

## Enjoy your 30s, 40s, 50s... things might change in your 60s

It's a bit of a surprise how easily life goes (although you don't necessarily see it that way at the time) when you're younger. You might complain that you're not as strong as you used to be... the hills are getting steeper, it's harder to stay on the wheel of the person you're drafting, that sort of thing. And of course, the eyes are a gradual source of issues for many, starting in your mid-30s.

But I got to tell you, something happened around 64 or so, about 4 years ago, where the challenges start to come fast & furious. And not just physical; dealing with things like signing up for Medicare gets you questioning both your own intelligence and the insanity behind the system. Should be simpler than it was to figure out.

As for work, it never occurred to me that continuing to work would involve pushing against physical limitations that didn't exist just a couple years ago. I never thought that retiring might happen because you might have issues dealing with basic day-to-day stuff in your work. In my case, the arthritis in my right thumb, which causes a lot of trouble using the tools of the trade (in the bicycle business) and a decline in hearing. At home, not as big a deal since my wife and I discovered closed captioning on the TV, but customers don't have closed captioning, and the worst thing is the phone, trying to hear through someone's accent that, just a few years ago, wouldn't have given me much trouble.

And in my usual stream-of-consciousness style, the hearing issues, as people get older... wonder if that feeds into the division we see in this country? It's really frustrating when you can't completely understand someone, and you might become a bit defensive and more interested in what you think yourself than what the other person is trying to say.

Mortality. Can't escape that, because, as you get older, it's happening all around you, bringing it home to you, in an accelerated fashion. My wife's stage IV cancer and the bandwidth that consumes as I try to make sure she gets the best-possible treatment (I was going to say "care" but that word has an ominous tone to it as "care" starts to become that thing that's left after "treatment" is no longer an option). Having a customer come in mentioning he no longer rides outside because he's the full-time caregiver for his wife, who has early-onset Alzheimers.

Finances. That's actually how I got started on this topic, as I'm dealing with the complexities of figuring out how to get by without income from the bike shop... brick & mortar retail is a very tough business, especially in the SF Bay Area. There's no fat left in the system, no room for mistakes, and the new definition of success is keeping your customers happy and the doors open. The post-Covid world has been absolutely crushing to the small business. Dreams of not collecting social security until 70, to get maximum benefits, made sense back in the day, especially because social security benefits are both taxable and, prior to "full retirement age" (FRA), your income (above a certain level) from working reduces your social security benefits. Fortunately (not!) my income is no longer in danger of crossing that threshold.

But cycling actually seems to be a bright spot in all of this. Yes, it's taking me longer getting up the hills, but I am getting there, and there seems to be no issue with how far I can ride. France this past July went much better than expected. The main thing that will change, going forward, is less time in the rain and extreme cold as the circulation issue in my hands progresses year by year. The arthritis in the thumb really isn't much of an issue.