

# Will wonders never cease?



Gee, I sure hope not!

The final day of shared self-reflection on my (now willing to admit) interesting life. We pick up from where we were yesterday, fired at the nadir of the financial crisis of 2009.

## Nobody wants me

There I was, just shy of 50 years old and fired (let go, laid off, etc.) from my nicely paying, upper management job. I was just a hop step away from Vice President...if I had ever learned to keep my mouth shut and played the game smarter.

On the plus side, since the company was private and still retained some spirit from its now deceased founder, I was given a generous severance – a month for each year at the company. I daresay there aren't too many plans like that anywhere!

On the negative side, I was indeed well paid and nearing 50. Not being in my 20's, the age of 50 didn't seem that old anymore. Not so, apparently, to potential employers in yet another recession.

With a vast supply of desperate labor available, I soon found out experience like mine was more costly than most companies wanted to spend. The two convergent theories were that I was "too old to learn new tricks" and "too well paid to stick around at a lower salary". My denying those arguments didn't impress many employers and I rarely got an interview.

Seeing as I was effectively working on someone else's dime (well, actually mine, earned over 15 years with the company), I immediately set about cleansing my mind of corporate mold and refreshing my perspective on life.

And then, I began doing something I'd really never, ever done before: I began taking risks.

### **That's a load of bull**

The first thing I did was build myself a complex retirement model within Excel (see yesterday's blog for my nerd skills). I took the schedule out to 2060, where I would be 100 years old.

I built in estimations for everything from replacements of furnishings, appliances, flooring and etc. I added in inflation rates and conservative increases for my investments and IRA (rolled over profit sharing from my former company).

According to my calculations, I would have to die before turning 93.

My investments had been brutalized by the crash of 2009. I was working from behind and I knew it. I had one powerful advantage: I was single and childless.

Reducing my living expenses was easy, I never went anywhere anyway. Then I went hog-wild and extended my investment account deep into margin borrowing.

For those of you unfamiliar: margin accounts allow you to borrow against the value of your current accounts. If your stocks go up, hooray for you. If they go down, you get a margin call that liquidates your investments. Think of it as betting your house in a poker game.

And that's really what I was doing. I had no cash to cover if my stocks went down. There was every possibility I *would* have to sell my house if things went bad.

That's where my other two advantages played in: my lifelong analytical nature and my many years in Finance and Accounting (and strategic planning). I knew how to read financial statements and gauge competitive markets.

So I threw everything I had into some crazy new stocks called Google, Facebook and Apple. Then I augmented those with hidden gems I uncovered like Titanium Metals (they supplied, yup, titanium).

The value of my investments started soaring, but my severance was nearing an end.

I watched my retirement model like a hawk. On good weeks, I would be able to live until 95. On bad weeks, I better look to be fitted for a blue vest.

Finally, it stopped fluctuating down. 95 turned into 98 turned into 100 and this ridiculous bull market has now extended it to 105.

I guess I'm fully retired now.

### **The write stuff**

But, through all that, I wasn't a day trader, just an active investor, which meant I had a whole lot of time on my hands.

Despite many people suggesting retiring can be boring, I have to say it was anything but for me. I got to play more tennis, read more and visit with my family more. All leading to a pretty satisfying life.

Then I got an itch. I had always thought about writing a book. Back in college, I actually started one, about five or six chapters worth, about a guy who was so unique he was an anomaly in the world and that conferred him special gifts. He was also a detective and the story got about a quarter of the way through when I stopped (who knows why). I hope one day to find that I kept it.

Still, my tastes and imagination had changed. Now I had the idea to write a book for young adults, but featuring a tween-aged boy. In a surprisingly short time, I had the idea and plot for my Jeremy Shuttle Adventures, the story of a boy who is given a sketchbook that makes everything he draws in it become real.

At first, I thought to just write the book for myself. Then I thought, what the heck, let's see if anyone's interested. No one was. Or, at least, no literary agent was. By that time, though, I had the bug and decided to self-publish the book (which is a misnomer, it's really just going to an independent publisher, but let's not split hairs).

The day the book arrived was an unbelievable feeling. Un. Be. Lieveable. It wasn't even that my name was on the cover of the book (forced to use my full name and initial just so I could have a website matching it).

What was so amazing and fulfilling and rewarding was that I had actually thought about writing a book *and then went and did it*. Me, afraid of rejection and being noticed, put my ego and "talent" out for everyone to see and comment.

Of course, not marketing the book other than building a website and a little used Facebook page, didn't exactly build an audience, but I did actually get some readers and, more amazingly, made some friends in the process.

The worst experience of my life, then, was when someone pointed out there were errors littering the book. I was horrified and ashamed as I read through the book again and stupefied by the terrible editing job I did. And I had sent out free copies of the book to people. How mortifying. Especially with a lifelong perfectionist complex.

I corrected the errors and managed to get past it. In the end, I wrote two more books featuring the characters, effectively turning it into a series.

It was a thrilling and exciting accomplishment in my life. Even in this day where just about everyone is publishing books, I take great pride in those books.

### **Love stinks**

It wasn't all peaches and cream. Not all my risks turned out as rewarding as investing and writing. Take my first (and possibly only) try at love.

As I've mentioned in the past posts, not having a working "boy meets girl, girl is interested in boy" antenna plus an insecurity complex born of perfectionism left me quite high and dry in the romance department.

Enter another former employee of the company I had just left. She, too, had been let go and she noticed a Facebook comment of mine and reached out to me.

After a long lunch together, she invited me to meet up with her and her girlfriend for happy hour. I don't drink, but I thought, what the hey.

I didn't need an antenna with this woman. Let's just say she communicated her interest very aggressively. And very publicly, which should have made me nervous, given my various complexes.

The phrase love is blind has never been more apt. My friends, initially ecstatic that I had found someone, became increasingly uneasy about her. I didn't see what they were referring to, but I should have.

In almost every respect, she was nothing like I would have wanted. Blonde, a smoker and a drinker, with a bombastic air and a reluctance to discuss anything serious – other than wanting to have a kid with me.

Considering we were both unemployed and she already had two kids (who, I must admit, made her *more* attractive to me), the

idea of creating another child with someone I just met alarmed me. It should have alarmed her.

As time went on, she exhibited certain traits that became more extreme. We finally got to the point of no return.

As she continued spiraling, I tried many ways to support her in climbing back to where she used to be. Her mother called me to help. Her friends as well. It was then I learned the truth of that other saying, "you can't help someone if they don't want to be helped."

The terrible ending was that she caused her own death, less than a year ago. I spent the next half-year castigating myself for not figuring out a way to save her. I still shiver all too often at the memory.

It was the only time I can say I was in love. It was a senseless and horrible end.

And I can't ever see myself allowing that part of me out ever again.

### **There's no crying in baseball**

But there's plenty of driving.

Before the tragedy above, I finally got to the point where I needed to buy a new car. Upon making my decision, I was faced with a couple of facts that combined to make a dream come true.

– The new car came with free maintenance for 2 years or 24,000 miles. What a gyp for me, since I barely drove 8,000 miles a year. I would be wasting a whole year's worth of miles!

– I was 2015. I was going to turn 55. I love roundies or cool numbers. I felt like I should do something special for my 55th birthday.

That's when I hit on an incredibly dumb idea: why not take a road trip to use up some of those miles on my warranty. A real long road trip. A real, real long road trip.

When I was a boy, growing up in South Florida, we had no baseball team. We had the Grapefruit League, or spring training as it is more commonly known.

The Baltimore Orioles played in Miami and the Yankees played in Ft. Lauderdale. I loved the Orioles and thus my dream started. One day, I thought, I would watch the Orioles in a "real" baseball game up in Memorial Park in Baltimore.

Decades passed and we eventually got our own team (the Florida, now Miami, Marlins). I was there for their first game. I witnessed two World Series championships. But the Marlins were in the National League, meaning I could still root for the O's as my favorite team.

So, 45 years later, I decided I would take a road trip to every major league baseball park in America (and Canada). It took me a month and a half just to schedule it, poring over the 2015 season schedule and the travel distances. I called it my Great North American Baseball Road Trip (GNABRT).

When I was finished, I had mapped out a 15,000 mile-plus trip that would take 2 1/2 months to complete. And I added in other coolness. Like visiting all my friends (including those new ones who read my book). And stopping into national parks like Carlsbad Caverns, Yosemite, Glacier National and Mount Rushmore.

When I finally got to Baltimore, a balding middle-aged man, it was like fate was waiting for me. In a convergence of extraordinary circumstances, I was gifted seats behind home plate at Camden Yards. As I sat there, watching the stadium fill up, I couldn't help it, I started crying. I'm actually tearing up just typing about it.

By the time the trip ended, some three weeks later, I was totally wasted. I honestly didn't want to drive for the next several weeks. The final game ended up about a month later, at Marlins Park, with a bunch of my local friends.

It was life-altering and energy draining and spiritually elevating. I will never do anything like that ever again alone, but I am eternally happy that I did it at all.

And then we come to here and now. As I mentioned earlier in the week, this is my 1,000th post on this blog. 1,000! All since "retiring."

I'm just a day removed from turning 57, which means I have a whole lot of life left to live. I've spent much of my life (too much, really) minimizing the things I've done and accomplished. I tell others I'm boring and uninteresting and fidget when people compliment me.

Yet, looking back, I do see I've led an interesting life. A life, to be sure, with plenty of mistakes, but a life to be proud of nonetheless.

And as I think of those people I know and their stories, I realize more clearly than ever, as I said in my first post in this series – everyone is interesting.

Even me. I even got myself to admit it.

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