

Sound Retirement Radio.COM
KKOL 1300am, Saturdays 8AM
HOSTED BY JASON PARKER



033 Real Retirement Stories with Dean

Announcer: Welcome back, America, to Sound Retirement Radio, where we bring you concepts, ideas and strategies, designed to help you achieve clarity, confidence and freedom as you prepare for and transition through retirement.

Now, here is your host, Jason Parker.

Jason Parker: Seattle, Tacoma, Olympia, Gig Harbor, all the good people right here in Kitsap County and for those of you tuning in from around the country, thank you so much for making Sound Retirement Radio one of the top spots on iTunes under the category of retirement. Thank you for supporting the book. Our listeners out there drove my new book, Sound Retirement Planning all the way up to the number one spot in the personal finance on Amazon and so that was a real honor.

This year has just been a year of incredible things happening. I have an amazing guest that we're going to be bringing on the program here. As our listeners know, we've been doing this program for over five years now. My purpose is I want to add significant, meaningful value to our listeners' lives. Our focus is retirement, so we're mostly trying to reach and talk to the people that are just getting to retire and people who have already retired and share with you what that looks like, what should you be thinking about.

It's not just about your money. Obviously, there's a lot of radio shows out there today that just talk about your money and of course, that's what we do for a living and I enjoy that. I also enjoy real life. What's it really all about?

Before we get started this Saturday morning I bring my guest on, I want to share with you a couple of jokes. I know how much our listeners always enjoy these. My nine-year-old son by the way, he rolls his eyes at me. He doesn't even enjoy these things anymore but my little six-year-old daughter, she always asks very night at the dinner table, "Dad, what' the joke for the day?"

Here's my first joke. What did the tie say to the hat? "You go on ahead and I'll hang around." This one's even better. This one

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really made me chuckle. It says, "What's got four legs and an arm? A happy rottweiler." Now, I know there's going to be some rottweiler people out there that are going to call me up and say, "Hey, Jason. We really don't appreciate that. Rottweilers have a bad reputations." It's a joke. Come on, give me a break.

Okay. So let's get into this program. My program today is ... See, this is something I wanted to do more if we've only had a handful of opportunities to do this over the year but to capture a real retirement story. Somebody that I had the opportunity to meet before they retired and then somebody that I've had the opportunity to just listen to and hear what this journey has look like as they made the decision to retire and then transitioned through retirement.

So today, I have my good friend, Dean on the program. Dean, welcome to Sound Retirement Radio.

Dean Fujii: Good morning, Jason. How are you?

Jason Parker: I'm doing great. This is really cool. Dean, this is your experience when you and I first met you had not retired yet and I think probably the first question I want to ask you is what motivated you? What inspired you to say, "It's time."

Dean Fujii: I was having a great time at work and I had considered retiring many times before that two to three years ago. After a while, you'll realize that you spend so much time working to provide for your family that it became time to start doing things for myself and for my family besides work. When the opportunity came, when I looked at the finances, it looked right. I had my doubts but it was time. It was just time to step away and do the things different from going to work every day.

Jason Parker: I know you loved your work and I know you're really good at your work. Was there every a point where you doubted whether or not you should retire?

Dean Fujii: Yeah, I really doubted primarily because I ask myself, "Well, what am I going to do?" My wife was very concerned about that more than anybody else. I didn't have a lot of plans. I had been spending many, many hours at work for decades, for 39, 40



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years was straight working. I wasn't used to the concept about retiring but because I wanted to retire, I had been looking at my finances. I'm a really good budget keeper. I'm a really good planner, maybe a little bit too meticulous.

Going over the numbers over and over again, doing the spreadsheets, working with multiple models and always the numbers came up short a little bit but then some other numbers came up pretty good depending on what your assumptions were. In the end, the numbers seem to say, "I can do it," and pretty much decided on that point.

Jason Parker: Was there an event or an experience where you finally said, "Okay. It's time. It's time to do this."

Dean: Yeah, probably the 1,000th Powerpoint presentation to prepare for. That was just another fire drill as good as it was. I said, "Maybe it's time to let somebody else do this who can do it better and with less effort." I think that was one of the really obvious turning points where it was fun but I had done it before and it was original to many people but for me, it wasn't original anymore.

That pretty much determined that was it and you know what? The commuting, the three hours a day, four hours a day sometimes running for that ferry, catching the bus, getting up at 4:00 in the morning. I said, "I can do something different. I'm ready."

Jason Parker: Our listeners out there, they don't know you. They can't see you. As much information as yo're comfortable sharing, tell us, paint a picture who dean is and how you got to this place you are today. Tell us a little bit about yourself.

Dean: I just turned 66.

Jason Parker: Happy birthday.

Dean: Yeah, November. I've been married for 43 years, grew up in Hawaii, did a lot a work. All my family were pretty much blue collar cross people working. My sisters and I, two of them were the first three to actually graduate from college and got



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graduate degrees. Worked picking pineapples, worked picking persimmons and oranges in Middle East, help build furniture, did retail work. I was a mason's helper, shoveled mud for cement mason layers. Did all kinds of things and went to work in the financial services industry and I've been on there for about the last 35 to 40 years.

I'm also a very active outdoors' person. Love to hike, like to climb, like to kayak, like to take pictures, like to look at birds, real outdoors' person and all of my kids like that too. They're carrying on my tradition to a certain extent.

Jason Parker: One of the things I love about meeting with you is that there's always an amazing picture. There's always an amazing story. There's a book that you're reading. When you came in today, you just shared with us. Share with our listeners this book that you're reading, that you just finished reading.

Dean: Actually, I just started.

Jason Parker: Just started? Okay.

Dean: I just read an article over the week and I said, "I got to know this guy." He's an author. He's an audio soundscape person who goes about the world recording all the sounds in the wild of animals and trees and winds, just to capture while they're still there as well as human music. The most interesting story, I just opened the very first page of the book this morning. In fact, on the way here, I just picked up the book. He's recording a beaver circling around a pond after the Wildlife Department had destroyed its dam as well as its family.

He went back in the middle of the night and then recorded this beaver for about 30 minutes. It was just a beaver, literally if you can see a beaver cries, that was the sound of it. Anyways, in addition to my binoculars now, I want to get a set of audio phones so I can listen to the sounds that you don't normally hear.

Jason Parker: One of the things that when I hear that story, I'm so busy in trying to always get better at what we do here with the work that we do that I just don't have the capacity to sit down and



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read a book like the one you're describing. I think it sounds awesome but I can see where in retirement, to be able to have the time to really pursue some of these other interests, these things I'm fascinated in.

I feel like the work that we do right now just is all-consuming. It takes everything I have just to stay on top of what's happening in this industry that I'm in. I have to tell you, hearing about these books that you have the time to devote mental energy to, I love that. I think it's cool.

Dean: You've got to build that and even when you're working. I used to do that on the ferry trips going to and from work. It was sort of like a many vacation every day. If you do that and ... You'll certainly have an opportunity to do that eventually.

Jason Parker: When you were preparing to make this transition, I don't know if you know this or not but one of the number one search queries on Google that drive people to Sound Retirement Planning, my blog is they will type the question, "Overcoming the fear of retirement". I bet when you talk to most people, most people aren't going to admit that they're afraid of retirement. I'm sure you don't think of yourself as being afraid of retirement. I do find it interesting that people in the privacy of their home, they will search for that key phrase, "Overcoming the fear of retirement".

Now that you've done this, I mean, you're not even a year in to being retired yet or is it a year? No, it was ...

Dean: It's six to nine months.

Jason Parker: Six to nine months, yeah. So as you made that transition, what were some of the concerns that you had transitioning into this next phase of life?

Dean: Like you said, it really wasn't fear but what do you do when you're afraid or you're uncertain about things? For me, it's preparation. You review the situation. You ask yourself, "Is this something I can handle on myself? Is this something I

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understand? Do I know what the odds are? Am I prepared?"
Not so much fear but uncertainty about your own assumptions
and your own decisions.

I took a lot of time over the several years looking at financial
planning and retirement planning, et cetera. One my biggest
concern was that and all that time of planning and preparing, it
was mostly about asset accumulation, about diversifying your
portfolio, getting earnings, et cetera. No matter what, I had real
hard time finding, "Okay, what do you do when you retire? What
do you do with hard assets? You can't live off hard assets? What
do you do?"

You have to make this gigantic transition from putting in money
to all of a sudden taking the nuts out of the tree like a squirrel
does every day and every week and have to live on it. It wasn't
fear but the trepidation that, "Have I done enough? Am I ready
for this and do I have a plan?" I really didn't have a satisfying
plan.

I had good investment portfolio, reasonable and the plans look
good but it wasn't preparing me for that period where I'd have
to actually live on it and also have money grow so it could last
for the rest of your life if you're fortunate enough.

Jason Parker:

That's really, really good insight. We're at that point where we
need to take our first break but we'll be right back after this.

Seattle, Tacoma, Olympia, Gig Harbor, all my good friends right
here in Kitsap County, welcome back to another round of Sound
Retirement Radio. I'm your host, Jason Parker. Occasionally,
occasionally and I wish we could do this more often and in fact,
I want to invite all of you if you're listening today. We started a
Facebook page just this year for Sound Retirement Planning
around the time the book launched to really try to develop a
community online. Not just so that ...

Sometimes when you're in my position, you think you know
what it is people want to hear but then when I actually get that
feedback from you, our listeners and you tell us what you
appreciate and what you'd like to hear more of, it's very, very



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helpful to me. So I would encourage you, join us on Facebook at Sound Retirement Planning and be a part of the community and part of the conversation.

I have Dean with us today. I had the good fortune to meet Dean before he retired and I've had the good fortune to know him since he started to make this transition into retirement. Now, we're about six to nine months, somewhere in that range of ... I love that he's not keeping real close track of his time in terms of whether it's six or nine months at this point but that's a good sign of retirement there in my book.

So Dean, you made the ... you overcame the trepidation of knowing whether or not you had a good plan. You got a good plan from a financial standpoint. Help our listeners understand. You mentioned one of the things your wife was concerned about time. "What is Dean going to do with all this time?" because you're a go-getter. I mean, you're very active, very involve, great at your work.

Dean:

When you commuted like I did talking about busy and time, my days were ... I knew what I was doing every 15 minutes of the day whether I was in a truck or in a bus or in a boat or walking or working. So my day was consumed very early to pretty late at night. Going through that schedule to a different schedule is a little bit worrisome for myself and for my ... It wasn't worrisome for me. I knew how to stay busy but my wife was really concerned.

She never really expressed any concerns but she'd ask me every once in a while, "Well, what are you going to do?" I said, "Well, I really don't know." She said, "Well, you know, you might think about that." Most people I talked, most things I read said, "Yeah, you know, you really should think about that."

Having worked for so long for devoting so much time to you work, maybe too much so, I had developed activities and interests that were more individually oriented, maybe some work cruise, some things with my church but then I have a lot of time to do these things. So as I approached getting closer



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and closer, it did become of a question for me, "What would I do?"

I made lists about what I'd do. Then some unexpected things do happen such as my daughter gets married. Then I have a grandson nine months later. She and her husband buy a house that needs to be remodeled. I mean, the entire insides and the outsides and everything which is they just moved in, it's still going on.

In my case, you might say the unexpected was a good thing. I was really, really busy for the last three months. In the meantime, my days are pretty busy. I'm still involved in a lot of maybe some work trail activities, some exercise groups and a few friends that I can meet with periodically and hike with them.

Still, I have not made the transition yet to a real scheduled work work. As an example, my wife who has been semi-retired for quite a while, part-time jobs has a really good network of friends that she meets with regularly and really good community activities. I haven't built those yet and I'm working on that. I'm giving myself the time to figure out what is it, where I can contribute and what make sense and what I can commit to. That's still a work in progress.

Jason Parker: What was it like the day you walked out of the office for the last time?

Dean: It was a little bit of sad because we ... The last day was more of like a party. It was great. I had a real small, small retirement party. I asked not to make it a large thing. I don't want to invite everybody, all the managers, et cetera. I just wanted to make it with the 10 or so people I worked with very closely. We went out, had some dinner, had a nice evening together.

Leaving was okay. I worked with these people for a long time. Some of them were brand new. I didn't feel anything at that moment walking out. Truly, not much. I knew I would miss the people but I knew I wouldn't miss having to do the normal workflow anymore.

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Jason Parker: I love and for our listeners out there, I knew Dean was something that I wanted him to ... Before he retired, I asked him if he would start just taking notes of what some different life experiences were so that we could share the story with our listeners because I know there's a lot of you out there that would like to retire. You probably have a lot of the same stuff going through your head that Dean did when he was getting ready to ready.

So you've retired. Tell me about some of these experiences you've had, Dean. Maybe start out with your kayaking incident.

Dean: The first day I retired which was April 1st ...

Jason Parker: Good timing.

Dean: I got an e-mail that said there was this fake headline newspaper over the small section on the Wall Street Journal that said I had retired and had defected to a major competitor. It caused a little bit of excitement on my workplace for a few minutes. So that went by but then I had a life or death experience on the very first day I retired.

Jason Parker: Very first day you retired?

Dean: Very first, very first moment.

Jason Parker: This is April 1st?

Dean: April 1st.

Jason Parker: Oh, my God.

Dean: My wife is out at the place where she was working. I had delayed repairing my 18-foot kayak. All summer, the rudder had broken. The wires were all inside, internal foot rudders and they stretched all the way to the nose of the kayak which is very narrow. So I decided I have to fix it.

I brought the kayak up to the deck, laid it on the ground and then crawled in head first, tummy down running to the guts of the nose of the kayak as far as I could go and my shoulders got



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stuck on the metal foot rudders. So there I am, my arms are over my head extended reaching for these cables and because I wear a glass, I couldn't see anything from any ways but then my shoulders were stuck and I was stuck.

My butt's sticking out, my head, my feet are on the deck, my nose and head are way on the nose of the kayak and I'm starting to hyperventilate saying, "You know what? I'm stuck."

It's only 22 inches wide at the cockpit and you're like 12 inches where I am and I said, "Oh, boy! I'm going to be buried in this thing."

Jason Parker: Your first day of retirement!

Dean: 18-foot long grave site. I took about five deep breaths. It's probably only about three minutes. I slowly extricated myself. I just jury rig the fix on my kayak but that was interesting first day experience. I thought maybe this is the last.

Jason Parker: "This is it! I finally retired and the very first day I die trying to repair my kayak and stuck." I can't think of ... It is like being buried alive almost. Man, what a ...

Dean: The other thing I did was I took my carefully crafted wardrobe. I had a self-proclaimed uniform I wore to work every day for the last two years. Everybody at work laughed at me. I wore khaki pants, a white shirt, seven very stylish different white shirts. It made my life really easy. I gathered them all up, folded them up real nicely.

Jason Parker: I keep telling my wife that this what I want to do. I just want one color of pants and one color of shirt. I don't want to think about it. She keeps buying me these purple shirts and blue shirts and I got to match things. Then she tells me I'm colorblind. I'm sorry but ...

Dean: I do like clothes designers. They design one thing but they wore something else to work. So I took all these khaki pants and white shirts, stacked them up, put them online and see if anybody want to take them. I send it to my workmates. Nobody

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wanted them. So I took them to Goodwill. That was pretty exciting.

Jason Parker: Wow! So all of these work clothes you said, "We're done. I'm not doing this anymore." You packed it.

Dean: Yeah, exactly.

Jason Parker: What have you replaced them with?

Dean: If you saw the shirt I'm wearing today, Jason, you've probably seen the same shirt over the last year. I'm very relaxed. I will have to buy some new clothes maybe this Christmas.

Jason Parker: Then you also talk about your computer and some stuff that you decided to get rid of off the computer. What was that like? It looks like you deleted Powerpoint.

Dean: Yeah, that was my standing joke where I work. We use Powerpoint for everything. I really had an issue with that. I thought there are better ways to community. I think storytelling and face-to-face and at its place but I was so tired of it that I just took it off my computer.

Jason Parker: Just so tired of it?

Dean: So tired of it and I haven't used it since.

Jason Parker: There you go and I just bought a new computer so I could do better Powerpoint presentation. I think I maybe missing the mark there.

Dean Fujii: My computer is too small now because I have too many pictures of this little baby that seems to be proliferating like 10 every morning.

Jason Parker: This is the first grandbaby.

Dean: First grandbaby, yup.

Jason Parker: What's that like to have time to be able to be grandpa?



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Dean: It's a new experience for me. Actually, my wife spends more time with the grandchild than I do. They live over the water, so she goes over every week. It's a baby and maybe guys are a little bit different. I like the baby but when I go over there, I usually have to work on something. I've got to work on the yard or something. I will spend time with him and I do look forward is finding road over, big event.

I'll just take it one day at a time but it is. It's very amazing to see a little child being born. It's a little child. It's another human being. It's literally a miracle. The joy I have because my daughter, my wife and the rest of the family feel so much joy for this new addition to that family. To me, that's the nicest part right now.

Jason Parker: I feel so fortunate to be able to get to hear your story. Thank you so much for sharing your story with all of our listeners. I know it's very personal but I hope that this is adding value to people's lives so that if you're out there and you're thinking about retirement, it's possible. You can do it. It really is possible.

Share with our listeners about your fishing. What happened there?

Dean: One of the nice things about fishing is I've always wanted to fish and I used to fish when I moved up here 40 years ago. I used to catch cod by the Agate Pass Bridge. It's all gone now. Upon retiring, actually my daughter and her boyfriend, for Christmas they gave me a fishing trip and said, "We'll take you fishing because we know you want to learn how to fish."

Finally, when I retired six months, nine months later, I said, "You guys got to take me fishing." They loan me a pole. We went out to Point No Point and Point Jefferson. I said "You know what? I don't know. I'll just get a one-day license. Salmon, salmon only." We went out to Jefferson and head on Point No Point.

At Point No Point, I threw my line out standing in the shores and on about the fifth cast, I was just diddling with my line literally because I thought it was stuck on something. It actually was a



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Coho like seven, eight pound, nine-pounder I think. I reeled that thing in. My daughter got it. I actually got two Coho that day. I got my limit. I got a flounder and that was it, one hour.

Jason Parker: Dean, I can't even tell you how much time I've spent standing on that beach out there ... The only thing I was catching was a sunrise actually. For some guy to go out there right after retirement and cast a couple of times and pulled two salmon in, that ...

Dean: I've always dreamed about fishing. I've never fished but it's like a gambler. If you get lucky on the first time, you'll probably going to go again.

Jason Parker: That is the problem. Then the other one was not thinking about work on the weekend. Just kind of a realization that you had on Sunday after ...

Dean: I think most people if you're in a position where you work, you work long hours, you work on weekends, et cetera and then with the advent of e-mail and cellphones, et cetera, work seems to creep in more and more on your time at home. It was typical for me to on a Sunday evening to say, "Oh, you know, no, I don't want to watch a movie. I don't want to go out to dinner, get home too late. Got to get home and rest."

On Sunday afternoon you get the ... I think a lot of people do this. Get the Sunday afternoon pre-Monday preparation time. Check your e-mail, do your work, think about the week ahead. I think this is normal and I think it's healthy but it's not something I miss.

On Sunday afternoon, sometimes I don't even know it's Sunday except coming home from church. I don't have to worry about that anymore. Although, although I have had some dreams, Jason. I have had some dreams literally about this thing I have to do on Monday morning. I wake up with a cold sweat and I find it and I wake up and say, "Oh, that was a dream. Isn't that great?"

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Jason Parker: That's awesome. We're at that point again where we need to take our next break and we'll be right back.

Speaker 4: Are you 50 years or older and have at least \$500,000 of investible assets? If so, this message may be beneficial for you. Are you confident that you will be able to retire and not run out of money? Are you concerned about higher inflation, higher taxes and what market volatility will do to your portfolio?

If you answered yes to any of these questions then I encourage you to take advantage of this offer. Jason Parker, the author of Sound Retirement Planning and President of Parker Financial is offering a free report titled 10 Things to Know About Planning Your Retirement Income that may provide you answers to the above questions and much more.

Call his office at 1-800-514-5046 to receive your report free of charge. Again, call now at 1-800-514-5046.

Jason Parker: All righty, folks. Jason Parker here, the host of Sound Retirement Radio, author of Sound Retirement Planning. I have the good fortune to have Dean in the studio with us. Dean is a gentleman that I had the good fortune to meet recently. I met him before he retired and now I know him after he's retired. I wanted him to share his story with our listeners so that you can just get a feel for what to expect.

Dean, if somebody's out there and they're thinking about retirement, what's the most important thing you think that ... What advice would you want to give them or have them thinking about?

Dean: If you're close to retirement, maybe two to five years or so, get your books in order. I was very good about it. It was a natural inclination I learned from my mother. Our unspoken mantra was spend less than you make, obviously. In preparation for retirement, do the typical things. Do your balance sheet, do your cash flow, do your investment analysis, et cetera and just ask yourself, "How much will I ..." This is what I asked myself, "How much do I really need on a monthly basis to live comfortably?"



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Have enough set aside and then really work with ... I tried to work it on my own and I came up with my own but I needed some validation, some outside look. I did seek some financial advice from multiple places. The most important thing I think was to find people who are actually trained in retirement, in retirement planning not for retirement or so much pre-retirement but in retirement when you make that transition.

I do see a lot of firms offering that kind of education more and more and more for natural planners taking advantage of that. Until you actually sit down and look at how funds will flow into your bank account so you can spend real money and not have to sell assets, stocks or whatever, you really won't have a plan.

Then my plan is such that worked out with financial assistance was have a secure source of stable income that you don't have to worry about for two to three years, maybe a little longer if you're comfortable with that. Then if you're capable, have the remainder of your assets and other less liquid assets where you can set aside for longer term growth.

I think the most important thing, your initial stage is not having to worry about market fluctuations, high risk, taking on too much risks because you are short certain cash for a year or so. If you're comfortable for two or three years living off guaranteed income, stable income then you don't have to worry so much. I was continually going through my books and analysis over and over and over again.

I stopped doing now now that I'm comfortable that the plan is working. I was never really sure if it really would work but it went against what most financial advisers were advising at the time. Having that stable source of income, then having additional income for the future, not having to worry about market fluctuations for your future, that was real eye opener for me and that's what the ... That's made me more comfortable in retirement.

I don't have to look at the market charts every week. I don't have to worry about the fluctuations because I know that these



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fluctuations are normal and that you just have to write it out. So I was really comfortable.

Be comfortable with your plan and make sure you understand everything about it. Don't be afraid to ask as many stupid questions as you possibly can. As long as I was comfortable, then I can live with the plan. I know what's going on. I know what's being executed. I know when things aren't going good, what it need correction. Just having a good real retirement plan and not an investment, I think that was key for me.

Jason Parker: That's interesting. Knowing what you know now, would you have retired any sooner than you did?

Dean: Probably not. I think maybe seven or eight years ago, I might have considered retiring but the market prevented me from doing that. Overall, probably not because I wasn't ready. I was having good fun at work. I really wasn't ... There was nothing really pushing me to retire. I didn't have the plans that really were compelling enough to say, "Okay. I don't want to work anymore." I was having a good time, enjoying everything. So no, not really.

Jason Parker: Is there anything you really miss about work today?

Dean: Yes. I do miss interacting with the people I worked with, had lunch with, just got to talk to them, just interacting with them every day. That's probably the ... Also, maybe some of the challenges. I like work challenge. I like analytical problem but I've applied that elsewhere now. That element, I don't miss at all but I do miss people. I do go in periodically.

As an example, I go in a town once a month to give me a haircut. This guy is cutting my hair for 40 years since I was in college. I'm a very loyal customer. He doesn't give me any loyalty points and he doesn't give me discount either. He's my age too and he works two days a week. That part helps having long-term, a few long-term relationships. Yeah, miss the people.

Jason Parker: One of the things I think you shared with me once was you got together with a friend of yours that you hadn't seen in a long



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time after you're retired. He asked the question like, "What's this all about?" or something to that nature. Talk to us a little bit about relationships because this is such an important

component. You mentioned your wife has this really good network of relationships and friends she's meeting with all the time.

I can't think of anything. If there is a fear, it's I think not having a connection with people, so you're sitting in front of your TV all the time. I mean, that to me sounds like a scary place to be. Not having any friends, not having any relationships and all you have is ... Tell us what's your experience with relationships.

Dean:

When you're working, you might spend too much time at work. The people you work with sometimes you form relationships with them. Other times, it's more superficial. You don't really interact with them outside of work on a personal basis. That part was I will admit I neglected a little bit.

I've been involved in a real good church for years and years. I don't belong to that one anymore. So I established some really, really good friends. Anyways, I had a friend for quite a while. He was actually a pastor of a church that I attended. I took him and a group of men on a hiking camp one for a week for seven years in a row in the Olympics. We did that every single years, so established really good relationships.

He had move away 10 years. I hadn't talked to him. He had an unfortunate incident. His wife passed away. So I called him up and said, "Hey." Come down and visit him. I did go down and visit him. He was basically asking, "Wow! What made you do this?" In fact, I have another friend in Montana who I go climbing with now. He was another guy I hadn't seen for 40 years. I kept in touch at Christmas time. The relationship just picked up immediately. Whereas another relationship was ... "What are you doing? Why did you call me?"

I said, "Well, I just wanted to reestablish friendship with you," and we did. We had a good time but it's still a little bit awkward.

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That part, yeah, it's ... If you have relationships, hang on to them and really nourish while you still can.

Jason Parker: I like that. I like that nourish. As I was looking through your notes, you gave some examples of what it's like to not have a paycheck and how certain expenses catch your attention. Share with us some of your eyeopeners there.

Dean: I'm not sure if I want to do this. I didn't tell my wife this one but I did tell it to you but yes ...

Jason Parker: Don't get me in any trouble here.

Dean: I'm not taking Social Security because I decided to delay it until I'm 70. Basically, all my living funds really come from my savings accounts and some CDs that I put away for a long time. When you retire and you don't get a paycheck, expenses ... I'm not a rich guy. I'm not wealthy by any means. You live within your means but then when you retire and money only goes out and that doesn't come in then little things start ...

You notice as an example, my wife sent me to the farmers' market to buy our bacon scones. Big deal, right? When I found out how much they were \$3 or \$4 a piece, I said, "Oh, man, \$36 to \$40 a dozen for some scones. That's a little bit pricey." So I basically waited. They only had six left anyway. I waited until they were down to two and bought the last. When I came home, I said, "You know what? They only had two." There we go. Little things like that.

\$700, you always question, "Should I be spending this amount of money?" I've kind of gotten over that. I don't want to grow up to be a stingy, old guy. I really don't. I want to be more generous. Just learning that this is part of retirement that you just have to make the adjustments and then learn to relax and enjoy while you have it.

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Jason Parker: That's awesome. Folks, if you're just joining this, Jason Parker here. I've got Dean on the program. He's somebody that's done what most of you are looking to do. He has retired and he's loving it and I love spending time with him because boy, he is active. He's evolved. He's engaged. He's spending time with his family, totally awesome.

If you're unable to catch this entire broadcast, maybe you're driving down the car, remember, these are all archived at soundretirementradio.com, soundretirementplanning.com. This is going to be episode number 31, real retirement story with Dean. When we come back from this break, I'm going to ask Dean some more questions about what the future looks like, what he hopes to accomplish in retirement, what he's looking forward, what he's planning. So I hope you'll be able to join us. We'll be right back after this break.

Jason Parker, coming back at you at soundretirementradio.com. Sound Retirement Planning is my new book and I have Dean in the studio with me today. We are talking about retirement. Dean is a retiree. Imagine that. Imagine actually talking to somebody that's done this. So I don't know why it takes me so long to figure out this is what we need to do. I enjoy spending time with this person. I know you guys are going to love this interview too or you are loving it at the tail end.

Dean, I wanted to ask you about the future. We talked about before retirement. We talked about where you're at now, some of the things you've experienced. As you look out into the future right now, what are you most excited about going forward?

Dean: It's kind of an unknown. Here's an interesting thing. I've had three dreams in the last three weeks and they're all the same tenure. One was going hiking in a slot canyon in Arizona. Match were no good because you're deep down on a canyon and you can't see into one valley over the other. Go up dead ends, you'd come back out and I couldn't find my way out.

Now the time I was wondering through the neighborhood, actually dropping somebody off and I came across a little lost child. This child, "Well, take me home. This is where I live." So I took him but that's not where that little kid lived. So we have to



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find daddy. I asked the kid again, "Well, where's your daddy?" and asked around some people who apparently knew this child. They said, "Well, he lives under the wharves in Seattle."

This is all a dream. So I parked my truck middle of the afternoon, can't find him. It's dark. I'm trying to find my truck, parked it. Wake up! This is another dream. I've had these

recurrent dreams where you plan to do something but then you don't see the way once you're there and you don't know where you're going and you don't know how to back out.

What does the future hold? My wife and I really do plan to do some traveling. That's firmly on our agenda. I really would like to be more involved in community primarily with my church. The pastor hears me. He might grab me right away.

Jason Parker: Every pastor out there is listening. How would we get this guy on board?

Dean: I will do some voluntary work with trails, help rebuilding trails. I'd like to get involved with really helping millennials with maybe some financial education. Outside of that, I really don't have a road map. I'm not like, "I'm going to do this. I'm going to take over this. I'm going to study this."

I have decided that it's not clear enough for me yet but I've known that during work, sometimes I'm wondering, "My work is so varied." I'd always ask myself sometimes after a couple of quarters go by and a quarter comes by and it's idle. There's really nothing going on. It's kind of scary. I have to make up my own work literally.

Then something always turned up even better and more interesting and more challenging and more rewarding. Future definite roadmap plans, they're unclear but I actually have faith that it will work out and it will be challenging, exciting and rewarding. I don't have fear about that. I just have the believe in faith that what has helped me so far will continue to help me in the future.

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Enjoying retirement daily, not having to worry about things I used to worry about, having less stress. I'm having more time to do things. I've always wanted to do that I could only do on weekends. There's a little bit more relaxation about me. The future will unfold itself uncertain as it is but I'm confident that we'll just be fine.

Jason Parker: Boy, I'm just inspired. I'm always inspired by our time together. You have this grandbaby now, newest member to your family, creating all this joy for your wife and your daughter. How would you hope to be remembered? What's your legacy going to be about?

Dean: Boy, that's a hard one. My father's legacy was my kids remember him as grandfather, as a person who always took time to listen to them, didn't say very much to them but by his actions they knew how much he loved them. They only saw him once or twice a year at most but they knew they were loved and that they knew he really cared about them and he provided for them gifts and he never remembered.

He remembered them on their birthdays, Christmas and everything. He was never ... Maybe grandparents are like this. Never judgmental, never yelled at them, never got angry them, corrected them. They said he was good grand ... In fact, my daughter told me that, "I hope you are good as grandfather as your dad was."

It's achievable legacy I think and is a worthwhile legacy. It's not flaming, popular, big or ambitious. It's really pretty simple. Want to be known as I give generously of myself more so. Maybe we can leave something for the kids for helping through college, et cetera but that's secondary. I don't know. I don't know what that legacy will actually be because I can't see myself through other people's eyes as they can see me. So I'll just have to rely on what my wife tells me and what others tell me and how people respond to me.

Jason Parker: You bought a new toy here when you retired. We'll go from a pretty subject there legacy. I'm sorry to do that to you but just



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I'm curious to know. So you bought this new toy though and you've got some travel plans obviously. Talk to us a little bit about that.

Dean:

This toy was the most expensive toy I ever bought in my life. It's reasonable but it's a 20-foot small class B motor home. It's a diesel-powered motor home. I looked on the internet for a

whole year before I retired to buy it. I finally found one last Christmas, day before Christmas in Florida. It's a little place called Apopka, Florida.

I made an offer to buy it online, site unseen. It was a 2011, 2,000 miles and have been stored in somebody's garage. I talked to the RV Used Car Dealer in Florida. I talked to him, talked to his wife, talked to his secretary, talked to his mechanic. Got all the reassurances and everything that this van was okay. I saw the pictures and it's a great looking thing. It's diesel with 22 miles of gallon.

I had it shipped cross country on a transporter which was another story in itself. It was \$6,000 to have an enclosed transporter, a couple of thousand to be an open transported. So I opted for the cheap way. They picked it up in Florida. I had them sent pictures of me being loaded on the trailer. Of course, the trailer is a tractor-hauling trailer, really low boy. The floor was wood. The wood is all split. There's this red and white license plate on the back of it almost coming off. They're going to take this and go expensive van and ship it.

First day, it gets stuck in the winter storms last winter, the winter vortex. It's stuck in Arkansas and it's on its way up to Chicago where it's caught on deep freeze for a whole week. Of course, one of the vans catch fire when they're transporting to another van. My van was spared.

Finally, it arrives here on a third outfitter that hardly spoke English at all. I picked it up and we've had great use of it so far. It's a wonderful thing. It's a little bit small. It's a little bit hard to sleep in but it's fun because it's fully enclosed. We plan on taking it all over.

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Jason Parker: We only have about a minute left. As we end today, what's the most important thing you want to leave with our listeners?

Dean: If you're feeling like retiring, talk about it. Talk to your friends about it, meet people, talk to some people who can help you retire, help reflect upon your plans, argue about it. Then if the numbers work out and if you feel emotionally ready, don't be afraid. You'll have the uncertainties for sure and they're not

going to go away. If you work it out and you're comfortable and you work it out with somebody you can talk with, you'll just be fine.

I've heard it from other people who retired, they wish they had retired earlier. I don't have those wishes. I'm just glad I retired. I'm glad it's working out. I'm glad that preparation paid out. I'm glad the things that we had anticipated, things are going according to what we pretty much thought it would. So go ahead and do it and trust your own judgment.

Jason Parker: That's awesome, folks. If you're just tuning in, this is Jason Parker. We've been interviewing Dean, a friend of mine who recently retired and just wanted to share his story with you, what it looked like before, what it looked like during, what his plans are for the future. I hope this added some value to your life.

If you like the work that we're doing, let's connect on Facebook. It's [facebook.com/soundretirementplanning](https://www.facebook.com/soundretirementplanning). Until next week. This is Jason Parker with Sound Retirement Radio, tuning out.

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Jason Parker is the president of Parker Financial, an independent fee-based wealth management firm located at 9057 Washington Avenue Northwest, Silverdale, Washington.

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