The Anchor
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Stories on the Shelf

Barbara thought of writing the book, "Stories on the Shelf". The premise is some of the world's greatest people finish their lives on the shelf, in an assisted living or senior community. She thought it was wasteful they sat there quietly with such amazing stories bundled inside them.

I agree.

For example, my friend, Bryan, peddled a liniment back in the 1970s that ultimately became known to the world as Icy Hot. Another friend outlined the plan the government endorsed when they split AT&T in the early 1980s. All my friends have stories.

Mitch Anthony's, New Retirementality, is the best model for retirement we've seen from the financial services industry. His words encourage you to live fully all your days! He encourages people to work in roles they enjoy and do so longer than culture's stated retirement ages.

You are a big deal. It is easy to tie your relevance to your work role and feel less valuable when that position becomes part of your history. Audrey told me how grateful she is that she engaged younger people in her social circle once she left the workforce. That effort has kept her healthier and more relevant and broadened her horizons.

Choose to inject yourself into new social circles as you and friends consider retirement. Your compounded experience, knowledge and wisdom is a gift to those in new circles. Your story can activate greatness in others. Considering new roles beyond your primary work. Maybe that role is inside a group with one of your hobbies or a volunteer one.

These efforts will greatly improve your journey.

Go for it. Get your story out there!

January 1991 Restored Confidence



Keith Tyner

Tom Cruise famously flew aggressively against the enemy in the 1986 movie – Top Gun. The character Viper, the instructor told the pilots, "although we're not at war, we must always act as though we are."

My friend, Russ, called me a few weeks later and asked if I could write him a letter of recommendation to join the Air Force. I told him he was watching too many movies. He was leaving a high paying job to join the Air Force later than most pilots.

Consequently, he made his way through training early enough to sit in the back seat of the F-15E in Operation Desert Storm. (To both of our surprise, he flew over Bagdad less than five years later.) Enthusiastic for a role in a fighter plane, Russ took the back seat, likely due to greater availability.



The media reported that the US military was ill-prepared to go to war with Iraq after their vicious invasion of Kuwait. The morale of our military was assaulted from the government's mishandling of the Vietnam War and the warriors' treatment during and afterwards.

Then on the night of January 16, 1991, the truth of our military was presented to the world through shock and awe. Major Bill Polowitzer described the anti-aircraft artillery that night as a waterfall of arcing over their heads – like flying inside a black tunnel lit by fireworks. Those F15-E were flying nearly the speed of sound 100 feet above the ground. "Fear is overcome by training."

The MiG-29s engaged the flights and some reports say Russ's plane was close to destruction. No public records discuss his heroism that night, but the Distinguished Flying Cross displayed on his uniform implies much. That night restored much confidence to our military and remains a big marker in our history.

His love for America and his courage are symbolic of why our country is the best! Our enemies hate us and will continue to use every possible tool to destroy us. But the heart of our courageous warriors is foundational for our future.

Pause, offer a prayer or moment of silence for our brave men and women as November 11th at 11am rolls by. And be sure to let them know how grateful you are for their service. Russ is special to me as I know the sacrifice intimately, he offered for our safety. His life is symbolic to me of the millions who have served to secure and maintain our freedom.

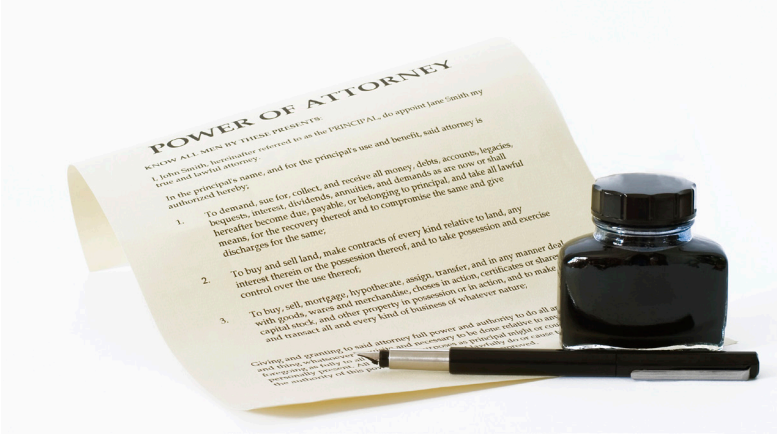
Russ retired from the United States Air Force in 2023 after 35 years of distinguished service, achieving the rank of Lieutenant General.

Who Holds the Power?

Who holds the power for your physical wellbeing? You do! You do if your health cooperates. But who decides what medical decisions are appropriate for you when you are no longer able?

You DO!! Unless you don't! It's your choice!

Today is the day to answer the big question and determine who decides your medical future. The document that defines your decision maker is called a healthcare power of attorney. It authorizes your decision makers to decide what to do with your physical well-being as well as who the decision makers are.



Define a primary power of attorney and a secondary one. Nurse Cathy suggests designating a person who is thick skinned and can make the appropriate decision despite the emotions. She suggests you give access to your medical records to your power of attorney to help build context for their decision grid.

It may be difficult to get all people unified on the decisions for your care after the emotions kick in. Consequently, choosing the appropriate person early and reinforcing their role before actions are necessary can help best serve your needs.

There is a philosophical tight rope for those helping you in that season of life. Helping your POA understand your views of quality of life relative to the quantity of life can help them better act during your final weeks of life when healthcare decisions can be very difficult and complicated.

My mom had a heart episode late in her life. The acting cardiologist recommended we have a procedure to insert a pacemaker. Dementia was mom's greater health concern and a pacemaker may have increased the length of her life, but it had no bearing on the quality of it. These decisions are difficult and best made with advanced conversations between you and your power of attorney.

It's your choice. Today is the day to set your plan in place!

Start a Business

November is National Entrepreneurship Month. It's a great time to start a business.

I started several businesses before I was twenty years old. There were the lemonade stand activities, the lawn mowing enterprise, sidewalk shoveling, leaf shoveling and the paper routes. These operations created wealth and income for an otherwise unemployed teenager.

2026 is a great time to start your side gig.

Suppose you develop the skill of planting tulips. You can pop on your FaceBook page and let your friends know about your landscaping expertise. A brief article that October and November are ideal for planting the tulips for springtime beauty will spur some attention.

You can bill yourself out for $35 an hour and use AI to design the specific layout for the customer's favorite colors and you're off to the races.

You have the skills to be an entrepreneur today.

Your business can help people and help you. Initially depreciation will be your biggest friend as you ignite your dealings. The shovels, software, books and any other related materials are costs that offset your income. This benefit helps businesses thrive. If you buy "The World of Tulips" book for your hobby for $30, you pay for it with after-tax money. With your newfound business it is a pre-tax expense!

Fear not, this is the perfect time to start your new engagement!

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