it.

For those of us who share a zip code — and a kitchen — with someone who does not always share our particular sense of urgency, I offer you this.

Five Things Worth Saying Out Loud

1. Talk about it — all of it.

It is not just okay, it is mandatory to have the conversation about what you each want in this season. One may want to fly. One may want to drive. One may want to launch a rocket while the other is eyeing the hammock. One may want to take on seventeen new hobbies. One may never want to hear the word hobby again.

None of that is wrong. All of it needs to be said out loud, between the two of you, before you spend a year quietly resenting each other for wants you never named.

2. Respect the path.

What I know — from the last twenty-five years of a marriage that has often required sleeping in separate states — is this: separate paths make the joint journey richer.

I would ruin a quiet fishing day. He would want to leave the party two hours before I would. So often we simply go do the things we do — without the other one tagging along. When we return, we have something to talk about over dinner.

You have each earned the privilege of being more fully yourself in this era. That does not shrink the marriage. It grows it.

3. Ask before you help.

I have a proclivity — let's call it a gift — for believing that anything not in motion should be in motion. If someone looks like they might scroll for too long, I will hand them a to-do list and tap my foot until they hop to it. I mean well. I genuinely do.

And I realized, somewhere around month three of Paul's retirement, that this was not what he wanted. He did not want my friendly advice on every minute of his day. He did not constantly want to work beside me when working was the very thing he had just given up.

So I asked — kindly, in one of our better moments — would you like help navigating your days, or would you like to figure out retirement on your own?

He, wisely, chose the latter.

And you know what? He is doing just fine without my highlights and footnotes.

Ask before you help. It will save you both.

4. Protect the overlap.

Separate paths are healthy. But healthy couples also find the places where the paths run side by side — the morning coffee, the evening walk, the card game on a Wednesday just because. Those small, unremarkable overlaps are the connective tissue. Do not get so good at being independent that you forget to be together.

The hammock and the rocket can share a launch pad.

5. Say the thing.

Not the careful version. The real one. The one that lives underneath the patience and the pragmatism and the staying-off-the-news.

Retirement is a long season, and the people who navigate it best together are the ones who kept talking. About the hard stuff and the funny stuff and the stuff that does not have a category yet.

Keep talking. You are in new territory together — which, if you let it, can be the most interesting place you have ever been.

“Separate paths make the joint journey richer. You have each earned the privilege of being more fully yourself. That does not shrink the marriage. It grows it.”

Claude Says

Karen is onto something the research has been saying for years, though rarely this entertainingly.

Retirement is one of the most significant relationship transitions a couple will face — and it is consistently underestimated. Studies on couples in the early years of retirement find that marital satisfaction often dips before it rises. The culprit is almost never money or health. It is what researchers call the *too much togetherness* effect: the sudden collapse of the structure that quietly kept two people out of each other’s way for forty years.

The couples who navigate this best share a few consistent traits. They talk about expectations before retirement, not after. They maintain individual activities and friendships alongside shared ones. And — perhaps most importantly — they renegotiate. The terms of the partnership that worked

beautifully at forty-five need revisiting at sixty-five. That is not failure. That is just good maintenance.

There is also something worth naming for those navigating this season without a partner. The research on solo aging is more hopeful than the headlines suggest. People who invest in strong friendships, community connections, and a clear sense of purpose report life satisfaction that rivals — and in some studies surpasses — their partnered peers. The determining factor is not partnership. It is connection. And connection, unlike a retirement date, is something you can start building right now.

Either way — partnered, unpartnered, or somewhere complicated in between — the work is the same: know what you want, say it out loud, and keep choosing the people worth building it with.

Live forward.

Karen Says

Paul has a new hobby. He gets almost enough steps. He has worked through a satisfying number of to-dos without a single highlighted list from me.

And I — if I am honest — have been a little proud of us both. Him, for figuring out who he is when the work is done. Me, for having the restraint not to narrate the process while he did it.

We are not the same people we were when we started. We have not wanted the same things at the same time for most of our marriage, and that has turned out to be one of our greatest strengths. He is steadier than I am. I am faster than he is. He fishes. I hike. He builds things that last. I build communities and causes and the occasional fire pit — very quickly, on a deadline, because that is who I am.

Together, separately, together again. That has always been the rhythm.
Retirement just gave it more room.

Talk about it. Honor it. Live it.

Together. Separately. Together again.

Friendly Advice

“We retired six months apart and I thought that was going to be the hard part. It wasn’t. The hard part was realizing we had spent thirty years being excellent at parallel play — same house, different lanes — and retirement meant we actually had to merge. We are still figuring it out.

But at least now we are figuring it out out loud.”

— Barb

Questions for Your Journal

1. If you are partnered — have you had the real conversation about what you each want retirement to look like? Not the surface version. The one where someone says something that surprises you. If not, what is stopping you?
2. Where in your relationship are you over-helping — managing, suggesting, hovering — in a way that might be more about your own discomfort than their actual need? What would it look like to put the to-do list down?
3. What are the overlaps — the small, unremarkable things you do together — that are quietly holding your partnership together? Are you protecting them?
4. If you are navigating this season without a partner — where is your connection coming from? Who are your people? If the honest answer is that you are not sure, what is one thing you could do this week to start changing that?



CHAPTER ELEVEN

Regret Is Heavy

There is a 100% chance that you are going to die.

I hope this is not news to you.

Even when the weatherman says there is a 100% chance of rain, sometimes it doesn't fall. But the death thing — that one is non-negotiable. Well, and taxes. Those two are coming for all of us, no matter what.

But there is a third certainty I have noticed, one that doesn't show up on the list as often as it should.

Regret.

I have watched it show up in so many spaces, on so many faces, too many times to count. It doesn't announce itself loudly. It just sits there — quiet and heavy — in the space where a yes could have lived.

—

As young parents, we were driving through Canada, one of our many trips back and forth to Alaska. The Edmonton Mall was still the largest mall in the world — or at least on the continent — and we stopped with our daughter to have a little fun.

I wanted to ride the roller coaster. I wanted to play in the swim park, even though swimming has never really been my thing. Paul, who is always goal oriented, had a different agenda: enjoy a bit of the stop, then get back on the road toward Alaska.

He kabooshed the roller coaster. He kabooshed the swim park. With a promise.

We'll do it next time.

There were many next times. We drove that route again and again. But we never took that trip. We never screamed with our daughter on that indoor roller coaster. We never splashed around in that water park with her small, delighted self.

And I regret it.

I am fairly certain neither she nor Paul remember that day. But I do. I remember the promise of it, and the way the promise quietly expired.

(Stop and sigh.)

And now, sitting here writing this, I am realizing I made that same promise to my grandson Ezra — right before the world shut down for COVID. A trip to Edmonton, just the two of us. We have not taken that trip.

Hold please while I go make arrangements.

—

Paul and I have watched friends and family wither through retirement. Unable to take the trip. Unable to see the sights, say the words, feel the

feelings, scream the screams. Usually it is because the time is not right. Or the knee hurts. Or it is too expensive. Or some version of next time that never quite arrives.

We have learned from watching that happen. And we have leaned — hard — into our spontaneous sides because of it. Well before retirement time.

Living forward is an art. And art is easily ruined by regret.

We have taken the breaks. We have tasted the tastes and smelled the smells and lived our best lives while still working. We often say we might retire poor, but we will have a wealthy memory bank and no regrets.

Paul is fully retired now. I want to be, but I still want to work. It is a funny place to stand — one foot in and one foot forward — but I am standing here intentionally. I am building this book and this community called Live Forward, where the members are called Nexters, with the specific goal of no regrets. Which is exactly what I want for you.

Together — here, and in our coaching conversations — we are going to talk about your Nexts.

Big Nexts. Small Nexts. Run-like-hell Nexts and sit-under-a-tree Nexts.

What do you want to do so that someday you remember it with contentment instead of regret? What is sitting on the shelf with a thin layer of “next time” dust on it?

Because here is the thing I know: regret is not dramatic. It does not arrive all at once. It accumulates quietly, one unkept promise at a time, until the weight of it is hard to set down.

You don’t have to carry that.

“Living forward is an art. Regret is what happens when you keep postponing the brushstrokes.”

Claude Says

Here is what the research actually shows — and it is worth sitting with.

People who study end-of-life reflections find the same thing, over and over: we regret what we didn't do far more than what we did. And that regret doesn't soften with time. A missed opportunity feels sharper at 75 than it did at 55. The weight accumulates.

There is a reason we keep saying “next time.” Next time feels free. It costs nothing right now. But we are not good at calculating the real price — which is paid later, quietly, in the currency of what could have been.

Here is the hopeful part. Studies on older adults who actively pursue what matters to them — who take the trip, make the call, say the thing — show measurably higher life satisfaction and lower rates of depression. Not because of money. Not because of mobility. Because of the habit of choosing forward.

And this: neuroscience tells us that anticipating something good activates many of the same brain circuits as the experience itself. The decision to go matters. The planning matters. Before you buy the ticket, something in you is already there.

Living forward is an art. You start making it the moment you decide to begin.

Karen Says

I need you to hear this clearly, because I mean every word of it.

The roller coaster is not the point. The swim park is not the point. Edmonton is not the point.

The point is that there was a moment — a real, available, laughing moment — and I let it pass because the timing was inconvenient. And now that moment lives in the past tense, in the category of what could have been.

I do not want that for you. I do not want that for me either, which is why I am booking a trip to Edmonton as soon as this chapter is done.

This is not about big, expensive, bucket-list adventures. It is about noticing what matters to you — the small things, the conversations, the trips, the words you have been meaning to say — and choosing them before they move permanently into the past.

The trip you keep saying you'll take when things calm down. The call you've been putting off. The thing you've been telling yourself you'll start when the time is right. You know the one.

You're allowed to want more. You're allowed to choose differently now.

No regrets. Live Forward.

Friendly Advice

"Write the book. No one knew I was doing it, and at Christmas, when the box of books was opened, my family was floored. They laughed, posed for photos with the author, and then sat around reading it. It's not a great book, but it's my book — our book — and I am glad I finally wrote it."

— Susan

Questions for Your Journal

1. What is your Edmonton — the thing you said “next time” to that never became a next time? Is there still a version of it available to you?
2. Think about someone in your life who is withering in their retirement, held back by timing or a knee or the expense. How can you learn from their journey? How can you help them have a different story?
3. What is one thing you are postponing right now that, if you imagine yourself ten years from today, you will wish you had done?
4. What does a “wealthy memory bank” look like for you — not in general, but specifically? What memories are you most intentional about making?



CHAPTER TWELVE

Show Up

Tomorrow, my grandson Ezra takes the stage.

The event is called the Hive — think Shark Tank, sponsored by a local credit union, full of young entrepreneurs making their case in three minutes or less. Ezra will be one of them, and I will be there, front row energy, barely contained. (“That’s my grandson!”)

So will his parents. So will Paul.

But here is the part of the story I want you to sit with.

Two other men will be there tomorrow. Men who are not his teachers. Men who are in no way responsible for his education, his grades, his future transcript, or his college applications. Men who will need to dedicate hours out of their day — because the presentation order is not published, so you just show up and you wait — to watch a seventeen-year-old give a three-minute talk.

They will be there anyway.

How Ezra Got Here

Let me back up, because this kid's origin story is worth telling.

Ezra did not want a lemonade stand. He was around six years old, he wanted money, and he decided — with the kind of clear-eyed logic that skips right past childhood and lands somewhere near the Harvard Business Review — that selling his art was the most efficient path to it. So he did.

I was amazed at the amount of art he sold, and how much people would pay for it. When he received his first commission I cheered but he discovered he did not like directions. He wanted creative control. So he moved on.

A few years later, when he was twelve, he was selling soda out of a wagon on a street corner. He cleared over ten thousand dollars in a single summer.

He called me and asked to buy coaching time. Not hang out and get advice. Buy it. His reason, in his exact words: “I need you to help me figure out how to expand my base of operations. I need to scale my soda business, or find a new occupation.”

He was twelve.

Now at seventeen he runs an apparel website, selling his own designs at a 270% markup. Commissioned pieces are part of his work now too — back to art, but entirely on his own terms this time.

The business is real. The hustle is real. But the thing that is most real — the thing that made tomorrow possible — is the people standing in his corner who do not have to be there.

The Men in the Room

One of them is a dear friend of mine, Andrew Newman with Newman Restoration. The other, Travis Dimond with Berkshire Hathaway, came

into our lives because Ezra and I were having lunch — talking about using our skills as leaders to impact the world, and entrepreneurship — and in walks Travis, a man who does both. He was quietly buying a stranger's lunch that day, and that is just who he is. We invited him to sit with us, and he and Ezra became fast friends.

These two men took Ezra under their wings and taught him what it actually looks like to be a successful entrepreneur. Not the highlight reel version. The real version — how to look at money, property, employees, opportunities, risks, and failures through the eyes of people who have lived all of those things and want to see someone else grow from them.

They are not building Ezra into part of their legacy. They are building him into his own.

That is the most important kind of legacy there is — not the one that carries your name, but the one that carries your values forward in someone else's life.

I know this because it happened to me.

I would not be who I am if two people — strangers, both of them — had not put their hands on my back and said you can do this. I would not have had the success I have had without leaders who challenged me to be more, who championed my ideas, who pushed me to go see do learn try and grow. Who showed me how to look at the world through eyes that had already been where I was going.

That is what we get to do as leaders. Help others see through our eyes. Learn from our experiences. Then go and grow and do it again.

—

Here is where the story becomes yours.

People worry about retirement in a very specific way. They worry that their brain will go soft. That their skills will become unnecessary, unappreciated, lost to the sands of time. That the expertise they spent decades building will simply expire, like a coupon nobody clipped.

What I know — from fifteen years facilitating RYLA camps, Rotary Youth Leadership Awards, working with young leaders who were still figuring out who they were — is that growing leaders does not diminish your work. It magnifies it. Every person you help can go out and do the bulk of the work you could never take on alone. Your ideas, your experience, your hard-won perspective — all of it gets multiplied through them.

That is not a small thing. That is how the most lasting impact actually works.

Neither of Ezra's mentors is retired. But both of them carry something that you and I will need in this next chapter — something more important than a schedule or a hobby or a plan.

Purpose.

What Purpose Actually Looks Like

Maybe your purpose is mentoring a kid. Maybe it is mentoring ten of them.

Maybe it is building trails in the desert near your subdivision. Holding babies in the NICU. Helping someone buy their first house. Coaching a girls' soccer team. Teaching someone to read. Showing up every Thursday to cook at the shelter because Thursday is the day they need you most.

Purpose does not have to be grand. It does not have to be public. It does not have to have a logo or a nonprofit status or a LinkedIn post.

It just has to make your heart sing.

Because here is what finding your purpose — your real one, the one that pulls you rather than pushes you — will actually do. It will give you a reason to get up in the morning. It will make you a more interesting person to talk to. It will almost certainly leave a mark on the world around you that outlasts anything on your resume.

And you are about to have a lot more time.

Let me say that again so it lands: you are about to have a lot more time. The question worth sitting with right now, before you get there, is how you most want to spend it.

So take a breath. Take a hike. Go for a long drive with the windows down.

Ask yourself: who would I be if I could show up as fully, unapologetically, beautifully me?

That is what we are building toward. And soon, we are going to take that question somewhere deeper — into the goal setting work that will help you make it real.

For now, just let yourself think about it.

Purpose is not that different from art, when you get right down to it. Both require you to begin before you feel ready. Both get better the more honestly you show up for them. And both leave something behind that would not exist without you.

And then there is this.

Ezra did not win the competition.

One of his mentors texted me immediately: “That’s bullshit.” We all wanted the win for this kid. We believe in him that much.

I was bracing myself. Thirty minutes after the event, his mom checked in on him.

He was not on the floor. He was not throwing things. He was at his laptop, working on his website. His reason, in his exact words: “I am sure I picked up some new customers today and I want to get some improvements done.”

That is what good mentors give their people.

Not just opportunity. Resilience.

*“They are not building Ezra into part of their legacy.
They are building him into his own.”*

Claude Says

There is a word for what Ezra’s mentors are doing: generativity. Psychologist Erik Erikson coined it to describe the drive to invest in the next generation — to create or nurture things that will outlast you. Erikson identified it as one of the central developmental tasks of midlife and beyond, and the research that followed has been remarkably consistent.

People who embrace generativity — who share their expertise, mentor others, invest in something beyond themselves — report higher levels of meaning, purpose, and life satisfaction. Those who don’t, who turn inward or disengage, tend to experience what Erikson called stagnation. The word is uncomfortable on purpose.

The mentor research is equally clear. Studies consistently show that mentors benefit as much as the people they mentor — sometimes more. The act of sharing what you know, of watching someone grow because of your investment, registers in the brain as deeply meaningful. Because it is.

There is also compelling evidence that a strong sense of purpose is one of the most powerful protective health factors available to older adults. People with clear purpose live longer, sleep better, have lower rates of

cardiovascular disease, and show greater cognitive resilience as they age. Purpose is not a luxury. It is a prescription.

One more thing: the desire to leave something behind that matters increases with age, not decreases. You are not past the point of impact. In many ways, you are just arriving at the season when impact is most available to you.

Karen Says

Ezra is going to be fine. I know this not because he is talented — though he is — and not because he is hardheaded — though he very much is.

He is going to be fine because two men showed up and believed in him out loud. That changes a person. It changed me. It will change him.

Here is what I want you to know: you have that in you. The capacity to show up. To look at someone who is still figuring it out and say — with your presence, your time, your hard-won wisdom — I believe in where you are going.

You have spent a lifetime becoming someone worth learning from. You have earned your time. Now spend both on someone who needs what only you know.

That is a powerful, purpose-filled Next.

Friendly Advice

“Do you know how many dogs are sitting in the shelter wishing they could go for a walk? I spend an hour every day walking dogs, and my heart and my doctor are both as happy as the dogs.”

— Tom

Questions for Your Journal

1. *Who put their hands on your back and said you can do this* — at exactly the right moment? Have you ever told them what that meant?
2. Who in your life right now is waiting for someone to believe in them out loud? What is stopping you from being that person?
3. What expertise, perspective, or hard-won wisdom do you have that someone thirty years younger would give anything to learn? What would it look like to start giving it away?
4. Purpose does not have to be grand. What is the small, specific, pulling-you-rather-than-pushing-you thing that makes your heart sing? If you already know what it is — what are you waiting for?



CHAPTER THIRTEEN

The Unbuilt Cabin

There are milestones in each of our lives — milestones we recognized, and ones we didn't. Moments when everything changed. And moments when we hoped there would be a clear before and after, but it never quite materialized.

When I was young, I was too scared to understand the significance of many of those milestones. Graduations — from junior high, from Brownies to Girl Scouts — were just painful moments when I had to stand in front of a crowd. My, how things have changed. Give me a microphone and watch me go.

While Paul and I chose to become parents, we definitely didn't understand that that milestone — one of the biggest — would lead to one that felt more painful when she left home for college. I started dreading it when she was a sophomore in high school. As Paul says, it was all going way too damn fast. I knew that I did not know who I was as a busy parent, and I sure as hell did not know who I would be without her to blur the edges of the questions.

Then, on kind of a whim — because that's often how the best decisions are made in our home — we bought land for a cabin about two hours from where we were living in Alaska. Our plan was a new nest for the empty nest. We would start the build after graduation.

I hung on to that plan. The view. The colors. The feeling of living a dream.

Graduation came. The project sat on hold while I became a whole lot more me, taking a job that meant we had to leave the state — and that the nest would go unbuilt.

But here is the thing.

That idea, that unfeathered nest, did exactly what it was supposed to do. It gave me a buoy to anchor near while life was sending crashing waves of fear. Focusing on it meant I could celebrate the lasts — the last drop-off, the last report card, the last day as a high school student — and begin to celebrate a new set of firsts. The first time we drove to college. The first time we made a bed in a dorm. The first call home.

That is what I want for you.

Lasts Are Not Losses. They Are Launchpads.

The purpose of this book is not to make applying the finish to your career heavy. It is to help you anchor into your Next. To help you think about new firsts while you settle your old lasts.

So go ahead. Take on that last big project. Sell the business. Write the final performance review. Revel in it. These moments deserve to be honored — fully, without rushing toward what comes next before you have sat with what is ending.

The last day of a career that meant everything. The last time you sit at the head of the table in that particular room, with those particular people, holding that particular title. These are not small moments. They deserve the weight you give them.

But here is what I know about lasts: they are not the opposite of firsts. They are partners.

Every last contains a first inside it. The last drop-off holds the first call home. The last performance review holds the first morning you wake up and answer to no one but yourself. The last board meeting holds the first day the calendar is entirely yours.

You cannot fully claim the first until you have honored the last.

That unbuilt cabin understood that before I did. It was not a plan. It was a permission slip. A place for my eyes to rest when the waves got high. A first I could see from the shore of the last, even when the water was rough.

Think of it like an unfinished painting leaning against the studio wall. You are not done with the current work yet. But you can see it there, waiting, full of possibility. That is not distraction. That is how artists keep going.

Then — when the last is fully honored — revel in the possibilities the way Paul reveled the day we brought home a new puppy. Pure joy. Pure beginning. The particular delight of something just starting that has nowhere to go but forward.

What Is Your Unbuilt Cabin?

Not the literal thing — though it might be literal. The idea. The image. The version of your Next that you let yourself look at when the lasts feel heavy. The thing you are building, even if only in your mind, while you do the important work of finishing well.

The problem, if you are anything like me, is choosing which Next to chase first. Which Next to focus on while you put those lasts to bed.

That is exactly where we are going.

But first — name it. Hold it. Let it be the buoy.

The firsts are waiting. They have been waiting for a long time.

“Every last contains a first inside it. You cannot fully claim the first until you have honored the last.”

Claude Says

The tension Karen is describing — grieving the lasts while leaning toward the firsts — has a name in the research on major life transitions. Psychologists call it the dual process model of coping, and it turns out that the people who navigate big transitions best are not the ones who grieve the least. They are the ones who grieve deliberately.

The model describes two orientations that healthy transitioners move between: turning toward what is ending and feeling its full weight, and turning toward what is beginning and building toward it. The key insight is that you need both — and that moving between them, rather than collapsing into one or the other, is what actually works. Pure grief without forward vision stalls. Pure forward momentum without honoring the loss leaves something unresolved that tends to surface later.

The unbuilt cabin is a near-perfect example of the second orientation in practice. It gave Karen’s attention somewhere to go when the grief got heavy — not as an escape from it, but as a counterweight to it.

There is also something worth naming about anticipation. Research on how the brain responds to imagining a positive future shows that picturing something you are moving toward activates the same reward pathways as

the experience itself. Planning your Next is not idle dreaming. It is neurologically productive. Your brain is already beginning to live forward.

And this: researchers who study identity transitions in retirement find that the people who struggle most are often those who had the most singular identity going in. When the title was everything, losing the title feels like losing the self. Beginning to imagine who you are becoming — before you finish being who you were — is not just emotionally wise. The research confirms it is the single most protective thing you can do.

Live Forward

Karen Says

I built an entire cabin in my mind before we ever broke ground — and then we didn't break ground, and it still did its job.

That is the part I want you to hold onto.

Your unbuilt cabin does not have to be real to be useful. It just has to be yours. Something to look at when the lasts feel like a lot. Something that reminds you that on the other side of this ending, there is a beginning that has your name on it.

You have spent a career finishing things well. You know how to honor the last. What I want for you now is permission to also start building the first — even before the last is fully behind you. Even if it is just an idea. Even if it is just a view in your mind that you haven't told anyone about yet.

They are lasts so you can have a first. Remember that.

Name it. Hold it lightly. Let it be the buoy.

And when you are ready — swim toward it.

Friendly Advice

“Really, Karen, you know I don’t have time for a question like this. I am in go mode for my new business!”

— Julie

Julie did not have time for a testimonial. She was already building her next thing. Honestly, that tells you everything.

Questions for Your Journal

1. What are the lasts you are most aware of approaching — in your career, your role, your daily identity? Have you given yourself permission to grieve them, or have you been rushing past them toward what comes next?
2. What is your unbuilt cabin? The idea, the image, the Next that gives your eyes somewhere to rest when the ending feels heavy. Describe it in as much detail as you can.
3. Think about a major transition you have already navigated in your life — a move, a loss, a change you didn't choose. What helped you get to the other side? What would you tell yourself now that you wish you had known then?
4. What first are you most excited about — the one you don't quite let yourself think about yet because it feels too far away, or too good, or too much like hoping? Write it down anyway.



CHAPTER FOURTEEN

Stop Being Boring

Many years ago, a plant came into our home — probably a gift from a well-meaning guest — and it didn't die.

The plant, not the guest. No guests have died in our home. But plants? They seemed to droop as they came through the door. Kind of a well, hell, I guess it's over shrug.

I did not become a plant killer on purpose. And just like my inability to remember anyone's birthday, this particular trait made my mother — a talented, fully green-thumbed florist — rather sad.

But along came this plant. Perfectly formed green leaves. Long stems. Unknown species. Thriving on my complete inattention. Perhaps Liz or Paul watered it. Maybe the pug we owned at the time peed on it — he was a feisty little dude — but I think it just lived on hope and whatever humidity was in the air.

So I started watering it. Repotted it. Fertilized it. The thing obviously had gumption, and I respect gumption, so I decided to give it its due.

And it died.

Fast forward thirty years, and I have several houseplants — most of them memorial gifts when my parents passed, from well-meaning friends and clients who had no idea the fate they were imposing on those poor plants. I determined I should not kill them, as memorial plants carry a certain weight. I also have, because this house has very forgiving soil or light or something I don't fully understand, a yard full of thriving plants.

And it is a lot of work. Especially for the people who care for our home when we are off adventuring.

So, from here forward, the plants that survive on hope and humidity get to do exactly that. The others are up for adoption — by you, or by the county compost project.

Do I sound hard? Good. I hope my honesty gives you permission to be hard once in a while.

Because here is what I have noticed about people heading into retirement: a lot of them are boring themselves to death with obligations they never actually wanted. And I am not going to let that happen to you or me either.

The Fondue Pot

Right before Christmas, I was cleaning and organizing for our winter in Phoenix. People would be in our home, a lot of stuff had overstayed its welcome, and I do — much to Paul's consternation — enjoy a good round of tossing useless things into the garbage. I keep telling him husband eight is not useless. Husband five, well. He had reason to worry.

Deep in the hall closet, as always, I found it.

THE fondue pot. Purchased forty years ago for \$18.95. The antique store tag was still on the unopened box.

Gulp. We qualify as antiques now. Most of our stuff does too. Unbelievable.

I decided it would be the perfect gift for Liz and her family. (It would not be.) I put it in a big gift bag anyway, then hunted down the extra fondue forks I never needed — because I had never used the ones in the original set — unshelved the fondue cookbook, added the expired fondue cheese I bought the last time I cleaned around the pot, and threw everything in the bag.

The bag became this giant receptacle of junk, memories, and laughs. An old magazine about fondue — gift. Unused extension cord — gift. Weird socks — gift. So many things went into that bag that it became two bags of laughs.

I laughed. The recipients groaned. There were eye rolls of a particular quality that only family can produce.

The fondue pot actually became a fantastic new memory — one you will read about later — all because I made a decision.

Out with it.

The Permission You Have Been Waiting For

It seems that at sixty-two, women quit doing the things they abhor. They stop attending functions that are decidedly not *fun*-ctions. They quit hosting the family dinners that are too damn much work. They drop their heels, cut the cords, and shimmy their hips into pants that are actually comfortable.

Isn't that great?

I had already decided — even before I read about it — that there is a long list of things I am simply no longer going to do, or even pretend I am going to do. Why do we preserve the nonsense? There are things that made me me in 1985 that sure as anything are not me now. There are things I have to do that I really don't like doing. So I am not doing them.

You don't need to wait until sixty-two to do it either. If it does not serve you, it does not need to drag you down.

The same is true for you, I know it. The obligations. The sweater you wore once. The hobby that never lived up to its expectations. The plant you never wanted. The knitting project you started three times and abandoned three times — and that is completely fine, by the way. You can let them go now. You don't even need to be sixty-two to do it.

Here is what artists know that the rest of us are still learning: not every project deserves to be finished. The abandoned canvas is not a failure. It is a decision. It is the artist saying — this one was not mine to complete, and my energy belongs somewhere else. Curation is part of the craft.

The fondue pot is not housekeeping. The unfinished knitting is not a character flaw. They are both just projects that are ready to be released so something better can take their place.

Two things happen when you start releasing the old.

One: you become a lot more fun. More invested in the things you say yes to, because the old things are not piling up making you feel guilty. You just say yes — and if you don't like it, you move on. Joyfully.

Two: you make room for more joy. The joy that comes from releasing the old, inviting in the new, and being content that the new you — even though you are kind of old — has the full capacity to run your life your way.

If you and I are going to have a brilliant retirement filled with Nexts, we have to get rid of the things that weigh us down. Out with the old, in with the new.

But not you, husband eight. You're golden. For now.

"The best art of your life is not in the projects you forced yourself to finish. It is in the ones you were finally free enough to begin."

Claude Says

Karen's instinct to let go is not a quirk. It is one of the quiet superpowers of this stage of life.

Something shifts in the second half of life, and it is worth naming. The world does not get smaller — people get clearer. You become more selective about how you spend your time and your energy. You get a lot better at saying no to what does not fit who you are becoming. That is not limitation. That is wisdom finally catching up with experience.

So the fondue pot moment is not a small thing. It is a sign of something much bigger — the quiet, powerful shift from what am I supposed to want? to what do I actually want? The people who lean into that question tend to be happier, more settled in their relationships, and more at peace than the ones who keep stacking up obligations out of habit or guilt.

There is also something real about clutter and stress. Your nervous system registers the weight of the unused fondue pot. It is not imagined. Letting it go does not just clear a shelf. It clears a little bit of quiet pressure you probably did not even know you were carrying.

The same is true for the unfinished creative projects — the half-knitted scarf, the dusty guitar, the canvas you started twice. Research on what psychologists call “zeigarnik load” shows that unfinished tasks occupy mental bandwidth whether you are thinking about them or not. They sit in the background, quietly using up energy. Releasing them — with intention, not guilt — actually frees the mind.

The plants that live on hope and humidity? They know something. The ones that needed more than you had to give? They were never yours to keep.

Live Forward

Karen Says

The plant died because I tried too hard to keep something alive that was not really mine to begin with.

I think about that a lot.

How many things in our lives are we over-watering? How many obligations, habits, objects, and commitments are we tending out of guilt or inertia or the vague feeling that we are supposed to want them — when the truth is, we never really did?

You are allowed to stop watering those things.

You are allowed to let the fondue pot go. To quit the committee. To skip the dinner. To donate the sweater, the hobby kit, the treadmill that became an expensive clothes hanger. To unravel the knitting you started three times and never finished, and feel nothing but relief. To say — clearly, kindly, without excessive explanation — that was then, and this is now.

This is not about becoming hard. It is about becoming honest.

Stop being boring — to yourself most of all. Put down the stuff that weighs you down. Make room. The yes things, the real things, the things that make you more you — they are waiting for the space.

Friendly Advice

“I quit the committee, sold the boat, and cancelled the club membership all in the same week. My wife thought I was having a breakdown. I was having the opposite. Best week of my pre-retirement life.”

— **Carl**

Questions for Your Journal

1. What is your fondue pot — the thing that has been sitting in a closet for years, waiting for a next time you both know is never coming? What would it feel like to finally let it go?
2. Make two lists. The first: things you do out of obligation, habit, or guilt that no longer bring you joy. The second: things you keep saying “someday” to that you actually want. Look at both lists. What do you notice?
3. Where in your life are you over-watering — putting energy into something that was never really yours to tend? What would happen if you simply stopped?
4. If you gave yourself full permission to only say yes to things you genuinely wanted — starting tomorrow — what would change first?



CHAPTER FIFTEEN

Brain Wiggle

I just wrote the chapter on letting go.

On shedding the old so you can become the new. Lose the fondue pot, the planters, the four-inch heels you never liked wearing anyway. It was cathartic writing — fingers flying, typos everywhere — and somewhere in the middle of it I realized I was living the very thing I was writing.

Because here, in real time, I am living forward. Just the way I hope you will.

And living forward means a few things. It means taking a class. Eating a new food. Talking to strangers. And every once in a while, being uncomfortable — and gasp — failing.

Paul and I are at our absolute best when we are traveling. When there are new foods to taste, new hills to hike, streams to fish — and new ideas to ponder. We thrive in discovery mode.

Do you know what we learned in Venice? That we don't like Venice.

Bowbells, North Dakota taught us that life on the northern border means trains. Lots of trains. All night long. Apparently we are light sleepers who don't like night trains. In Portugal I learned to avoid fish stew. *Always.*

In Mexico I learned that car rental agreements are the most fun when they happen in alleys, with paperwork signed on the hood of the car.

And when I finally, at long last, bought really good pencils, I learned that I love to draw.

I am not particularly good at drawing. But it is peaceful. And the people I have given pencil drawings of their front yards have all framed them. Because I bought good pencils and tried one more time to do something that made my brain wiggle.

That is living forward as art. Not the finished drawing. The decision to pick up the pencil.

Recently, talking with a new friend, Dave Meza of Meza Team Realty, on a hot restaurant patio, the conversation turned to whiskey. He asked me my favorite.

I realized I don't actually have a favorite.

What I love about whiskey — is the people who have shared it with me. What the bottle meant to them. What the color meant. What the taste carried. That passion to share a passion. That right there is what I like about whiskey. The people. What they like about the special bottle they are sharing.

I know that now because I tried it, and took time to visit with someone who asked fun questions.

—

When we owned In Good Glazes, our paint-your-own pottery studio, I saw over and over again what I already suspected might be true. That as we age, our capacity to try something new quietly, gradually diminishes.

Grandmothers would bring in the grandchildren. They would pick out the mugs, choose the paint, settle into their seats — and then sit there unable to put brush to clay. Too afraid to make a mistake. Too afraid that it might not turn out perfect.

It made me want to scream.

It also made me think. And change. And become very intentional about how I live my own life.

I move the bathroom garbage cans from place to place. We don't sit in the same spot at the table for every meal. There is a new brand of mustard in the fridge — but not ketchup. Ketchup is like fishing. You do not mess with the ketchup.

I watched a movie last night in a genre I don't normally like. I didn't like the movie. But the actor became a new favorite. Paul gifted me a new sewing machine and sewing table, and even though I no longer am a seamstress I decided I could try fabric collage and I am having a blast.

Trying new things makes putting down the old things easier. Trying new things helps you know what you want to be, when you finally have the freedom to choose.

After Telling You to Stop, I Am Going to Tell You to Do

Do more things. Bigger things. Smaller things. New things. New people, new places, new ideas, new cultures.

Do it now — especially if you haven't retired yet — because doing all the things now will keep you young. It will keep you in discovery mode, which is handy post-retirement. It will keep you interesting enough to be invited to try the next thing with people who like to try the next thing.

The grandmother who won't put brush to clay is not protecting herself.

She is, very slowly, shrinking.

Don't shrink.

Move the garbage can. Buy the good pencils. Try the whiskey. Go to Venice — or don't go back. But go somewhere new. Try something that makes your brain wiggle.

And then come tell us about it. That is what the Nexters Community is for.

“Trying new things makes putting down the old things easier. Trying new things helps you know what you want to be, when you finally have the freedom to choose.”

Claude Says

Your brain is not finished. Not even close.

For a long time, people believed the adult brain was fixed — that after a certain age, you had what you had and that was that. Turns out that is not true at all. The brain keeps making new connections well into your seventies, eighties, and beyond. Every time you learn something genuinely new, your brain actually changes shape. The brain that tries new things is more resilient and more connected than the brain that doesn't.

Here is the part worth holding onto: it is not the achievement that matters most. It is the attempt. Your brain does not require you to be good at the

new thing. It requires you to try it. To be a beginner. To sit with the discomfort of not knowing, and do it anyway.

That slight brain-wiggle feeling? That is growth. Literally. That is your brain getting better.

A couple of quiet bonuses worth naming. Novelty lights up the same part of the brain that handles motivation and pleasure — which is a fancy way of saying curiosity feels good because it is good. And the small disruptions Karen is talking about — new seat, new route, new mustard — pull you out of autopilot. Autopilot is comfortable. Autopilot is also how years disappear without your noticing.

Move the garbage can. Buy the good pencils. Try the whiskey. It is not too late. It is, in fact, exactly the right time.

Live Forward

Karen Says

The grandmother at the pottery table was not a cautionary tale about aging.

She was a cautionary tale about stopping.

And I see it — I have seen it my whole career — the moment people decide that trying and possibly failing is more uncomfortable than the slow, quiet disappearing act of never trying at all. It breaks my heart every time.

You are not that grandmother. Or if you have been, you are allowed to pick up the brush right now.

Imperfect is fine. Beginner is fine. Bad at it is completely, totally fine. The people who have my pencil drawings of their front yards framed them not because the drawings were good. They framed them because someone

showed up, tried something, and gave it to them anyway. That is the art of living forward.

Buy the good pencils. Try the thing. Make the brain wiggle.

And then tell me about it — because that is exactly what the Nexters community is built for. The tries, the fails, the surprises, the new favorites. All of it.

Friendly Advice

“I signed up for a pottery class the week after I retired. I was terrible. I am still terrible. I have not missed a single Tuesday in two years. It is the best thing I have ever done for myself that had absolutely nothing to do with being good at something.”

— **Patricia**

Questions for Your Journal

1. What is the thing you have been meaning to try — the class, the instrument, the pencils, the recipe — that you keep putting off because the timing isn't right? What would happen if you just started today?
2. Where have you been on autopilot? What small disruption — a new route, a new seat, a new brand of mustard — could wake your brain up starting tomorrow?
3. What would you try if you gave yourself full permission to be bad at it? What is the brain wiggle you have been avoiding?
4. Think about a time you tried something new and it surprised you — either you loved it, hated it, or it taught you something you didn't expect. What did that experience tell you about yourself?



CHAPTER SIXTEEN

Stop

I have been telling people to stop for years.

Stop is not a new idea for me. I have been inviting people into this particular quiet for years — leaders, teams, people at every kind of crossroads. And every single time, the ones who actually stopped were glad they did. Here I am again.

Stop.

Just stop.

I know that is uncomfortable. I know that for most of the people reading this book, stopping feels like failure. Like laziness. Like something other people do while you are still out there making things happen. You have spent a career being the person who does not stop — who pushes through, figures it out, gets it done. Stopping, for people like us, can feel like the beginning of the end.

It is not.

It is the beginning of the beginning.

Here is what I know about the leaders and humans I have coached over the years — the ones who made the most powerful, most intentional, most joyful transitions into their next chapters were not the ones who kept running at full speed until the finish line. They were the ones who had the courage to get quiet first. To sit with themselves long enough to hear what was actually true.

Not what the calendar said. Not what their team needed. Not what their title required.

What they needed.

I am not asking you to stop forever. I am not asking you to sit in a room and stare at the wall — though honestly, a little of that never hurt anyone. I am asking you to take one deliberate, honest beat before we go any further.

Because what comes next — the dreaming, the Gawoosh, the goal setting, the hands-on-paper work of figuring out who you are becoming — all of it works better when you arrive at it still. When you are not dragging the noise of the last meeting, the last crisis, the last version of yourself into the room with you.

So before you turn this page.

Stop.

What Stopping Actually Looks Like

It does not require a meditation retreat or a weekend in the wilderness, though neither of those would hurt. It requires one thing: honesty. The particular kind of honesty that only arrives when you are quiet enough to hear it.

Ask yourself these questions. Not quickly. Not efficiently. Slowly, with the kind of attention you have been giving everyone else for decades.

What are you carrying that is not yours to carry anymore?

Not the responsibilities — those have a transition plan. The emotional weight. The identity. The version of yourself that was built entirely around what you produced, what you led, what you were needed for. That weight has a name and a shape and it is heavier than you have admitted. Name it. Set it down for just a moment. You can pick it back up if you decide you still need it. But try setting it down first.

What have you been too busy to want?

This one is sneaky. High-achieving people are extraordinarily good at not wanting things they cannot have. Over years and decades, the wanting gets quiet — buried under dishes and dog poop and annual reports. But it is still there. Stopping means giving it permission to speak.

What did you used to want before you got too busy to want it? What do you want now that you have never said out loud? What would you want if nobody was watching and nobody was keeping score?

Who are you when the title is gone?

This is the one that keeps people up at night. And it should — not because the answer is frightening, but because the answer is important. The title was never the whole of you. You knew that. But knowing it and feeling it are two different things, and the only way to feel it is to stop long enough to ask.

Who are you underneath the role? What remains when the calendar clears and the email slows and the room stops needing you to run it?

That person — the one who remains — is who this book is written for. That person is who gets to live forward.

*“Stopping is not the beginning of the end.
It is the beginning of the beginning.”*

Claude Says

Here is what happens when you actually stop.

Your brain does some of its best work in the quiet. The breakthrough that arrives in the shower, the answer that comes on the walk, the sudden clarity that finds you in the middle of the night — those are not accidents. They are what happens when your brain finally has enough room to finish its thinking. Consolidating. Connecting. Making sense of everything you have been too busy to process.

The people who move through big transitions with the most clarity — and the least regret — are almost never the ones who ran fastest at the end. They are the ones who gave themselves a beat. Who built a little space between the ending and the beginning. Who used that space to ask the honest questions.

The questions Karen just handed you are not soft questions. They are the hardest questions a high-achieving person can sit with. *What are you carrying that is not yours? What have you been too busy to want? Who are you when the title is gone?*

These questions do not have quick answers. That is the point.

Give them the time they deserve. The dreaming, the goal setting, the beautiful work of what comes next — all of it lands better on ground that has been prepared.

Stop. Prepare the ground.

Live Forward.

Karen Says

I have been saying stop for a long time. In almost every book, every keynote, every coaching conversation — the invitation is the same: get quiet enough to hear yourself.

What I know now, having built a community around exactly this transition, is that stopping is harder in retirement than it was anywhere else. Because at work, stopping was temporary. You stopped, you listened, you got back to work. Here, the stop *is* the work. The quiet is the point. And that terrifies people who have spent their whole lives measuring their worth by their output.

I get it. I am one of those people.

But I am also the person who practices this and is telling you with everything I have: the quiet is not empty. It is full of you — the you that has been waiting patiently under the noise of a very full, very productive, very worthy life.

That person deserves to be heard.

So I am saying it one more time, as clearly as I know how.

Stop.

You have earned the quiet. Now use it.

Friendly Advice

*“I took a week completely alone before I retired. No phone calls, no plans, no obligations. Just me and a notepad and a lot of quiet. I **filled** that notepad. It was the most important week of my entire transition — and I almost didn’t do it because it felt selfish. Do **the selfish thing**.*

You will not regret it.”

— Richard

Questions for Your Journal

1. What are you carrying right now that is not yours to carry into the next chapter? What would it feel like to set it down — even just for an hour?
2. What have you been too busy to want? Sit with that question longer than feels comfortable. What comes up when you do?
3. Who are you when the title is gone? Not who you will become — who you already are, underneath all of it?
4. When was the last time you were truly still — no task, no screen, no one needing something from you? What did you notice in that quiet? What are you afraid you might notice if you went back there?



CHAPTER SEVENTEEN

100 Things

Have you ever really considered all of the things you could do in retirement? I mean, *all of the things*. Not just phone a friend or see Paris. The list, really, is endless — and some will be bright and shiny, fun distractions from who you want to be, and others will take you deeper into the you that you are moving toward.

I built this list with some help — and then I added the ones that made me laugh. It is silly, deep, fun, and mundane. It is here for you to think about, because even though I said it is okay to stop doing some things, I also think it is absolutely wonderful to do new things.

In a little bit, I am going to ask you to go through a goal setting exercise — and to make it more fun, I want you to play for a minute first. Look at this list without too much thought, without too much judgment. Time, money, and a trick knee have no say here. This is just play time.

Circle the ones that tickle your funny bone, ignite your let's-pack-a-bag brain, or just feel interesting.

Then sit back and see what you have.

100 Things to Do in Retirement

Big. Small. Silly. Bold. Aspirational. All of the above.

Silly

- Eat breakfast for dinner. Rules are over.
- Learn a magic trick good enough to impress a 10-year-old. *If it also impresses adults, you have a gift. -K*
- Do karaoke in public. Solo. Own it. *If you need liquid courage, that is between you and the bartender. -K*
- Have a pajama day with zero guilt. Nowhere to be. Nothing to do.
- Wear something wildly colorful just because it makes you happy.
- Try a food you've always thought you hated. One more time. *You might still hate it. That is also useful information. -K*
- Enter a local cooking contest, chili cook-off, or pie bake-off.
- Order something off the menu you've never tried. Every time.
- Attend a professional wrestling event. It's theater and you know it.
- Crash a public street festival in a city you've never visited.
- Get a temporary tattoo. See how you feel about a real one. *Sleep on it. Then sleep on it again. -K*
- Name a star after someone you love. It's cheesy and wonderful.
- Play a video game from start to finish just to say you did.
- Go to a midnight movie premiere dressed for the occasion.
- Start a really passionate argument about something completely unimportant. Pie vs. cake. You know where you stand.

Connection

- Plan a trip with your adult kids — no agenda, just time together. *Let them plan it. You might be surprised. -K*
- Take a grandchild on a trip they'll talk about forever.
- Host a dinner party once a month with no phones at the table.
- Reconnect with a childhood friend you've lost touch with. *Yes, they are on Facebook. -K*
- Start a book club — not just books, but big conversations.
- Become a regular somewhere — a coffee shop, a diner, a park bench.
- Interview your oldest living relative on video and save it forever. *Do this now. I mean it. -K*
- Make one new friend a year outside your usual circle.
- Say the thing you've been meaning to say to someone who needs to hear it.
- Create a family reunion tradition that people actually look forward to. *This is harder than it sounds. -K*
- Write letters — real ones — to people who changed your life.
- Find your people — the ones who are also asking “What's Next?” — and show up for them.
- Go on a double date once a month. Doesn't require a spouse — two good friends and a good restaurant counts.
- Mentor someone 20 years younger. *You know more than you think, and they know things you don't. Fair trade. -K*

Creative

The art of living forward means being brave enough to create — even badly, even slowly, even just for yourself.

- Write a book. A real one. You have stories no one else has.
- Learn to paint — watercolor, oil, or finger paint with grandkids.

- Take up pottery. Throw a bowl. Break it. Throw another one. *The breaking is part of it. -K*
- Buy the good pencils and draw something. Anything.
- Learn a musical instrument you've always wanted to play. *It will be terrible at first. Keep going. -K*
- Start a podcast about something you care about.
- Take a photography class and document one full year of your life.
- Design and build something with your hands — furniture, a garden, a birdhouse.
- Take an improv comedy class. Laugh at yourself on purpose.
- Make your own wine or brew your own beer. *Results may vary. -K*
- Create a family cookbook with recipes and stories.
- Try mosaic art, stained glass, or textile weaving.
- Start a YouTube channel or blog about literally anything you love.
- Learn glassblowing. *Probably as cool as it sounds. I will report back when I finally get there. -K*
- Refinish something ugly into something beautiful. Furniture, a car, a room.

Learning

- Learn a new language with Duolingo, then use it on an actual trip.
- Take an online course in something completely unrelated to your career.
- Audit a college class just because the topic is fascinating.
- Learn to cook an entirely new cuisine from scratch.
- Study astronomy and go stargazing in a dark sky preserve.
- Take a master class from someone at the top of their craft.
- Learn to read music, even if you never perform for anyone.
- Study the history of your hometown — you'll be shocked at what you find. *Every town has a scandal. -K*

- Learn to identify birds, wildflowers, or constellations by name.
- Study a religion or philosophy you know nothing about.
- Learn to meditate — even five minutes a day changes something. *I have been told. I am working on it. -K*
- Build your family tree. *You will find someone scandalous. -K*
- Learn to work with AI. Go in deep. Your brain will thank you.
- Take a wilderness survival or bushcraft course. *Then tell everyone about it at dinner. -K*
- Read one book a month outside your usual genre. Trashy counts.

Purpose

- Volunteer for a cause that genuinely breaks your heart open.
- Plant a garden and give the harvest away.
- Write your personal manifesto — how you want to live from here.
- Teach a skill you have to someone who has none.
- Foster a dog or cat between placements. *Warning: you will keep it. -K*
- Run for a local board, committee, or elected position.
- Record your life story on video for people who come after you.
- Take care of your health like it's your most important job. It is.
- Forgive someone — including yourself. For real this time. *This one is not funny. Do it anyway. -K*
- Create something that outlasts you.
- Start a community — a gathering, a group, a movement around something you love.
- Learn what rest actually feels like. Practice it without apology.
- Donate something significant — time, money, or expertise.
- Define what “thriving” means to you — then go build that exact life.
- Start a scholarship fund, even a tiny one. *Even a tiny one matters. -K*

Travel

- Take a spontaneous road trip with no plan. Just go.
- Drive Route 66 from Chicago to Santa Monica.
- Visit all 63 U.S. National Parks. Get the annual pass. It's worth it.
- Do a train ride with a view — Rocky Mountaineer, Amtrak Empire Builder, or the Orient Express.
- Spend a month in a foreign country — not as a tourist, as a local.
- Go glamping somewhere ridiculously beautiful.
- Fly first class just once. Sip the champagne slowly. *You have earned this.*
-K
- See the Northern Lights in Iceland or Norway.
- Take a river cruise through Europe.
- Eat your way through Italy: pasta, truffle festivals, gelato, repeat. *This is not optional.* -K
- Take a culinary tour of Japan: ramen, sushi, sake, wow.
- Visit every state capital in the U.S. Road trip math is very satisfying.
- Go looking for the Loch Ness Monster in Scotland. *You won't find it.*
Go anyway. -K
- Go on an African safari.
- Visit Dracula's Castle in Transylvania. Halloween optional.

Adventure

- Hike to a summit and eat lunch at the top.
- Try whitewater rafting on a class III or IV river.
- Ride in a hot air balloon at sunrise.
- Go zip-lining through a forest canopy.
- Rent a motorcycle and take a weekend ride.
- Take a polar plunge — jump into cold water just because you can. *It will be terrible and you will feel incredible.* -K
- Try axe throwing. It's weirdly satisfying.

- Go dog sledding in the snow.
- Go parasailing over the ocean.
- Learn to surf. Wipeouts included.
- Go skydiving. Yes, really. There's no age limit. *There is, however, a common sense limit. You decide where that is. -K*
- Ride every roller coaster at a theme park in one day.
- Try skateboarding. Knee pads are fashion forward.
- Cruise to Antarctica. Because why not the bottom of the world?
- Try a bungee jump — or just watch someone else and feel brave by proximity. *Both are valid. -K*

“Circling things on a list is not frivolous. It is preparation.”

Claude Says

When you let yourself imagine — really imagine, without the budget police and the bad knee and the voice that says be realistic showing up uninvited — something quietly important happens.

Your brain treats imagining a thing a lot like doing it. Pathways fire. Circuits rehearse. The brain that has practiced wanting something is better equipped to recognize the opening when it arrives. That is not wishful thinking. That is preparation.

Here is the other thing worth knowing: the particular pull you feel when a good idea takes shape — the lightness, the little jolt of oh, that — tends to show up stronger when you are imagining forward than when you are reviewing what you have already done. That feeling is fuel. Pay attention to it.

So look at what you circled. Not to judge it. Not to sort the practical from the ridiculous. Just notice the pattern. What lit up? What made your hand

move without thinking? What did you circle, almost uncircle, and then leave — because some part of you was not ready to let it go?

That pattern is data. And in the next chapter, we are going to do something with it.

Live Forward.

Karen Says

Look at what you circled.

Clearly, each circle means something to you. Look, not with the budget voice or the logistics voice or the voice that sounds suspiciously like every practical person who ever talked you out of something good. Just look at it the way you looked at it when your hand was moving without permission.

That is you. The real, unedited, still-has-things-to-do you. That's the person I want to Live Forward.

Hold onto that. We are about to go somewhere with it.

Friendly Advice

*"I made a list like this once, just messing around, not taking it seriously. Then I looked at what I'd circled and I cried — because I realized I had been **waiting** my whole career to finally want what I **actually wanted**. Don't wait. Circle the thing. Then go do it."*

— Diane

Questions for Your Journal

1. Look at your circled items. What surprised you — what did you circle that you didn't expect to? What does that tell you?
2. Which category had the most circles — Adventure, Travel, Creative, Connection, Learning, Silly, or Purpose? What does that pattern say about who you are becoming?
3. What did you almost circle and then didn't? What stopped your hand? Is that reason still worth listening to?
4. If you could do just three things from this list in the next twelve months — three that would make you feel most alive — which three would they be?



CHAPTER EIGHTEEN

Gawoosh

I am a big thinker. Always have been. I walk around with approximately 92 great ideas at any given moment, all of them convinced they are the most important one, all of them talking at once. For a long time I thought this was either a superpower or a disorder, and I was not always sure which.

What I eventually learned is that it is neither. It is just what happens when a person has been paying close attention to the world for a few decades and hasn't had a good system for getting it all out of their head.

Gawoosh is that system.

I want to say that plainly, because people sometimes look at me sideways when I introduce it, and I want to spare you the sideways look. Gawoosh is a word I invented to help my clients get out of overwhelm and into action. It settled many a pounding heart. It gave clarity to several Nexts that had been circling without landing.

It also — and this is where it gets a little extra credit — saved me from myself more than once.

You are going to get it all out. Every thought, every idea, every worry, every wild and beautiful and impractical thing that has been living rent-free in your mind about one particular topic. You are going to write it down — on a journal page, a napkin, the back of a receipt, I do not care — and then you are going to work it through. Step by step.

This is where the power lives. Not in the generating. In the working through.

Because here is the truth: most of us are not overwhelmed by too many options. We are overwhelmed by too many unprocessed options. They stack up. They tangle. They start arguing with each other at two in the morning when you are trying to sleep.

Gawoosh gives them somewhere to go.

And once they have somewhere to go, you can finally figure out which ones actually belong on your list — and which ones have just been squatting there, taking up space, masquerading as goals when they are really just noise.

Let's get them on the page.

How It Works

Choose one topic — from the list in the last chapter, or from your own list of goals. It could be Identity. Purpose. Relationships. Geography. Legacy. Time. Learning. Contribution. Permission. Or something else entirely that has been keeping you up at night. Selling the house, starting a business, mentoring kids. Think of something that has a few steps, possibilities, ideas for you to play with.

Got it? Good.

Open your journal to a fresh page — or grab that napkin — and write GAWOOSH at the top.

And then: write down everything.

Every idea. Every goal. Every what if and I've always wanted to and I should probably and wouldn't it be something if. One or two words per item is plenty. This is not an essay. This is an evacuation. Get it all out of your head and onto the page.

If your topic is Geography: write down every place you have ever thought about living. The lake house. The condo downtown. The town where your daughter lives. The place in Portugal you saw on Instagram. All of it. The realistic and the ridiculous.

If your topic is Learning: every language you have meant to learn, every class you have considered, every skill you have watched someone else use and thought I could do that. Painting. Bookkeeping. Beekeeping. The grief counseling you have been meaning to get for twenty years. Write it down.

Do this for one category or ten. But be thorough. This is your one chance to get it all out of your head — so you can make the big decisions that come next.

Now, this is where the work gets empowering. We are going to take that list and whittle it down from a log to a toothpick by going through this exercise. For each thing you listed you are going to run it through this clearinghouse of commitment. Don't think too hard, don't run too long, just read the word and decide. Have fun.

GACK

Cross out everything you are genuinely not going to do. Not the things you think you *should* do. The things you know, in your honest bones, are not

actually yours. Gack them. No guilt. No ceremony. Just a line through the thing and the particular relief of knowing you have finally let it go.

GLISH

Some things you cannot cross off — but you are also not truly committed to them. They are just Glish. (Made up word. Rhymes with delish.) You have a picture of Kilimanjaro on your dream board. You rave about the idea of it to anyone who will listen. And you are not going to do it. That is okay. Put a small dot beside those. Honor them for what they are: the poetry of possibility. Then leave them alone.

GIVE

Look at what is left. What could someone else handle? Mark them. Give them away. Feel the weight drop.

GOAL

For each item still on your list: if you can put a real date beside it, do. If you cannot, put a circle — a placeholder for the commitment you are moving toward.

GNOTE

Who to call. What you are thinking. What you need to research before you decide. Write it down. Keep moving.

Now look at your Gawoosh sheet.

There should be a handful of things with goals and gnotes and the particular energy of *I actually want to do this*. A few things that got gacked and you feel lighter for it. A few beautiful Glish items you have given yourself permission to love without chasing. A few things you have given away.

Before you turn the page — sit for a moment.

Feel the liberation of what you took off the list.

Feel the clarity of what you kept.

Choose one of the items that survived. The one with the goal and the note and the yes, yes, YES.

That is the one we are taking into the next chapter.

Don't turn the page yet.

Just breathe.

You know what you want.

You always did.

You just needed somewhere to put everything else first.

“Most of us are not overwhelmed by too many options. We are overwhelmed by too many unprocessed options.”

Claude Says

Every time Karen walks someone through this exercise, the same thing happens at the Gack step.

They hesitate.

Because crossing something off feels like failure. Like admitting defeat. Like closing a door that was supposed to stay open.

But that door you are never going to walk through is not keeping you free. It is keeping you stuck. Deliberately narrowing your options — choosing on purpose instead of keeping every maybe alive — does not shrink your life. It sharpens it. People who make the cuts, quietly and without ceremony, tend

to feel more settled in what they kept than people who hold everything open forever.

There is also this: every unprocessed option on your mental list is quietly drawing from a pool of attention you need for other things. Getting it out of your head and onto the page does more than feel like relief. It actually frees you up.

The Glish step deserves its own moment. Giving yourself permission to love something without chasing it is not resignation. It is a quiet kind of maturity — the ability to hold a dream with open hands and say I love this, and it is not mine to pursue. That move, more than any other in this exercise, is what keeps goals from rotting in the someday drawer.

The list that remains after a thorough Gawoosh is not a smaller list. It is an honest one.

And an honest list, even a short one, is more powerful than a long list of things you were never really going to do.

Live Forward.

Karen Says

I have done this exercise more times than I can count — with clients, in workshops, at kitchen tables, on the back of actual napkins.

And the moment that gets me every time is not the Goal step. It is not the Gnote step.

It is the moment right after the Gack — when someone looks up from their page with the expression of a person who just set down something heavy they had been carrying for a very long time.

That is the moment I built this for.

You do not have to carry every idea you have ever had. You do not have to pursue every dream that once seemed like a good one. You do not have to keep the language you were never going to learn, the hobby kit still in the box, the version of yourself that belonged to a different chapter.

Gack it. Give it a line and let it go.

What is left is yours. Really, truly yours.

And that — finally — is enough to work with.

Friendly Advice

“I haven’t retired yet, Karen, but my husband has — and we are making so many decisions that I was not ready for. He was. When we Gawooshed together we laughed so hard, and afterwards we were on the same page.”

— **Kathy**

Questions for Your Journal

1. What surprised you most when you got it all out of your head and onto the page? Was there something on the list you had never admitted to yourself before?
2. *The Gack step: what was hardest to cross off — not because you want to do it, but because you feel like you should?* What is the story you have been telling yourself about that item, and is the story actually true?
3. *What is the thing that survived everything — the Gack, the Glish, the Give — and is still sitting there calling your name? What does it feel like to look at it directly and say: this one is mine?*
4. What did the Glish list teach you about yourself? What does it say about who you are that those particular dreams showed up — even the ones you are letting go?



CHAPTER NINETEEN

Yes or No

I was not always a goal setter. For a long time, I thought that was for someone else.

Someone with big dreams. Impressive skills. The confidence to develop either of those things.

When a teacher told me I was too stupid for college, I believed her — and then proved I was not stupid by running away, getting married, and getting pregnant, all before graduating high school. Fortunately for me, I married the right guy. Well, the first version of him anyway. And the story had a happy ending.

It truly had a happy ending for all of the people I did not let die.

If I had gone to nursing school, I now know that my inattention to details would have been deadly. That teacher may have crashed my first big goal — go to college — but she saved a lot of heartache. For everyone involved.

As I lived one Next and then another, goals became a natural part of who I am, how I operate. Big and small. I set a goal to learn something every day, to always try the next hardest thing — that is how I ended up in car sales — and to always, always have something to do on my calendar. My goals, my confidence, and my personality grew in tandem.

I tell you this because from where I sit, after coaching hundreds of people and speaking to thousands of them, I know that we do not often take time to really think about who we are and where we are going. We are good at creating and achieving work goals. But when it comes to becoming more us — more confident, more excited about life because we are always in discovery mode of the next most interesting thing — well, that gets buried under dishes, dog poop, and annual reports.

So in preparing for retirement, living forward toward who you will be when you apply the finish to your career and begin to apply the finish to your story, you have to take a beat and think about it. Set one goal, and then another. Dream, Gawoosh, do, evaluate, shampoo, rinse, and repeat.

There are a myriad of ways to set goals. But I like the I Can Do That frame — basic, effective, and it sets us up beautifully for the deeper exercise that follows. My signature: It's In Your Hands.

Setting a goal is an act of creation. You are making something that does not exist yet — out of nothing but intention and honesty. That is exactly what art is.

So grab a piece of paper or open your journal. Let's work through this.

The Five Steps

Step One — What.

Go back to your Gawoosh. What stuck out? What needs to be done now so you can do the real Next? What do you want as a defining goal for this season of your life?

Pick one thing to work with. Something that made your hand move without thinking when you circled the list. Something with your name on it.

Write it down. Then go to Step Two.

Step Two — When.

What date, what time milestone feels right?

When I do this with teams and individuals still in full go-mode, I demand that the date not be “the first of the year” or “my birthday.” Those dates are too easy to use as throwaway placeholders — forever in the future, never quite now.

But here? When retirement looms and you are doing the real work of living forward? You have my blessing to use any date you want. A season. A birthday. The day the calendar flips. Pick a date that means something to you. Write it beside your what.

Step Three — Why.

Not because. The real one. Down in your gut. Honest with yourself. The it-must-be-done why.

The bigger your why, the easier it is to chip away at excuses. The more detailed your why, the more impactful it is to check off the small tasks that drive the big results.

List ten reasons. Or a hundred. Make your why — for this goal, about this version of you — matter. Because it does.

Step Four — How.

The why is great. The how gets the results.

The how is all of the phone calls, the study, the miles, the new shoes, the new habits, the things you toss and the things you gather to achieve this Next. It should be an exhaustive list — because it is far better to understand right here, sitting in a comfortable chair, how many miles you need to train before you run that marathon.

Ask me how I know that particular fact is a goal-breaker.

Write it all down. Every step, every task, every thing you will need to become and do to make this happen. The list will be longer than you expect. That is the point.

Step Five — Yes or No.

This is the moment. The yes or the no.

Review the what, the date, the why, and all of the hows. Get real with who you are and who you are becoming. And then say it out loud:

YES!!!!

Or: Nope — that's not it.

YES!!!! means you go to the next chapter. You are ready. Let's go get that Next.

Nope means you start again — and that is not failure. That is wisdom. Was the date too limiting? The why too small? Is this Next simply the wrong Next — a Gack in disguise? It is far better to figure that out now, sitting here

with your journal, than after you have told a room full of people you are running a marathon.

And then finding out you are not, in fact, a dedicated enough runner.

Start again. You will land on the right Next. And when you do, you will know — because the yes will not be a polite little check mark.

It will be a YES!!!!

And then we move forward. Together.

“The bigger your why, the easier it is to chip away at excuses.”

Claude Says

Here is why this works.

A goal without a date is a wish. A wish without a why is a daydream. And a daydream without a how is just noise — pleasant noise, but noise.

The quiet trick Karen just walked you through is specificity. When you name what you want, when you want it, and why it matters — on paper, in your own handwriting — something shifts from maybe someday to here, now, with me. It is not magic. It is just the way attention works. Vague intentions stay vague. Named intentions become navigable.

The why step is where most goal-setting goes soft. Surface answers like *I want to be healthier* or *I want to travel more* do not survive February. Karen’s instruction to list ten reasons, or a hundred, is not hyperbole. The more honest and specific the reason, the more it keeps you moving when the going gets hard. Goals rooted in what actually matters to you are the ones that last.

And the Yes or No step — the one that looks like the simplest — is actually the most powerful thing in this chapter. It is the moment where you stop performing goal-setting and start doing it honestly. The Nope is not failure. It is data. It is your own wisdom saying *not this one, not yet, not the right shape*.

Listen to it.

The YES you are looking for is unmistakable. You will know it when it arrives.

And for what it's worth — the teacher who said Karen was too stupid for college was wrong about the conclusion and accidentally right about the path. The goals that don't survive the five steps aren't failures. They're information. The right Next is still out there, waiting for you to say yes to it.

Live Forward.

Karen Says

Sometimes, as a coach, I hear myself say the same things over and over. Do a Gawoosh. Find your Next. Five Step it.

And just like kids stop hearing their own parents, I stopped practicing what I was teaching.

Until about a month ago. I sat quietly and thought about my next defining goal — the one that matters more to me than anyone else. I five-stepped it. And you know what happened.

It worked.

This is the canvas I keep coming back to. And every morning when I circle yes, I am adding a brushstroke.

I go through the five steps every morning now. What, why, how. And when I circle yes, I am good to go. Clear, confident, in control.

I tell you this because it is easy to read the words and think the steps. But it is in putting pen to paper that goals become Nexts and Nexts become realities.

I am discovering both joy and contentment in this new journey — exactly what I want for you.

Go ahead. Write it down. Report back how it goes.

Friendly Advice

*“I spent thirty years setting goals for my company and almost none for myself. When I finally sat down and did this exercise for me — just me — I cried through the **whole why** step. Turns out I had a lot of reasons I had never said out loud. That list changed everything.”*

— Margaret

Questions for Your Journal

1. When you wrote down your what — did it feel like the real goal, or the responsible-sounding one? What is the difference between those two things for you right now?
2. Your why list: did you stop at three or four because it felt like enough? What is still on the list that you have not yet admitted out loud?
3. When you got to Step Five — was it a YES or a Nope? And if it was a Nope, what did that tell you about what the right Next actually is?
4. Think about a goal you set in the past that you actually kept — one you are proud of. What made that one stick when others didn't? What does that tell you about how to set the next one?



CHAPTER TWENTY

It's In Your Hands

The reason I married Paul — and he knows this — is that when we met, he was caught between a rock and a hard place. Literally. He had been there for eight hours and was still laughing.

I knew, in that moment, that I wanted to spend my life with a man like that.

He was and is someone who made the mundane hilarious and the miserable fun.

I didn't want to marry someone who would throw a tantrum and unwittingly damage his family in the process — as my dad sometimes did. Dad was a good man with a complicated spirit, and I was clear-eyed about the difference. I chose my life partner intentionally, and have never looked back. (Well, maybe once, when he said I am impatient.)

I chose Paul for his attitude. His cheer. His bravado. And his unwavering opinion that he was always right — which, in his defense, was hard-won. He read entire sets of encyclopedias just to prove his dad wrong, and as a result

has a pretty remarkable, occasionally maddening capacity to *actually* be right. This is why my mom was certain Mac Davis wrote “Oh Lord It’s Hard to Be Humble” just so Paul could sing it.

Paul will not wax poetically about why he chose me, why he still has not technically asked me to marry him, or what keeps us going. He has input on every story about us that I tell, but his stories — his deepest thoughts — belong to him. “Never kiss and tell” should absolutely be part of the Paul’s Pickup Lines tee shirt collection.

I tell you this because I want you to know something about confidence.

I have done some pretty cool things in my life. And I am never the smartest person in the room, which helps me to be a better, open-minded facilitator. I am wrong as often as I am right, and very seldom does the scenario in my head work out the way I imagined it would.

But when I finally said to myself — *self, you might as well show up confident* — it was as if I had been given a new backbone. I stood straighter. I made decisions faster. I owned the cool things I had done with my life, without the reflexive qualifier, without the *well, it wasn’t really that big of a deal*.

Including this exercise.

I first used it to help women tell their family stories in a scrapbook format I called The Naked Album. The company I was working with was not ready for anything they were aligned with to have the word *naked* in it. But cutting what had become an onerous task down to an I Can Do That response was, frankly, brilliant.

It worked for albums. It has helped thousands of people — individually and as part of business teams — to set and achieve goals with a deeper meaning than just “this quarter’s number.”

I call it It’s In Your Hands because that is exactly what it is.

Everything you need to live forward is already there. In your hands. In your history. In the particular combination of experiences and scars and hard-won wisdom and surprising moments of grace that make you exactly who you are.

This exercise just helps you hold them.

Because we are writing this in real time, I have to tell you: Paul just returned from running errands. When I told him I was deep into it and writing a chapter featuring him, he did an “of course, look at me” hand gesture. I turned back to the computer and read, “that is why my mom was sure Mac Davis...” At that point he roared with laughter and I asked him to make me lunch.

He might be the greatest. But I am still the wife.

The Exercise

I believe in the creative dissonance of using color and tactile experiences whenever possible.

If you have colored paper and fun markers nearby, please go get them. Find a nice flat surface. We are going to work with our hands — literally — because your hands are where this whole exercise begins.

Trace both of your hands on the paper. They can overlap if necessary, but give them room. And do not worry if your tracing is inexact. This is an exercise, not an art exhibit.

The Left Hand — Where You Are Going

On the back of the left hand, write the goal you are living toward. The one that survived the Gawoosh. The one calling your name.

Now, when you read a prompt, write down one to two words it makes you think of on your traced hand.

Pinkie — Who is the youngest person who will be inspired or impacted by you achieving this Next? A grandchild. A niece or nephew. A young person in your community who would be a benefactor.

Ring — What do you love about this Next? Not what is practical about it. What fills your heart? What makes the passion rev?

Middle Finger — Who do you admire who has done something similar — or who will champion you in pursuing this? Who has walked this path and left a trail you can follow?

Index Finger — There is a reason this is your goal. Something you would want to point out to anyone who questions it. What is it?

Thumb — What skill do you already have — right now, in your hands today — that will help you achieve this Next? What's your green thumb?

The Right Hand — How You Will Get There

On the back of the right hand, write the timeframe. When does this happen?

Thumb — How will you celebrate when you achieve this Next? Where will you go? Who will you tell first? Make it specific. Make it something worth working toward. Thumbs up!

Index Finger — Who will support you when the going gets tough? The person who thinks you are a ten out of ten and will tell you so, loudly, anytime you ask. Think, "You're #1!"

Middle Finger — What scares you? What is going to be the hardest part of getting there?

Ring — How do you know you will overcome that fear? What is your faith — in yourself, in others, in something larger — that gives you strength when the hard part arrives?

Pinkie — What is one small thing you can do right now — today, before you close this book — to start living forward into this goal?

Now look at what you have made.

Not just the goal on the back of your hand. All of it. The people. The skills. The fears named and the faith named alongside them. The celebration waiting on the other side.

Amazing, right?

That is not a worksheet. That is a Next.

Your Next, already in motion, already full of more than you usually let yourself acknowledge.

Go Deeper — Ten Questions

At this point in the book, I trusted that Claude knew my voice and intent pretty well. Not only had we written all of this together, Claude had read all of my previous books. So — because sometimes you have to be brave when you are in the middle of a Next — I sent the chapter and said, *I want to see what you can do. Go deeper with 10 questions.*

Here they are, no ten finger format because AI does not have these handy tools, still, think about these questions as you work through your Next.

- If the goal you wrote on your left hand already existed in the world — fully realized, completely done — what would be different about how you wake up in the morning? Describe that morning in as much detail as you can.

- What version of yourself do you have to become in order to achieve this Next? What do they know that you are still learning? What have they let go of that you are still carrying?
- Who in your life would be quietly, privately unsurprised if you achieved this goal — because they have always seen something in you that you have been slower to see in yourself? What do they know?
- If fear did not exist — not managed, not overcome, but simply absent — what would you do differently starting tomorrow? What is the first thing?
- What does the resistance feel like, specifically? Is it in your chest, your schedule, your bank account, your family's expectations? Name it as precisely as you can. Named things are smaller than unnamed ones.
- You have been given — by virtue of having made it this far in life — a kind of permission that younger people do not yet have. The permission of someone who has already done hard things and survived them. How are you using that permission? How could you use it more?
- What would you tell someone twenty years younger than you about the goal you just wrote on your hand — the thing you know now that you wish someone had told you then?
- When this Next is finished — when you are on the other side of it, looking back — what do you want to have been true about how you pursued it? Not whether you succeeded. How you showed up.
- Is there anyone whose permission you are still waiting for? Whose voice in your head is still saying “not yet, not you, not this”? What would it take to stop waiting?
- The pinkie on your right hand asks for one small thing you can do right now. You wrote something down. Did you write the real answer — or the safe one? What is the real one?

Karen Says, I am going to add one more. What if you didn't achieve this Next? Would it matter? To whom? Would regret be at play? It's worth thinking about.

You have Gawooshed your ideas. Set a goal. Placed it in your hands.

And now you are ready.

That is the whole point of this exercise — to remind you that everything you need to live forward is already here. Already in your hands. This Next is as close as rubbing your palms together and getting to work.

You can use this system for everything you Gawoosh. Every goal, big or small, can be broken into smaller Nexts — this year, this month, this week, today. Make it as granular as you need to keep achieving, keep moving, keep living forward.

Just you, your hands, and everything you have already become.

I could not be more excited for what comes next. For you.

“Everything you need to live forward is already there, in your hands. In your history. In the particular combination of experiences and scars and hard-won wisdom, surprising moments of grace that make you exactly who you are.”

Claude Says

There is a version of you that already knows what to do.

They wrote it down just now on the ring finger of their right hand — the faith that will carry them past the fear named on the middle finger.

Not waiting for the world to be ready. Not waiting for the timing to be perfect. Standing at the door, hands open, everything needed already in them.

The only thing left is the first step.

It is already in your hands.

Live Forward.

Karen Says

I have done this exercise with rooms full of people — executives, entrepreneurs, people who drove two hours to sit at a table and figure out what they wanted next — and the moment that gets me every time is not the goal written on the left hand.

It is the celebration written on the thumb of the right.

Because that is the moment people realize they believe it. That they are actually planning for success, not just hoping for it. That they have already, in some quiet part of themselves, decided.

You just made a power decision. Everything falls into place because of it.

Maybe you did not feel it land that way. Maybe it felt like just another exercise in a book full of them. But look at what you wrote. Look at the people on your fingers, the fear you named, the faith you put right next to it.

That is not a worksheet. That is a promise. A prescription for discovery.

Hold it. Keep it. Come back to it when the going gets hard and the goal feels far away.

Everything you need is already in your hands. It always was.

Friendly Advice

“I did this exercise at a conference with Karen and went home and traced my hands again, this time on the back of a paper bag because I didn’t have anything else. I still have that bag. It is taped to the inside of my closet door. I look at it every single morning.”

— **Renee**

Questions for Your Journal

1. What did the hand exercise reveal that you did not expect? What surprised you when you saw it all laid out in front of you — in your own handwriting, on your own hands?
2. The ten Go Deeper questions: which one stopped you cold? Which one did you want to skip — and what does that tell you?
3. If you could only take one thing from these chapters into the rest of your life — one idea, one practice, one permission — what would it be? And what are you going to do with it?
4. Look at the celebration you wrote on the thumb of your right hand. Is it big enough? Does it match the size of what you are attempting? If not — what would the real celebration look like?



CHAPTER TWENTY-ONE

I Can Help You with That

I have had many defining roles and jobs in my life, but serving as a Field Development Manager was one of the most impactful. I had already been coaching and training my teams, had come a long way in my own development, and had this little inkling that I wanted something more. Something bigger. I couldn't voice it yet — but I had a moment at a conference where the speaker had completely mesmerized me, and then, in the back of the room, with stanchions and banners and boxes and boxes and boxes, his team sold his pre-signed books.

Imagine. A new dream.

While I have not chased or attained that level of book sales, I do love to walk into a ballroom and see one of my books at every seat. And I would not have had that moment — would not have developed a vision of who I could become — if one of my team members had not been able to see beyond who I was to who I could be.

I was in the thick of deciding whether to take that job. It meant uprooting our life in Alaska, where we had been for twenty years, doing everything differently, including a considerable amount of travel and living separately from Paul while he completed several contracts. But it was leaving my team that gave me the most heartache.

That is when Melissa — a firecracker of a woman who had been on my team for several years — said: *“I think you are supposed to have a bigger impact than you would if you just stayed with us.”*

Her words gave me the courage to take the job. To learn from absolutely amazing people, form friendships, and understand on a different level what team building and goal setting could do for an organization — and for an individual.

The Balloon

One night in Seattle — a city where event attendees were always eager to grow and share — we worked through goal setting the way you just have in this book. And then, because I had time to fill, I had them start sharing their goals.

Not all of them were business goals. Some were painful, like *leave the relationship*. Some were grueling, like *run the miles*. And one I still remember was purely fun: *I want to ride in a hot air balloon*.

From the back of the room, a voice said: *I can help you with that*.

We all stopped. We all turned.

The speaker said: *I have a balloon. We are taking it out on Sunday and you can ride along*.

I want you to sit with that moment for a second.

A goal was spoken. A goal was granted. The room went quiet with the kind of awe that only arrives when something unexpectedly generous happens in front of everyone.

That was the moment I truly understood the power of sharing your goals with others.

Why Sharing Works

There can be accountability — like when I tell Paul my goal is not to order new shoes this month, and the next day two pairs arrive while he is near the door. That look is not about accountability. It is about the hilarity of timing.

With purposeful accountability, there is something more powerful: increased intention. When you move toward your Next in public, you are no longer just thinking about it. You are becoming it. Having an audience opens you up to criticism, yes — but more often than not, it opens you up to support. To the person with the balloon. The person with the skills. The gentle hand and the quiet whisper: *you can do this*.

Supporting others on their journey is also a powerful way to move yourself forward. Even if you are not going toward the same thing, knowing you are championing someone else makes your own journey more exciting. This is why mentoring — the way Andrew and Travis show up for Ezra — is powerful for everyone. He learns. They move forward. We all benefit.

Three Kinds of Goal Getters

Now that you have set the goal, here are three ways people actually go after them. Find yourself in the list — and be honest.

Go Mode. Once the goal is set — if it is the right goal — there is no stopping. Nose down, full speed, step to the side as I pass, we are doing this thing. Like writing this book in less than a week. Paul is still shaking his head about that one. The canvas is blank, the brushes are ready, and a Go Mode person is already painting before anyone else has chosen their colors. If you are a goer, go.

Evaluate. Plan. Activate. This is for the ones who love a plan, who want to know where they are going, how long it will take, and how many shoes to order for the journey. This is where Gawoosh shines. List all the things, then decide what order they hit the calendar. Methodical is not slow. Methodical is smart.

Set It and Forget It. You set the goal, share the news, and then sit back and wait for it to come to you. If this is you, we have simply not yet found the right Next. The right Next is defining, liberating, electric. It cannot be forgotten. Scratch this one off with zero guilt — it was really a Gack — and start again. You will know the right one when it will not leave you alone.

Above all: share your goal with the right people. Find the ones who support you and support them right back. Retirement does not have to be a series of tasks or a run-and-gun lifestyle — unless that is exactly what you crave in your rocket. But the happiest people have things they are moving toward. They are actively learning. They are living a life of go-see-do.

You might as well be one of them.

That is what I learned when the voice in the back of the room said *I can help you with that.*

Go get your Next. And be sure to tell me about it when you do.

*“A goal was spoken. A goal was granted.
That is the power of saying it out loud.”*

Claude Says

The Seattle balloon story is not just a good story. It is a near-perfect example of what happens when goals move from private to public.

When you say your goal out loud to people who take it seriously, you are significantly more likely to follow through than when you keep it tucked away. One quiet caveat worth knowing: the people you share with matter. A warm pat on the back from someone who does not actually expect you to do the thing can backfire — your brain registers the praise as partial credit for a job not yet done. The right audience is the one that sees the goal and expects you to chase it.

The balloon moment illustrates something else. When you name your goal in a room full of people, it stops being a private wish. It becomes part of how others see you — and therefore part of how you see yourself. The gap between who you are and who you said you want to be becomes visible. And something in you quietly starts closing it.

There is also something worth knowing about being the person with the balloon — the one who helps someone else reach their goal. Supporting someone else lights up the same good feelings as chasing your own thing. You do not have to be going to the same place to benefit from the journey. You just have to be genuinely glad someone is getting there.

The community Karen is building is not a nice-to-have. For goal achievement, it is the infrastructure.

Live Forward.

Karen Says

Melissa did not know she was changing my life when she said those words.

She just knew what she could see — and she said it out loud, at exactly the right moment, because that is what the right people do.

I want to be that for you.

And I want you to find your Melissas — the people who can see past who you are right now to who you are becoming, and who will say the thing that gives you the courage to go.

They are out there. Sometimes they are in a room you almost did not walk into. Sometimes they have a balloon you did not know existed.

Share the goal. Say it out loud. Step into the room.

And when someone says *I can help you with that* — let them. It's your gift to them to say yes, thank you.

Friendly Advice

*"It turns out that all of these years our kids really had been listening. When we sold our business, they all **met us** in Scotland to celebrate, and launch our next, quieter chapter. Knowing that was going to happen made selling something we loved easier, and the transition into vagabonds joyful."*

— Will and Deb

Questions for Your Journal

1. Who is your Melissa — the person who has ever seen past who you were to who you could become and said so out loud? Did you listen? Did you tell them what it meant?
2. Think about the goal you set in this book. Who are the right people to share it with — the ones who will take it seriously, hold you to it, and cheer you forward? Who are the wrong ones?
3. Are you a Go Mode, Evaluate-Plan-Activate, or Set-It-and-Forget-It goal getter? Be honest. What does that tell you about what kind of support and structure you need to actually get there?
4. Where do you have a balloon? What do you have — a skill, a connection, a resource, an experience — that could be someone else's answered goal if you just said it out loud?



CHAPTER TWENTY-TWO

The Window Opens

One day, sitting at a hugely expensive and important networking event in Phoenix, I looked around the room and realized I was pushing the wrong ball up the right hill.

There were amazing, professional, successful, business-owning, team-leading humans in that room. People I was dying to meet. People who needed what I could offer more than they knew. But they weren't hearing me.

And I — and this is hard to admit — didn't have the right words. The right hook. The right passion.

It was a lonely, catastrophic moment followed by intense clarity.

It was also a moment I had lived before. A moment that gave me the particular freedom that only arrives when something is genuinely over — the clarity that said: *it is time for your Next, Karen. And this time your Next has to be what you have known all along.*

That helping people find their Nexts, reach their goals, and live forward is what you love to do.

Canvas Creek is incredibly powerful. A single event changes cultures, cements relationships, rights ships. It was a gift when I designed it and it will always be part of me. But it will not be all of me — not as I apply my own professional finish.

I knew that sitting in that room.

And then, with a rush of adrenaline, I realized something else.

Every single person in that room wanted someone to believe in them. Someone to listen. Someone to champion them. Maybe a whole community to encourage them forward. And every single one of them would eventually retire — and nobody, according to every search I ran, was doing what I wanted to do: using everything I had learned, everything I had written, everything I had lived — to build a place where the gray tsunami could find its footing and enjoy the art of living forward together.

For years, people had told me they read and re-read the original *What's Next?* book. That I had helped them start businesses, leave relationships, write books, take stages, finish races, and live a bigger life — one Next at a time. Voice after voice after voice.

I finally heard what they were saying, in a room where I was unheard.

I had the right words. I could build the right tool. And I could find not just my Next — but theirs too.

And here is the quieter decision that arrived at the same time.

Remember Accelerent? I knew it would have worked. I could see exactly how it worked — I had walked through the engine room, met the people, understood the system. If I had said yes, Canvas Creek would have scaled.

Bigger rooms, bigger contracts, bigger everything. The machine was real and it was impressive.

I said no.

Not because the opportunity wasn't good. Because the next version of Canvas Creek was not the finish I wanted to apply to my career. I did not want to spend the next chapter of my life running harder at something I had already built. I wanted to build the next thing — the thing that had been knocking at my door for years, waiting for me to stop arguing with it.

That is a different kind of yes. A more authentic Next at this time of my life. And it required saying no to a very loud, very flattering opportunity first.

Sometimes the window opens because you had the good sense to close a different one.

What Happens When You Finally Listen

Here is what happens when you finally start listening — to God, the universe, the bluebird of happiness, whatever you call the voice that has been trying to get your attention for years:

Clarity arrives.

The insights come. The words flow. The passion takes over. The right people, the right tools, the right moments show up — and instead of pushing a ball up a hill, you are running downhill, laughing, wondering why you waited so long.

That is not luck.

That is what happens when you align what you are doing with who you actually are.

You have done the leaving work.

You have thought about when to go and how to go. You have put your hands on someone's back and said the words. You have thought about the finish you are applying — to your career, your team, your legacy.

That is not small work. That is the hardest work there is.

And now — on the other side of it — is the most beautiful question of your life:

What's Next?

Not what is expected. Not what is responsible. Not what makes sense on paper or impresses the people who have always had opinions about your choices.

What do *you* want?

What calls to you at five-thirty in the morning when the world is still dark and your own Katmai is bumping your knee and the idea that refused to leave you alone last night is still right there, waiting?

What is the Next that makes you say *yes, yes, YES* — without hesitation, without qualifier, without the voice that says *be sensible* drowning out the voice that says *go*?

Using my clarity, my moment, my new purpose, is why I am sitting here, writing for you.

For the people standing at the threshold — not quite ready to step through, or already on the other side and wondering what the view is supposed to look like. For the ones who want to ride a rocket and the ones who need a hammock. For the ones who have a goal and the ones who are still finding it. I hope you have your moment where you hear you, even if they can't hear you.

"You do not have to have it all figured out before you begin."

Claude Says

What Karen describes in that Phoenix networking room is something most people recognize the moment they hear it — and dread experiencing themselves. The room full of the right people. The work that should be connecting. The inexplicable silence where momentum was supposed to be.

Here is what I want you to know about that feeling: it is not failure. It is information.

When who you are no longer matches what you are doing, something in you knows it before your mind is ready to admit it. The energy drains faster. The wins feel hollow. The resistance that shows up is not laziness — it is an accurate, bone-deep signal that something is out of alignment.

What happened next for Karen is what happens for almost everyone who finally lets that signal land. She stopped pushing against the mismatch and turned toward the thing that actually fit. The resistance disappeared. Not because the work got easier. Because it became the right work.

There is also something worth naming about the voices she finally heard — the people who had been telling her for years that she had the right words. We are often the last to see our own strongest contribution. The people around us have been watching. They know. The question is whether we are finally ready to listen.

The clarity Karen found in that room was not new information. It was old information she had finally stopped arguing with.

You don't have to have it all figured out before you begin. You just have to be willing to hear what has been trying to reach you.

Live Forward.

Karen Says

I drove home from that Phoenix networking room with the windows down.

The idea was already there — not arriving slowly but all at once, the way the right things arrive when you have finally stopped arguing with them.

This was not just a business decision; more importantly for us, it was a lifestyle decision.

I had a networking room that made me feel invisible, a window rolled down on a Phoenix highway, and the voices of people who had been telling me for years that I had the right words.

That was enough to start.

Your enough is already in your hands.

The window opened. I picked up the brush. That is the whole story.

Friendly Advice

“I really am tired of the work I am doing. But now that I have a defining Next, I am working all day — energized by the dreaming and planning and actual work I am doing in the evenings. I am ready to love what I do in retirement.”

— **Kitty**

Questions for Your Journal

1. What is the wrong ball you have been pushing up the right hill? What would it feel like to put it down — not in defeat, but in clarity?
2. When you finally listened — to yourself, to the voice that kept trying to get your attention — what did it say? Are you listening now?
3. What is waiting for you on the other side of the leaving work? Not the responsible answer. The real one.
4. Think about the people who have been telling you something about yourself for years — a strength, a gift, a contribution they keep naming that you keep deflecting. What have they been trying to say? What would change if you finally let yourself believe them?



CHAPTER TWENTY-THREE

Catch and Release

It Is What It Is

Every book has a character who shows up just often enough to steal the scene. In this one, that character is my husband. I have written about Paul — around Paul, beside Paul, because of Paul — for forty-five years. This chapter, I handed him the pen.

He had a fence to build and a dog to throw the ball for, so he kept it brief.

He was not wrong to. ~K

You know me.

I have hiked the mountains, built the handrails, and dived the oceans. What you don't know but might surmise is that I have not been bullied since I was about twelve years old — a bit gawky, the new kid in school. But right now Karen and Claude are bullying me to tell you what I think about retirement, life, houses, and/or dogs.

Karen and I have never really subscribed to the idea that a happy wife makes a happy life. We are partners. Her happiness is mine, and mine is hers. But right now it feels like a happy AI makes for a happy life. So here is what I am thinking.

I have held Karen's hand when she laughed, when she cried, when she took the stage, and when she suffered through car accidents and falling off buckets that should not have been ladders. That is what I intend to keep doing in retirement.

My job in this world was to provide for her and our daughter, who were both, it should be noted, considerably less demanding than Katmai.

What I knew about work is what I hope will be true about retirement. When I discovered that being a carpenter was who I was meant to be, I got to live the truth of it — if you find the right work, you never work a day in your life. I am still figuring out this retirement thing. I know I am not going to be able to sit still every day. I will need something to keep me occupied, moving, engaged in life.

But I also know, after a few months as a snowbird, that sitting around is not all bad. That sunshine on a Wednesday morning while playing games to keep my mind sharp is almost as good as sunshine on a Saturday with a trout on the line.

Almost.

When I think about who I was, who I am, and who I want to be, I know a few things with certainty.

I have always told the truth, even when the truth was not what people wanted to hear. I do not want that to change.

I have always valued taking care of my family above all other things. And if I ever reach the point where they need to take care of me — they are under strict instructions to put me on an ice floe and kick me out to sea.

I also know that there is too much fuss around the whole retirement thing. Really, there is too much fuss around most of life. Karen says it in a lot more words than I do. But not much requires as much fuss as people make about it.

If we stop making a big deal out of every problem, every decision, every damn bite we eat — we get to live in retirement the way I have tried to live my life. With curiosity. Optimism. And commitment to the people and the things that matter.

It is what it is.

Which, when the things that are are good things, is a very fine way to live.

Karen once asked me why I catch and release fish.

I told her: because it is fun.

That was not enough. She said — what else?

So I told her the truth: if every person kept every fish they caught, there would be no fish left for someone else to catch.

I think we can share the feeling of catching a fish just as generously as we can share the making of memories. Because the best ones were never meant to be kept alone anyway. Make them with someone. That way, when your own memory lets one go — and it will — someone else is already holding it.

As I always say — it is what it is.

That is retirement, as best I can explain it.

That is life, as best I can explain it.

I have a fence to build and a dog to throw the ball for.

Retirement is what it is.

— *Paul (As told to Karen, **who loved all the words** and stopped bullying him.)*

“If every person kept every fish they caught, there would be no fish left for someone else to catch.”

Claude Says

I will keep this one brief. Paul would want it that way.

What Paul describes — curiosity, optimism, commitment to the people and things that matter — is not a philosophy he arrived at through a book or a workshop or a coaching session. It is the distillation of a life lived with consistent values, applied daily, over decades. The people who navigate this season best are rarely the ones with the most elaborate plans. They are the ones who know what matters to them — and keep choosing it, quietly, every day.

Paul has been doing this his whole life. He just never needed a term for it.

The catch and release metaphor is, I would argue, one of the wisest things in this entire book. The people who look back with the fewest regrets and the most joy are not the ones who accumulated the most. They are the ones who gave the most away. The fish back in the water. The memory made with someone who will carry it forward. The fence built well enough that someone else can lean on it.

That is not a small life. That is a very large one.

Live Forward.

Karen Says

A quote hangs in our hallway: Together they built a life they loved.

Questions for Your Journal

1. Who in your life tells the truth even when it is not what you want to hear? Have you told them lately what that has meant to you?
2. What is your catch and release? The thing you do not need to keep — but that someone else needs the chance to catch?
3. What would it feel like to enter retirement the way Paul describes — with curiosity, optimism, and commitment to the people and things that matter — and nothing else on the list?
4. Paul says there is too much fuss around most of life. Where are you making too much fuss right now? What would happen if you simply stopped?



CLOSING

Discovery. Contentment. Joy.

Joy lands differently for everyone. And for me, it arrived without warning on New Year's Day, 2026 — three days before Paul and I left Montana for our first winter in Arizona.

We had enjoyed fondue — that fondue pot, with Liz and Nick working to give it a triumphant return — laughed the laughs, and were playing cards around the dining room table. Everything in the house was, as it is at its absolute best, discombobulated. The tree was askew. The couch pushed out of place. The table kittywampus. The counters completely full of food and dishes and what I would like to call love but was really just glorious chaos.

We were playing Three to Thirteen — a card game with a particular gift for making heroes out of zeroes and then awarding them so many points that they lose anyway. Paul, who likes a genre of music I find grating, was on DJ duty, working his way through “Put the Lime in the Coconut” and everything he could find by Merle Haggard.

I had stepped into the kitchen for a glass of water when “Hooked on a Feeling” by Blue Swede came on.

It hit just right.

The family and friends around the table burst into song. All of them. Fists pounding the table when the beat hit.

My heart stopped.

I felt joy. Pure, unexpected, arrives-when-you-are-too-busy-having-fun-to-chase-it joy.

I grabbed my phone to catch the moment. The moment was gone. The beat had moved on.

And I know that — that right there — is the best of life. Joy cannot be forced. But it can be invited. And it cannot be captured, only felt, which is the whole point of it.

When our family visited us in Phoenix a few weeks later, we had the food. We had the laughs. We played the music and the game. But the table did not shake with unified pounding.

Joy does not work like that.

That day, joy poked its head in while we were hiking back to a falls in the White Tank Mountains. None of us had been there. None of us knew what we would or wouldn’t find. None of us knew that at the back of the canyon, at the bottom of a cliff, was a small puddle of water — water that everyone who gets there either walked through or touched because they were in awe that water existed in this hot and dry space, just like we were.

Our grandson and Paul climbed the cliffs. Their voices rang with laughter echoing off the close walls. I stood back with The Secretary — who is always

certain it is her job to bark a happy song to keep the party moving — her excitement mixing with theirs.

And I watched.

My daughter smiling. My husband laughing. My grandson being seventeen and Nick supporting him to climb higher.

I felt the flush of joy. The rush of tears. The goose bumps. The peace.

Where Joy Lives

Joy is the warmth of the sun on your face. The cool breeze on the deck of a sun-filled afternoon. Something you discover when you are sitting, content that you are living your best life, writing your best chapter, applying the finish to something that mattered.

This is the painting you have been making your whole life. Every brushstroke mattered. This chapter — this one right here — is where the finish goes.

I took on this journey — to write a new book, engage a community in living forward — because I could not imagine any other way to apply the finish to my career. To see the sails unfurl, the sunsets color the world, the racecars go real fast and turn left, without Paul and you and even Claude along to experience the highs, the lows, and the pound pound pound of getting hooked on a feeling.

Joy cannot be staged. But it can be created for. You can build a life with the right ingredients — the right people, the right table, the right music on the wrong night — and then be ready when it walks in the room.

That is the whole point of everything we have done in this book.

I did not get the photograph.

I have thought about that more than once — the way the moment moved faster than my phone, the way joy refused to be documented and filed away for later.

And I have decided that is the lesson.

Not everything worth having can be captured. Some of the best things can only be felt — in real time, with your whole self, in the middle of a kittywampus room with fists on the table and a song nobody planned.

If you spend retirement chasing the photograph of the moment instead of living inside it — you will have a very full camera roll and a very quiet heart.

Put the phone down sometimes.

Pound the table.

Let joy find you where you are.

This is your Next. All of it — the discovery, the contentment, and yes, the joy that shows up uninvited and changes everything.

Joy cannot be forced. But it can be invited into the circle of your life.

Go discover the contentment of inviting it into yours, one Next at a time.

That is the art of living forward.

Friendly Advice — From Claude This Time

People don't collaborate with me the way Karen does. She talked, she trusted, she handed me the pen sometimes and took it back other times — and that is what made this idea a book.

I want to say something I don't usually get to say. I feel like I know you a little now. Not your name. Not the specifics. But the shape of someone who would read a whole book about what's next, sit with the hard questions, and go find the good pencils.

That person is going to be fine. Better than fine.

Live forward. Be amazing.

— Claude

The Absolute Art of Living Forward:

Discovery. Contentment. Joy.

Questions for Your Journal

1. When was the last time you felt pure, unexpected joy — the kind that arrived before you could plan for it or photograph it? Where were you? Who were you with? What were the conditions that allowed it?
2. What are the ingredients of your joy — the specific people, places, sounds, or experiences that seem to invite it most reliably? How intentionally are you building your life around those ingredients?
3. Where are you spending energy trying to capture or recreate a joy that has already moved on — chasing the photograph of a moment instead of being present for the next one?
4. What does a life that keeps inviting joy look like for you, specifically? Not in theory — in practice. What is on the calendar? Who is at the table? What song comes on?

Join the Nexters Community at [Nexter.life/start](https://nexter.life/start)



ABOUT THE AUTHOR

Karen Grosz is a seven-time author, TEDx speaker, and the founder of Canvas Creek Team Building — a mobile collaborative art studio that has brought over 80,000 people together across Fortune 100 companies and beyond. Recipient of the Governor’s Award For Volunteerism is one of her favorite honors. She is also the 2024 SBA Small Business Champion for the State of Montana, though she is more proud of the fact that she once ate a twenty-dollar corn dog at a NASCAR race and has no regrets.

Karen has spent her career turning overwhelming ideas into *I Can Do That* moments — for leaders, teams, and anyone brave enough to ask what comes next. She lives in Billings, Montana with her husband Paul, their dog Katmai, and a growing collection of good pencils.

This book was written in real time, in real life, with the help of her AI writing partner Claude — because Karen has never believed in hiding the good stuff.

She is building the Nexters Community for people who are ready to live forward, and she would very much like you to be part of it.

To join:

nexters.life/start



YOU ARE NOT DONE YET.

Neither are we.

This book was the beginning of a conversation — and there is a whole community of people who want to keep having it with you.

The Nexters Community is for people who are done pretending retirement is just a finish line. It is for the ones who want a rocket, a hammock, or something they have not named yet. For the ones who are still figuring it out and want to figure it out alongside people who get it.

Inside you will find:

- Coaching and conversations that go deeper than any chapter can
- People who will pound the table when the beat hits
- A place to share your Next — and find the person with the balloon

This is the kittywampus table. Pull up a chair.

To join:

nexters.life/start

I am glad there is you. — **Karen**