erpisode 06 with Lee Caraher

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SPEAKERS
Jen Marples, Lee Caraher

Lee Caraher 00:00
Really, literally went through my calendar for the last two years. And I'm like, Where did I spend my time? That was not work related. And then I was like, I really didn't like that. And then I'm like this. I love that I love this. I love that. You know, I'm a list maker. So I made lists of people. And things like I don't want to do, I don't want to be on the kinds of boards that don't do anything. I don't want to be involved with things that are not progressive. Frankly, I don't want to have conversations at church with people I disagree with anymore. It's not my job. Where will I get involved? I'm pretty involved politically now, which I never was before. And, you know, that's what I'll spend my energy there. But I'm really not a confrontational. I'm not going to spend confrontation where I don't have a payoff anymore. I'm not going to do it.

Jen Marples 01:00
Hello, and welcome to the Jen Marple Show. I'm your host Jen Marples, a former public relations agency owner turned business and life coach and motivational speaker dedicated to helping female entrepreneurs achieve the business in life they desire in their 40s 50s and beyond. Each week, I'll be bringing you conversations with incredible women who are rocking entrepreneurship and taking courageous action while also dealing with all that midlife entails. I'll also be dropping in solo every week to share thoughts, advice, tips and tricks that will help you live your best life. If you are thinking about pivoting in your career or starting a new business or looking for a second act, stick around as I guarantee you will be inspired. And know this, you are not too fucking old.

01:49
Welcome to the Jen Marple show everyone today I have a most fabulous woman on lead care her she has a longtime dear friend and former colleague, we braved the San Francisco corporate crazy PR realm together, back in the day. She is amazing and fabulous. And I'm gonna let her introduce herself. But get ready guys. She's going to be filled with inspiration, insights and all the things we all need. My gosh, the pressure, I totally

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well Jen, I'm so happy to be here. I'm so thrilled for you this new thing you're doing I think it's perfect.

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So tell us like who you are just so everyone knows, because I know how fabulous you are. But let everybody know what you do for a living your family situation and where to live. Because interesting to where she lives now is not where she used to live. She used to live in San Francisco.

02:43
So I'm Lee, I'm a wife, a mom, a CEO, an author, speaker, philanthropist with my time not too much with my money, because I got those kids and a friend both of the things I am and I own and run a public relations Social Media Communications firm called double forte, it is now 19 years old, which you can't even stand can believe that it got this old and we are independent. It has to be independent, because I like to say no to people who don't want to work with. And we're located in Well, right now, mid COVID. We're located everywhere. It seems that we're headquartered in San Francisco. And we have hubs in New York and Eau Claire, Wisconsin, which is where I live now. My family moved here two years ago, to be able to set up a good life from my second son. My second son, Liam is now 20. And he has developmental disorders and special needs, and will not be independent. And we felt that we could set his life up so that his older brother wouldn't have to pay for him when he's 60. better here than we could in California, which was our original plan. But it all burned down in the Tubbs fire. So we had to come up with Plan B. And that's what it is. And we're thrilled to be in Wisconsin. And we love it here. I do miss my friends though, in San Francisco, but I'd be missing them anyway. Because I wouldn't have been able to see them for the last year

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now. Exactly go cheeseheads right. That's Wisconsin cheese heads,

04:14
oh, Packers. I may have a few dozen cheese heads downstairs because people keep sending it to me as if I didn't already have one. So I keep them all and they sort of you know, during football season, which is just started, my husband has put them out. So you can either put them on your head or use them as cozies you know, it's the thing.

04:34
Oh my god, I love it. I love the Midwest. So tell us I mean let's just jump right in. Like what do you think the biggest challenges are being a woman at midlife running a business? And of course there's probably even more challenges because you've been running a business during the crisis.

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Yes. Well, I think for men right now, particularly in Silicon Valley, older men, older I wouldn't want to be an older white man right now. Frankly. I'm 57 So being over 50 year old woman, white woman, ma'am, is complicated right now. I think it's always been complicated, but it's really complicated right now. And you know, I'm the breadwinner in our house, my husband does not work for money, he works really

hard. He's the chief home officer, I'm the chief bacon officer. And it's been that way for a long time, he used to work half time. And then it really became the caretaker and the caseworker for younger son, because it's just very complicated do that we were fortunate enough that I could bring home enough so that he did not have to work. So I have a company, I have my family, I don't want to just do one thing. So how do you create the life where you're happy with where you are, because I'm really not willing to be unhappy anymore. Not that I was one happy, but I was just sort of like, that's not the life I thought I was going to have. And then I've created a really good life. first challenge is to define your own success. And then not worry about other people say, the second thing for you know, a business owner, woman business owner of our age, although I'm a little older than you is that being young, being young hearted, being young, in spirit, Phil is important. The way I look, and the way I act and the way my energy is, you know, they may not all line up. But if you're not young hearted, you can't run a business, you can't be relevant, if you're in my business, right PR. So I feel pressured to do that. But I also feel like, I'm also not not gonna sacrifice to do that, if that makes sense. So let's

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unpack that a little bit more. It's a really interesting concept, because I too feel like yes, we're all aging. But you know, I feel Tell me if you relate to this, I almost feel younger to a certain degree now than I did 15 years ago, when my kids were really little 10 to 15 years ago, when the kids were young, you're just you're running around, there's, you can't say no to any, you're just going going going, you're in triage survival mode. And I think that's just generally happens when the kids are young. And then I think we're all kind of product of the 80s work environment where it's like, more and more and more and more and more grow, grow, grow, grow. And so with self care, literally, that that word was that I just came up a couple years ago, there

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was a self care, Oprah. I mean, basically, Oprah had so much influence on us all in on the workplace. We only really talked about it. But I mean, she's been choosing my own self care, what, 20 years ago, right? And it's taken us 20 years to be able to have it be part of our lexicon all the time.

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Right. And it's gonna take 20 more years for it to be fully embedded problem. Yeah,

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for sure. Well, I have to say, my 2020 something year old employees, they're all about self care.

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That's different. So we need to actually learn from them. So what I love about what you said, though, it's keeping that young at heart, I think, is keeping your finger on the pulse. I mean, there's a lot of that you can't just go crawl under a rock and not be part of this world. And then it's that makes it that much harder to get back into business. And then if anybody's listening and you have been under the rock, which hopefully you haven't, then you just need to get out there, and you need to see what's going on and just

08:02
learn. I think that if you're learning and learning is reading books, listening to podcast, talk to people you've never met, meet new people do new things. If you're learning, you're young, in your brain, and you're young at heart, and being a lifelong learner is really the definition of who's going to be successful from now on. Because I started my agency before Twitter, Jen, hello, and now have more than half of our work is in social media. And, you know, I have to be able to go into a client and say they like you don't know what Tick Tock is Lee, you don't know what this is? And I'm like, Yes, I do.

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Here's my tic Tock.

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You know, but it's always learning, learning learning. Not that I have an active tic Tock account, but you have to know what's going on in your field, right? And you have to be getting your hands dirty all the time, because otherwise it's not authentic. And you don't want to feel like a fraud. Right. And I think I know I have had several not anymore, but I've had several employees who were my age or around my age are little older, and they could not make the transition to today's world. And I had to get rid of them. Because I couldn't sell their time anymore, right? They're just weren't willing to say, this is the way I like to do things leaves what they would say. Like, that's not the way it gets done anymore. I'm so sorry. You either have to evolve or you can't work here anymore, and they weren't willing to evolve. So I had to let them go. And they struggled. They mean all of the all the meals of the handful of people, they've all struggled now they are they learned what they didn't know. I think one thing is that if you're always learning something new, new television, I mean, seriously, not just the same old, same old if you have watched survivor 495 six seasons, watch something different, right? watch something different, get new inputs, see what's going on, so that you You can have perspective and be relevant at the same time because the advantage of age is that we have a perspective that our younger colleagues do not have. But we have to be relevant. We have to be relevant in whatever the hell we're trying to do. So for me in my business, it means I have to know what's going on in the world of social media, and how things get done, and video and all that kind of stuff. But I find that because I do those things, I'm drawn into new things. And people are attracted to that, for me to be involved with new things that are very fulfilling as well. But if you stand under a rock, and that's no pejorative, we don't i don't mean that if you were at home with your kids, so valuable, so valuable, I wasn't able to do it. But if you're going to stay home with your kids, you need to spend a couple hours a week minimum, getting new inputs, not just baby tuck, because that's where people really go mushy. That's when it's so hard to get back into the workforce.

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It's really hard. I know it's hard for people just who who are on top, I remember someone we know, posted on LinkedIn that they were having a really hard time finding a job. And it really opened up just Pandora's box. The whole question of, you know, being that this midlife point, like in the mid 40s, you have so much experience yet people don't want to pay you and then it's hard. Were they hiring and people go I mean, it's just it's spurred almost 100 comments, and it was fascinating. And I read every single one I'm like, well, what's the answer? And I know for me my answers always been I've always

created I haven't worked for anybody like you. I haven't worked for anybody since we left that PR firm. We I'm unemployable

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basically, Jen, as you know, so

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I don't no one's gonna hire me. And it's interesting when you talk to me, it's like got a great opportunity. So like, that's one of the the goals here for hopefully listeners is to hear these stories and feel inspired, that you don't actually have to rely on somebody else to offer you something, you can create something on your own. And I think there's so much opportunity there to kick some ass and like you're saying, Lee, it is so important. Like I also never, I never step back from work. And I've never stopped learning eat I love like I'm a voracious reader listener, I think it's valuable to have you stay young, because you've got 20 year olds on your team, talking to the kids talking to the older people to like, what have you learned, opening up those discussions and not just staying in your little circle? You have to bust out of your circle, you're never gonna stay fresh?

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Yeah, absolutely. And I think COVID has been really, one, it's been exhausting for us all, no matter who you are, no matter where you are in the spectrum of believing all these things, right? It's been exhausting. I don't know anybody who hasn't lost somebody two rings out from them. Truly, it's just exhausting. At the same time. There's been first I've been sleeping a lot more because i'm not i'm not you know, I'm not commuting when I'm in Wisconsin now. But I was going back and forth to San Francisco every other week, and then going to New York on the third week. And you know, it was just normal. And I haven't really fallen three times since last March. So no longer that 1k flyer. But was it worth it? What's 2 million miles worth it for that? I don't know. I wouldn't do that. Again, I don't think and, you know, not having the commute and figuring out a space. And I am fortunate because I do have a much larger house here in Wisconsin than I had in California. And there's lots of space and you know, that kind of stuff. But it's also I realized sort of six months into it is I who was I gravitating toward? Where did I want to spend my time? I spend time with people anymore? Well, I spend time, you know, I've always had that rule in my business, in my business here for rules, why not somebody other than myself has to be interested in it. Because I'm interested in everything I could like, oh, here's a mouse, let's do something fun with it. Whatever, too. We have to be a good fit, you know, good experience, good expertise, good chemistry, because you know, you can be a great client and a great agency and suck together. Three, you got to pay us because we like to eat and for no assholes. That's been a rule in my business for 19 years since we started because it came out of having to work when I was working for the big multinational publicly traded company, and you had no control over who you worked with. And I've really just said, You know what, I'm spending time with people who take up my energy. Why am I spending time with people who just suck the life out of me? Why am I spending time with people, I have to gird my loins to get on the phone with? I'm not gonna do it anymore, right? So I've been pruning people, not you, they're gonna hear this and go, Oh, you got pruned. But been pruning people and I've been pruning efforts that I've been doing, you know, I just want to spend my energy going forward. And I'm not sure I would have done that when I was 35. For sure.

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I think that you bring up a really good point, and it's something I talk about a lot. It's looking at who your circle is and who you're spending the time with. And I do a 100% agreed COVID stripped everything away, it basically cleaned house for you. And then it really forced us to look at who we were going to let back in. Yeah, like, Oh gosh, you haven't been here for a year, I don't actually need you back. And you don't believe some with love and everyone out there in case you've feel like you've been pruned by Lee, we love everybody. Like I truly love everyone. But you don't need to spend your time with them. Or I think that's the beauty of this midlife piece. And it's what I'm hearing from a lot of women, it's not caring anymore about what people think writing those boundaries, and being really strategic with who you're spending your time with. Because if it doesn't bring you joy, Mm hmm. And like I am for all you guys, I love talking to Lee, it's a lifter up for kind of a situation we all have those people that drain you, I don't have time for it. No one has time for the negative Nellies out there. We can't do it anymore.

15:53
My sister Abby, who actually has a television show called work in progress, which I highly recommend to everybody on Showtime. It's fabulous. It is so fabulous. But she has mental illness. She has OCD, which is not a mental illness. But she's in high anxiety, which will when you watch the show, you'll see. But I learned a lot from her as she was writing this show, because it was very challenging. The situations were very challenging when she was working. And she kept saying I don't have capacity for that I can't get on the phone because I can't get you I can't get revved up for that phone call. And like, I don't have capacity for that conversation. I'm going to have to have that November it was April, I'm like wait November. But I learned a lot from her in the fact that I didn't recognize and I was like gearing myself up for conversations because I thought I had to have them. And did I really have to have them? No. So in the pruning piece, it's Is this a funk? Like I know I can call you at any time, Jen, I could be any time if I needed you. You're in Hawaii, I'd call you up on the beach, if I called you you would take my call. And you'd go What can I do? And it would not be a difference in our relationship. Right? And the same you know, the same is true for me. But we don't talk that often we just know that we're out there in the world for each other, right? And I really literally went through my calendar for the last two years. And I'm like, Where did I spend my time? That was not work related. And then I really didn't like that. And then I'm like this, I love that I love this. I love that. You know, I'm a list maker. So I made lists of people. And things I'm like I don't want to do, I don't want to be on the kinds of boards that don't do anything. I don't want to be involved with things that are not progressive. Frankly, I don't want to have conversations at church with people I disagree with anymore. It's not my job. Where will I get involved. I'm pretty involved politically now, which I never was before. And, you know, that's what I'll spend my energy there. But I really not a confrontation, I'm not going to spend confrontation where I don't have a payoff anymore. Like I'm gonna do it. And I remember my mom's my mom was one of those in the 70s she went back to school, she was the first valedictorian of Simmons Business School for women. And my mom's been dead now for 16 years. But I was looking at pictures the other day in the Bank of America, men suit made for women. I mean, she probably had a clot, she had a closet full of these St. John's suits made for you know, that made you look like a man and a woman suit. And then one day, she was 6050 5560. She's like, I don't have to work anymore. I actually didn't have to work in first time. And then she broke them out. Rachel just broke out of it all. She's like, I'm gonna do what I want. Well,

it's different for me, because I'm the breadwinner. I don't have anyone else to bring home the bacon. And we do have this big commitment to our sons, given that we don't want our older son to have to pay for our younger son when he's much older when we're gone. So I do have to work. It's not a choice that I have to work, but I'm going to work, I'm going to spend my time where I giving energy to the world not taking energy from it.

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I think you bring up a good point because I think a lot of podcasts and things I listened to and people I follow. A lot of people don't address the fact that I've always believed this that women need to be self sufficient. And so where, okay, I'm married, my husband and I can balance each other. But let's face it, okay, half of us, if not more are divorced, widowed, there's some very tragic stories of everybody from that happened from you know, these COVID years, you might never think it's going to happen to you. And so I think it's a very scary place to, for a woman to be in a situation where they had no idea about finances, they took time off from work solely focused on kids, and then all of a sudden their life gets turned upside down because of divorce or something like that, or does an uncoupling and then you're like, Oh my god, what do I do? And that's a tragic place and there's people who are a Friends I know who are in very crazy jobs that they would have left but they're dealing with divorces and their sole breadwinner. And so there's a lot and I would let's add in the fact that a lot of us are taking care of there's older family members. So it's like taking care of kids plus your parents. So it's a very interesting age. And I like to come at this as positive as possible. But I also realize that you know, everyone has different situations and most women do need to work so I don't want to ever sound like I'm coming from some privileged place like I need to work I have three kids to put through college. I mean, I want I would like to pay for college or bracelet. I mean, it's expensive. I'm in California, it's expensive. And I want to give back so it's I'm glad you brought that up, because it is a scary place to be feeling like you're going to get aged out and or, you know, to get back into something. So what would you say to people listening right now, if they are in a situation where all the sudden their life has been turned upside down? It could be a health crisis, a divorce, a death, anything like that? What would you say to them,

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if you haven't been contributing to the household and monetarily? Because obviously, you're contributing to the household somehow, right? But if you haven't been bringing home money, first of all, can we just say if you were in any situation where you're in a relationship with someone who is bringing home money, can you please make sure you have life insurance? And I sound like an old Biddy when I say this, but life insurance and house and home insurance, can you please go look at make sure that you have ample health and life insurance, health life, and home insurance? You know, my brother in law's house burned down? Thank God they had that they were paying for good home insurance because they get to rebuild their house. But I have so many friends whose homes burned down in the tubs in the fire and then in the flood in burned. I mean, they're not rebuilding, they don't have didn't have any insurance. So first, get your house in order. What's that house look like? What's your insurance situation? What's the insurance for your partner? With they something happens to them? What happens? How much do you get? Do you have enough, right now is important to you know, if you're in your 40s or early 50s. Get more now, because it'll be cheaper to keep it later than if you try to get it when you're 60. Having just done this last year, we know frankly, people if I'm gone, my husband did it, because I'm worth so much right now dead. But I won't be in a few years, because it was just how we had the Double Diamond triple down. So one, get your house in order to if it's happened, and you don't have your house in order. I'm so sorry. And now what right? So you have to understand your financial situation right away, right away. And if you have a financial planner, if you have anybody, get someone to your friend, who knows finance, who knows what the hell they're doing, go through everything with them and understand your situation. Because everything hinges on this. If you are married, and you don't have credit cards in your own name, go get one. If you are married, and you have joint checking accounts, go get your own savings account, just have a bank account that's in your own name, just have these things so that you don't have to worry about creating credit for yourself because this is true, right? These things are happening. And then the third thing I would say is, you know, if you're become a widow, one of my colleagues became a widow two years ago. A Oh my god, how gut wrenching be it's going to take some time? How can you surround yourself with people who will support you and understand it? And then see you have a life to live? Right? And what does that have to look like?

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Thank you for that. And it's interesting, and sorry, it's a little maudlin talking about this. But but it's the truth is that, especially in these you know, we've got have, we still have a pandemic raging? I've known friends, I've had several friends who have lost husbands and they're my age, they're like, 5051 and this is like heart attacks. It wasn't even COVID so it is really interesting. And it's just all about empowering, just being in control. Exactly. Like you're saying, like knowing your finances, the life insurance. Important.

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I mean, it sounds so terrible, but I mean it's I do I sound like a fuddy duddy when I say that. But you

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know, fuddy duddy advice, like somebody's advice will get you through, they will get you through.

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Definitely fit, you know, particularly for the insurance thing, you know, I have a business, I am insurance, my business, you know, because I have people relying on me, and my family relies on me, and we have this plan for our younger son bla bla bla, so my younger son, his situation has dictated what I do, because I choose to have them dictate what I do, since we understood what's going to happen. So probably for the last 15 years. Everything is about making sure that Michael doesn't have to pay for Liam when Michael is 60. So that's how I make decisions. And then the other thing I make decisions on is am I correct Repeating, or am I being sucked dry? So those two things together really do guide almost every decision I make. Can I

25:09
ask you a question about what what I know there's, there's people I personally know. And I know there's gonna be people listening in who are entrepreneurial, or working moms that have children with special needs, is there like 123 key pieces of advice you would give them because I know that some women

right now are struggling with this, but trying to keep things they're trying to advocate for their kids, figuring out where they're going to be going to school, finding the correct support systems, trying to work, trying to keep it together at home, and then God forbid, have some time

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to think well, you know, parents of special needs, children are the highest divorce rate of all people. And a lot of it is because the two parents have different points of view on that child. So we know a lot of families who the husband or the wife or the partner, the other wife, do a wife or do husband situation, they just don't want to believe that this kid will never be independent, or they don't want to say that he needs extra help or she needs you know, they don't want to do it. Usually you hear about the men doing that. But it also is women doing that. And it's such a strain because who then whoever does have the caretaking and all that stuff. I'm very fortunate my husband wearing the same page. I think I got to that page faster than he did. But we were on the same page of we believe in our kid, you know, his kindergarten teacher told us in the second week of school that he would never read, he would never do maths, he would never talk, he would never be able to run that our expectations were too high, he was five, oh, Jen, if you want to see my head, spin around, and greenstuff come out, oh my gosh, we were in the public school system at the time, and we had to work the system to get out of it, it took us a year to get out of it. But in that moment, I was like we're out of here, we're going to figure something else out. And I'm fortunate I have a husband who is basically his caseworker. Women who are parents of special needs kids, but in general, you are going to be the one who advocates for your child. And you got to learn all the language. So if you have to get a advocate for yourself, get an advocate because the language matters so much the language you say in an IEP matters really so much in terms of what your kids will get a go back one half step, just accept it. Just that you know what every kid has special needs. And some kids just don't have to have an IEP, right. But if you have a child who is on a spectrum, who has a birth disorder who had hypotonia, whatever it is, because we didn't know that my son had a chromosomal disorder until he was 14, because it hadn't been identified before the DNA was sequenced. Anyway, so just accept it. Because once you accept that you need help, and that you can get it so much easier. To learn everything you can join whatever group, you can all kind of stuff. Three, you have to be your own, you have to be the champion of your child, and your family. And you have to decide what your family will do. Don't let anyone else tell you what your family can and cannot do, which a lot of well meaning people will say, Oh, you shouldn't take your son to that. Really, I think you can handle it. You know your kid better than anybody. And then three started thinking long term, you have to start thinking long term really soon. Because it is daunting. But my point of view is we should not count on the government. I'm not going to count on the government, because it would be nice if the government would take it up and be able to keep doing what they're doing in many cases, but I'm not going to comment on it. Because I won't be here to see it. Right? And then how do you arrange your life? Like how do you arrange your life so you do that? So for us, it was that I started my company, when my mother got sick, I had quit my job at that agency, because of 911 and then realize I wasn't going to do that. And then my intention was to go back in house at a job I'd had like a job that I'd had before this agency when I worked at and then my mother got sick. And she lived here in Wisconsin. I lived in California and I was going to be with her she was given four months to live. And so I was in this job hunt and I took myself out of the job hunt because at that time 2002 you could not I couldn't take in those jobs and been in a different place. Right today I probably could. But I couldn't have taken those

jobs. So I pulled myself back because I was fired or I was gonna have to quit and then I realized I had to I'm the breadwinner I have to start my own I have to start my own business and what do I know I know this and then how am I going to do it I'm going to do it so I like it because I hated that last job that I had that you and I worked at. hated it with the passion of the burning fun right? So how was I gonna do the thing I actually liked doing this work. I just didn't like how I had to do it. So what those are the rules I just told you about making those rules up. those rules have been the same since we started a company. But how we do things is all changed, right? And the The other piece of it was, I have to have a life where I can be wherever I need to be, when, where and when ever that is, so I had to be my own boss. And I don't work well by myself. So I had to surround myself with people. And that's really how I started my company to afford and allow the life that I knew I needed had to lead if I was going to be a big part of my family's life, which whoever family member that was. So that's really why I wasn't an entrepreneur on purpose. I was an entrepreneur because of need. And because I decided I'm not living like this anymore. I think that's a

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great point to bring out too. Because I think a lot of us, I became myself, I became my an accidental entrepreneur, when I started my agency, it was kind of like, I had a conversation with somebody, and I liked him. And I'm like, Okay, I'll do this. And then all of a sudden, I built a firm that, you know, that I had for 12 years. And I think a key piece for people listening is hopefully companies are getting better, especially after COVID. But to be able to, especially if you have a child with special needs, and in my case, I didn't have special needs, I just had a lot of them all at the same time. You know, I basically almost had triplets, right? And what company was I going to work out that was going to allow me any type of flexibility and be working to the bone in certain I notice in certain, most corporate America, there is just no like Sorry, I can't do that. It's like you're in or you're out. And then you're sacrificing. So I love that you said that is kind of the accidental because I know a lot of women are trying to find that balance and find something that they need to provide for family, but want to follow a passion. And so does that all mix, does that come from working from somebody else? and 90% of the time, I would venture to guess it's something that you create for yourself?

31:46
I think so. You know, so I gave up a lot, I gave a lot of money up when I left that company, they were very generous to me. But it was not where it's gonna be. So when I say earlier about defining your own success, it's not just money. So I decided, what are my p&l? What are the my bottom lines? So money was the bottom line? Because I support us, right? So money was the bottom line, where can I spend my time was the bottom line, who was I spending my time with is the bottom line. How is my family faring is a bottom line, right? So for instance, my older son who's a musician, he wanted to go to boarding school for music. This was not in the plan. We were saving money for college, not for two colleges for him. But it was the best decision for him. So that meant we had to come up with that money, which meant not putting money away for myself and my husband for later, I didn't want to go into debt over education. So we paid for that. And then we paid for five years at a college because my son, he got two degrees. And he's graduated without debt. But it was the biggest gift I could give to my son was to not have him have any debt. And that's what we prioritized. Not everybody can do that. I totally understand that. But like figuring out your own situation, like where and where are your lovers

like what's most important? So for us, the education for Michael was most important. And then for Liam, opportunity was most important, what do we have to do to create opportunity for him. And I can tell you, when he was going into high school, they really wasn't a great option, there was private options. And he only 50 people in the country have his disorder, or have been identified with his disorder. So it's not very well understood. And all these things, so the schools that he would have qualified for, for private schools, there was only one that we would have accepted because they took a lot of behavior kids and behavior means mainly what that behavior kids mean made me restraints is what that means in code. And our son would not do well with people who were maybe restraints. There was one school and private school. And then there was the public school. It actually happened to be in our district, like the best one for him in California was in our district, which was Flacco. And neither one was great option. It was the first time we had to make a decision for anything that we didn't have to we didn't have good options. And by good options, I mean 75% or more. It was really each of them was like 51% decision. So in the end, we decided to send them to the public school, because the private school would not have made him independent because he's not going to be independent. It was like making that sure we understood that because that commandment pendant, okay, we got that. And the tuition it would have been $375,000. On top of to it college education prices for the older kid. And we're like, you know what, he's not going to be independent. So we had to make this decision if private school was only special needs kids, and the public school was integrated. It was just such a hard decision. We were in tears over it because it wasn't. Neither option was what we wanted. But that's what life gave to us. And we're like we have to prioritize some money here. Now. We have private ties Michael's education because we want to have opportunity, we have just a lot of money. And sometimes money, you know, at one point in time for us money was like, Okay, if we go pay this education, I have to make this much money, I probably have to work this many more years. His education is like, it's like, maybe it was 75% or better, we would have paid for it, but it wasn't. So I think understanding what your bottom lines are, is super important. Because that helped us make a decision, you know, when the rubber hits the road, because we all have, you don't have to have a special needs kid to have hard decisions. We all know this.

35:36
Logic brought that up. Because, yes, it's defining what is right for you and your family, and not what society has deemed as rice. Exactly. Like you don't need to own the big home, bla bla bla somewhere, or whatever, or have the car or any of that stuff. And again, it's just, it's really having that self awareness. Okay, well, if I had that money, and I'm a slave to the house, and all these things, and I've got to work and by the way, I hate my job, I hate what I'm doing. I hate all the hour, it's just figuring out so I'm so glad you brought that up. Because the old way is just like just go go go. It's all about jobs and titles, and this

36:13
lesson in perks and this and that. I mean, some how many downturns we've been through three, right? And I remember in 2000, because in San Francisco, we felt at first, right in 2000, when the NASDAQ imploded, and then 2001 mine, I had so many friends who were living larger than they should have been. Right. And they were, you know, living in the big house, couldn't unload it, and hiding their hair appointments from their husbands, because we know how much hair costs, right. And they would literally were squirreling away money, and then paying their hairstylist in cash, because I couldn't put it

on a credit card, or going to Costco for flowers and just pretending. And that was when I was like, I'm not pretending anything. I'm not gonna pretend. And really, you know, we were in a community there where people could write the chat, you know, we were in a private school for Michael. And they were three kinds of people. And I think this is probably true, right? There are people who could just write the check. And they're just, they just write the check. They're people who have to work for the check, and they're fine with it. And then there are people who have to work for the check, but pretend they can just write it. Right? And those people are the ones I would just focus on the women in that the burden of living beyond your means of pretending are so cataclysmic. And when you get over that burden, just say I'm just gonna live like I can, and optimize for the future. The freedom is amazing. The freedom is amazing.

37:40

And do you think that that freedom and that mindset comes with this midlife? Because I too agree, I think when you just don't care, you get over what people think and what like I said, what society said we need to do and living above your means and oh, and this and oh, that and just name anything that's like an indicator traditional indicator of success. Instead of going, what do I want my life to look like? What's gonna make me happy? What's gonna make family happy support the unit? I do feel like that comes with,

38:11

I think, for our generation is coming with this age. I don't know if it's true for millennials or Gen Z. I mean, they've grown up with us, right? The millennials and the Gen Z have grown up with this expectation of grown up with their moms telling them, don't get married until you're ready. And don't take a job. And you know, just to take a job don't work for the man, you know, they've grown up with women telling them their moms and their parents saying, don't be like me, right? Don't get stuck. So they have different expectations of their lives. Then, Arjun Well, you're probably you're, you're probably a Gen X or right and Gen X proud. Yeah, well, I'm a last year of Boomer. So Gen X, and, you know, young boomers, we were those people, right? And we've been telling our kids don't make the choices I made. I didn't really have any friend friends outside of work until I was 32. I got married later, I got married when I was 32. I actually got married after I said, You know what, I'm never gonna get married. And then, of course, you know, men started running down the hill, you know, they raining down all these options. But I'm not sure that's true. I think it's true for our generations, but I don't know that it's true for younger people.

39:22

That is an interesting point. And I have heard that because I know that impacts like they're not buying the homes and they're not running out. Like that's not an indicator so that we could probably have a whole other conversation about that. And of course, there's

39:33

so many of us, right? There are millions of us, right? And we're all gonna be working longer, wrong to be living longer. And so if I'm 57, I'm anticipating at least 40 more years. We're all you know, the average age for half the people born six years, six or seven years ago will live to 100 half of them. So if middle age what used to be 50 because you were thinking Oh, I have 10 years 15 years of retirement. One, we have to most of us 99% of I mean, in the population 99% of us have to work much longer than we thought we were gonna have to work. number one. And number two, we're all gonna live longer. So how do we fund? If we're going to live to 90? How do we fund? You know, you're not, if you retire at 60, that's 30 years you're funding? Well, most of us can't do that. Most of us can't do that. So what are we going to do? Right? And what's the reimagination? So what I'm so excited, you have this reimagination for yourself on this, that x 2x, three, whatever it is, right? And for our generations, younger boomers, and Gen Xers, this x two and x three, mean that's where we need to wrap our head around, because we're not too fucking old to do lots of things. We're not too fucking old to make a lot of impact. We're not too fucking old to be old. Right?

40:58
It's offensive to me, like some won't even think that because I'm like, I plan on living to 100. I mean, I know I'm not in 100% control of that. But I mean, even if it was 99, it's like 39 years, right? Make a difference. And so, right? So it's just ripping it all apart.

41:17
That's harder, the way you want to write the way you want to do it. And you know, does that mean everything's great. Now, there's challenges and doesn't all work together. But I mean, it does work together. Because it's, you know, you design it, you can't control everything, you can only control yourself. So do that right? control yourself. So if you are in a relationship and dependent on someone else's income, start learning something new right now. Get your own bank account, make sure all that life, all that stuff, right? If you're, you find yourself and you you've lost your home because of COVID, or you've lost your husband or your other, your wife, or whoever it is, and you don't know what's going to happen. Please take the time to grieve. But also get some help because we cannot do it ourselves. We can't we just can't figure all this stuff on ourselves. This whole fallacy if we can have it all. That's such bullshit. Like what man Do you know? is required to have it all like women are required to have it all? Not one? Not one. Name one? Not, there are none. This pressure, you can have it all like wait a why would you want to? And B you don't have at all so while you're trying to make me be better and more capacious than you? Because you say so. Oh, that's crap.

42:33
I was actually just gonna ask you that question. Do you think women can have it all because I personally think you can have what you set your mind to it with what's important. So having it all up, it's like a

42:45
typical I say what it's all though as long as you define what all is. Yeah, we don't let society tell you what all this Don't let you know a white man in advertising to tell you what all is

42:58
100%, right.

43:00
I have I've decided I've decided what my bottom lines are. I've decided how I want to spend my time I want to spend what we're going to focus on where we're going to prioritize. So I have everything. I do have everything that I designed.

43:14
I love it. And I think that's like a perfect way to kind of end but I do have a couple final questions because I you guys, I could talk too late for our viewers. You just gave out some amazing, awesome life advice. Hopefully all you guys took notes. final three questions for you late. What is your favorite book or resource that you would like to share with everybody?

43:39
My favorite book, if I had one book I would like every woman to read, I would have them read Dorie Clark, entrepreneurial you which is a blueprint for anybody to carve the business that you want for your future as a side hustle that turns into your first thing or whatever and it's a it's a blueprint. It's fantastic. And she has a new book coming out called playing the long game. And that is going to be awesome, too. So I went Dorie Clark Dorie Clark comm is where you can find all about her so that if I'm because I think we should all be using escape and fiction. I just have to say Pride and Prejudice still the best book on the planet. Like this summer I just read Pride and Prejudice fanfiction, Jane Austen fanfiction all summer he took my I took the whole summer off of serious reading and may have read too much. But those two books.

44:32
Oh, I love it. I'm, I'm a big Jane Austen fan. Do you have a ritual or a practice that you do every day or something that helps you pick pick you up maybe when you feel a little down?

44:45
I have to sketch I have to plan my day. So I made my own planner. I literally bought like nine planners a few years ago and I took the best parts of all of them for me. So me putting things on paper. helps me decide what I'm not going to do. And because if I fill up a whole page, so here's one this is two days ago, didn't fill up the whole page. But all these checkmarks over here are how I delegated. So or how I got them off my list. So for me, the first ritual is making sure I know what's on my plate, voluntarily what's on my plate or what people my people have put on on my plate. That's the first thing and the second thing I get outside every single day, somehow, someway. And you know, here in Wisconsin, it can be very chilly. But outside every day,

45:34
I love it. fresh air. so important. Final question. What do you think the best thing is about being at midlife?

45:44

I think the best thing about being at midlife is not caring. Just not caring. I don't care really what people I don't love people who I don't love. People who don't give people who don't feel me. I don't really care what they think.

46:00
I love it. And I'm starting I'm starting to sense a recurring theme. It's just not

46:07
you mean for me or what do you just

46:10
like I know I feel this way and a lot of other people are saying the same thing and it's so freeing if we could just tell everybody in their 30s we'll have to start preaching that just stop caring now and you're going to be so farther ahead like by the time you get to happier much happier

46:25
it's true I care I care what the people I love thing for sure. And I work hard and making sure they understand me no one

46:34
else nobody else nobody else to get take up space. So final question Where can everyone find you support you find out about your firm's I know you've got a book books, you've got a podcast, you've got a firm you've got to tell us all the things

46:49
but the best place so my firm is double hyphen forte calm on Twitter I'm at Lea care her le e car a CH er also on mean that's where we care her meeting to find for my books and stuff and my podcasts you can go to Lee care her calm, and I'm pretty easy to find. And I'll answer any questions. So if you have questions or have a comment, I'm very happy to answer any questions by email, you can get to that through my website, or on Twitter. I'm always on Twitter.

47:20
lately. It's been an absolute joy to have you on the show today. And I know hopefully like I said Hope you guys took notes go back and listen to it. I have to go back and listen to it and take notes because momily here just got some great advice for all of us.

47:36
Long answers. I always have a long answer. Sorry.

47:40
You know, it's sometimes the pithy doesn't work, sometimes we just need to dig in and get to. But anyway, Lee, it has been a fabulous honor to have you on today and I look forward to chatting with you again soon.

47:53
All right, Jen, thank you so much for having me. I'm so glad you invited me