

Yo, what is happening, guys? Nathan, back once again with another episode of the Unplugged Freedom podcast. And in today's episode, I, uh, want to talk about the idea of retirement, the holy grail of life, the epitome of success, the thing that people strive for their whole entire lives, and they just look forward to this.

The carrot at the end of the stick and the light at the end of the tunnel. And this is something that is very interesting that I have seen ever since I was in the military, which was, I joined, what, 15 years ago, 16 years ago. And I've seen it all throughout that time, and it's a very interesting thing.

And so this is what we're going to talk about today. I got the book the Alchemist here. I want to read a little bit about that to kind of share something, uh, that's really good from that as well. If you haven't read the Alchemist, I highly recommend you read it.

Get it, uh, as an actual book, or get the audiobook. The audiobook is also really good as well. So, yeah, this is a very interesting topic. So, retirement. Let's see. Retirement here in Canada is 65 years old. 65 years old. You finally hit that point, you get your pension, you can now not have to work, and you can go do whatever you want.

You can go traveling, you can go spend time with family. You can go do all these other things. You don't have to work anymore at 65 years old. 65. I'm 35 years old, so I have 30 years. Three decades until I get there. Three fucking decades. Uh, that is just, like, crazy.

But the thing is, when you actually think about it, you actually think about it. Let's say take something that you enjoy. Let's say it be playing the guitar. Maybe it's painting, maybe it's singing, maybe it's dancing. Whatever it is, let's say it's something that you do regular. Now, if you got to a certain age, would you just stop doing that thing?

I'd probably say that you wouldn't. You wouldn't get to a certain age and then just say, hey, I'm going to stop dancing. I'm going to stop playing in the guitar. I'm going to stop doing this. Even if you got paid for it, like a lot of those things, you may not get paid for it, but even if you did get paid for it, I don't believe that you would stop, especially if it was something creative.

I don't believe that you would ever stop it, because why would you? Because if you're doing something creative, then it's probably something that you really enjoy. It's a side of you that you really enjoy putting out into the world. So why, even if you were getting paid for it, why would you stop at 65 years old and then just not do it anymore?

The only reason that you would stop something is because you didn't enjoy it. You didn't like it. That's why you would stop being a nurse, because you didn't enjoy being a nurse. There are some people that they love being a nurse, and they probably would try and work as long as they could, and that's totally fine.

There's people who are a lawyer, and they probably are 75 years old. Who's that one lawyer? I think she's like 70 years old, and she's out there just kicking ass, taking names. Why? And she's one of the best lawyers out there. And, uh, that's because when you do something that you actually love, you don't just stop at 65 years old.

You only stop something when you don't enjoy it. And that's the whole thing. When you start to realize this about retirement, if you're willing to stop something once you hit a certain age, well, maybe you should consider what you're currently doing. I have a coffee here, so just, uh, I might stop for a drink or two.

So where do I even begin? I remember I, uh, was doing a course, actually, a couple of years ago, and in the job that I have, we get paid very well. We've got a union, like all this stuff, right? And so, um, this guy came in, and he had just retired, like, a couple of weeks.

And so we're in this class. There's about, I don't know, eight of us or something in this class. And this guy walks in and he's got whatever to do at this job, paperwork or whatever, I don't know. But he shows up, and everybody looked at this guy like he walked on water, like he invented fire.

Just like, oh, how is it? How is it? And he's like, oh, it's pretty good. I got a tea time at noon. It's a pretty good life. And they're like, wow. Oh, my God. Wow. And everyone, I just looked at everybody. I looked around the room, and everyone's just drooling at the mouth, their eyes, just looking at him like he's the messiah.

And then he left, and they just continued talking of, they're like, wow, he's so lucky. Wow. I can't wait. And you're looking at people who have 1015 2030 years to go until retirement. And they're talking about how he's so lucky and how they can't wait. Oh, my God. And I'm just, like, so fascinated by this.

And I'm just thinking, like, wow. Uh, I, uh. It just blows me away. Uh, so in that same course, there was another guy who came in. This was like, a couple of days later, this other guy comes in and he hasn't retired, but he's close to retirement. So he comes into the class just to say, hey.

And once, uh, again, they're like, oh, so you're soon to be retiring. He's like, yeah. And he added down to the hour, uh, I got 28 days, 6 hours and 30 minutes. Whatever it was, whatever he had said, two months, six days, I don't know what it was, but, yeah, he had it right down and he left.

I remember. And they're like, wow, he's so lucky. He must feel so good. And they're talking about how he even looks better. Like, yeah, he looks really happy. It's like, yeah, well, wouldn't you if you were that close to retirement? And the thing is that,

um,

I look at these people, not like these guys. Like, the first guy that came in, he seemed like a nice guy. It's not to, like, judge people or anything, but I just want to give a different perspective on the whole idea of retirement. And for, uh, myself,

I don't know if I live to that long. Great. But at the same time, I believe that if I get to that age, that I will be in a much better place than most of these people. And I know that sounds probably a little cocky or arrogant, but seriously, come on.

Now. Two thirds of the population is obese. Okay? I'm definitely not obese. So that's just what I'm saying. That if you're a fairly healthy person, you take care of yourself. When you get to that age, you're going to be in pretty good health. There's people who are hitting 50 years old, and they're like, man, I'm just getting started.

Whereas there's people who are hitting 40 and they're like, uh, you hit 40 and, oh, man, that's when shit just starts to fall apart, man. There's marathoners, marathon runners who are 80 years old, 90 years old. There's triathlon athletes who are 80 years old. I'm fucking 35 years old.

And you won't catch me out there doing a fucking triathlon, I'll tell you that. I will die partway through. And yet there's somebody who is 50 years older than me kicking ass and taking names in a triathlon. So it all depends on your mindset. Now, the average age, uh, of life expectancy is 80 years old.

So let's put some calculation and some logic into this whole perspective. You retire at 65. That means in 15 years, you have a life expectancy of 80. Now, are, uh, you just living your best life up until the point that you croak? Probably not. So you're probably looking at from 75 to 80.

You're really downhill. My dad passed away at 80, 80 years old, I think it was. And so the few years before that, it wasn't, uh, wasn't all sunshines and rainbows, let's say that. So you, uh, have ten years. So you work your whole entire life, 65 years. Well, you didn't start work when you were a baby.

You're 20 years old. To get into the workforce, you're working, what, 40, 45 years. 45 years of your life to what, to enjoy? Maybe kind of enjoy ten years of your life. That just sounds like it sucks. I would rather live until I was 40 years old but live an amazing life than to live a mediocre, boring life but live until I'm 80 years old.

So it's not about how long you live, it's how good you live and how good are you going to live. Are you actually going to live or are you just sticking around?

So there's so many different aspects, um, that I want to go and cover with this topic, but I think, because I think it's a very important topic. I remember I met this guy. I was selling timeshare in Bali, one of the best hotels in Bali, and I was selling timeshare for them.

I met this 84 year old couple. 84 year old couple. They were my oldest couple I sold a membership to. And so

one, uh, of the questions you asked them in the beginning is, have you ever been on a cruise? How many cruises have you been on? And these guys. 42 cruises. 42 cruises. They've retired at 60 years old. That means 24. Uh, they did like two cruises a year. And I was like, holy smokes, uh, I've never seen somebody do so many cruises before.

How is it that you've done so many cruises and this 84 year old guy, him and his wife there, and he says, you know, um, you talk to us about hiking the himalayan mountains, seeing

Australia, living here in Bali, you're doing all these cool things, these amazing things, and that's really awesome.

Like, do that, do that, as long as you're happy. Do that. He says, see, for us, we had five kids and we put them all through school, bought them all houses, did all this stuff. So by the time that we could actually travel, all we could do was cruise, just because that's where our bodies were in the condition of by that time.

And he says, you can always cruise. You can always come on a cruise. You can always do that. But I can never go hike the himalayan mountains, I can never know, run along the beaches of Australia or hike the volcano in Bali, Indonesia, but I can go on a cruise, and I can kind of check out the places where they stop, but not for very long because my knees are so shot.

So he says, go do what you're doing because you can always cruise. He says, I don't regret having my kids or doing everything that we have because we have a ton of grandchildren and all of that, but, um, just remember that you can always cruise. And I thought that was so fascinating.

That always kept with me. I actually really liked that job because, um, I would always learn so much from other people. And you'd meet very interesting people from all walks of life, from 20 years old all the way up to 84 years old, couples that would come in. Some would have no kids, someone would have all the kids, and they would be super wealthy or even backpackers, you name it.

And I would just suck so much information from them about life. How did you get to where you are? Where did you start? How did you get here? Where are you going? What have you learned along the way? And, uh, I would just kind of gather all that information on life.

And it was just so interesting. I remember this one girl, she was a teacher, I believe, and, uh, I was just, like, getting right into it as to,

um, deep questions and conversation. And she just kind of like, no one's ever taken her that, to that spot before. And she got very like, whoa, this is like, really deep conversation. And I was just so excited and so fascinated that I took her too deep because most people, they just stick around the surface level bullshit.

They just stick around like, oh, hello, how are you? Oh, that's good. That's good. How are the. Okay, yeah, uh, Johnny's fine. Johnny's graduated now, and he's going to be a doctor. So people just kind of stick along, um, the surface level bullshit. Whereas, yeah, I would take people a little bit deeper and, um, it scares people.

If people don't have never experienced those waters before, it scares them.

Yeah. That was a really cool job and learned a lot about people in life. And, um, yeah, retirement, the job that I'm in right now, even in the military, you met young men and women, but there was, um, let's say in this job, we have seniority. So as you get higher seniority, you

get better days of work, better days off, more vacation, better vacation weeks, all these kinds of things, right?

So you have 23 year olds. I've met 23 year olds, been in the job for, like, three years, since they were, like 19 or 20, whatever. Like super young. And they're, uh, talking about how they'll never leave this job. Because I've traveled a lot, I would tell people, and people would be really excited of where I've been, what I've done, and they're like, wow, that's so cool.

How did you do that, asking me all these questions? And I'm like, well, you're young. You can do that. You can get a sick visa for Australia very easily, and you can have a year in Australia. And they're like, yeah, but I've been working here for three years. I got my seniority, and I wouldn't want to lose that.

And I'm thinking in my head, like, man, fuck your seniority. You're 23 years old. I would ask them, how long are you going to have this job for? And they're like, oh, I'll have this job until I retire. And I'm just looking at them like, so fascinated. Like, you're 23 years old.

That is four decades away. Four decades. Sit back. Wherever you're listening to this from right now. Think of the last decade. Last ten years. Where were you ten years ago? Where were you ten years ago? Who were you ten years ago? I hope you were someone completely different, and I hope that you've bettered yourself, uh, in a great way over those ten years.

So you're talking about do that four times. But the thing is that it compounds. That's the crazy thing. Like, if you've ever heard of compounding interest, you start off with, let's say, 10,000 and you invest another 10,000, and you're making, say, 10% each year. So you do this over the course of a year, you've made x amount, but when you continue investing the same over the next year, you're not making the same amount, you're making more because you're building on top of what you've already built.

So you're getting, say, 10% on top of that now and on top of what you continue to add to that. So your 10% of what you made the first year versus the fifth year versus the 10th year, that's compounding interest. And then that's where you get that exponential growth from.

It's the same thing with you growing as a person. You're not just growing as a person. Hey, I grew this much over the past ten years. No, what you've learned, your lessons, your skills, your knowledge that compounds so that if you moved from a certain place, from 20 years old to 30 years old, and you're like, wow, I grew so much within that ten years, you're not going to grow the same amount from 30 years old to 40 years old.

You're going to grow way more because you have far more knowledge, far more skills, far more courage, far more bravery, far more experience, and you're going to grow even more. And then when you get from 40 to 50, it's going to be even. So it compounds on itself. So four decades.

Four decades, this 23 year old kid is just like, oh, yeah, I'm going to be here until I retire, dude. How do you know? How do you know? You don't know. I always tell this to people. You don't know what you don't know. Okay? And people are like, well, obviously.

But no, when you actually understand what that statement means, it's a whole different ballgame.

People are like, I want to get into a relationship with this person. How do you know? You don't know. You've known them for fucking, what, a month, two months, three months? You don't know. And even after a year of getting to know them, you still won't know.

But then they do it anyways. They get married, they move in, they have kids with somebody who they've only known for a year. And then they wonder why 30 years later, they're miserable and they're getting a divorce. It's like, well, it's not fucking rocket science. Because you had kids with somebody and got married and signed a life contract with somebody who you didn't know.

You don't know what you don't know. And this whole idea of retirement, I'm not saying that you shouldn't work towards retirement. You shouldn't work towards, um, your, uh, pension, because you may get to a point where you might be old and frail and you won't be able to work, but you need to pay for.

Maybe you need to pay for rent. Maybe you got to pay for your expenses. You got to eat, right? Maybe you got medical, right? Medical expenses, all that kind of stuff. So you need some sort of income. So, yes, you do need something. Now, let's say you even do get to retirement, how is your body going to actually be so in the job that I have right now?

There was this guy, uh, he retired, actually, a couple of months ago, and

he had stock investments from the company. He worked with them forever, probably longer than I've been alive. And so he's going to have a huge pension. He's going to have a lot of freaking stock options. But you know what? His body. Terrible. Terrible. He finally hit the holy grail of retirement.

But you know what? How good is he going to enjoy it? Because what's happened is if we had a really busy day at work, he'd have to book the next four days off. Imagine that. Imagine that. Do you think he's going to be hiking any himalayan mountains like I have?

No, he's most definitely not. Because he'd do the first day, maybe, and then he wouldn't be able to make it up the rest of the way, the four days that it takes, because his body just can't handle it. Imagine that. And especially wouldn't handle it when you get higher because there's less oxygen, and, uh, your body wouldn't be able to recover

even if you do get to this 65 years old. The holy grail of retirement, are you even going to enjoy it? A lot of people have this idea, and I talk to a lot of people who look at retirement and they think that they just can't wait to do nothing.

They're like, oh, yeah, I'm just going to be on the beach, drinking. Drinking pina colodas, margaritas. Oh, I, uh, can't wait. It's going to be awesome. Just do nothing. The idea, when you're working and doing a job that you don't enjoy, the idea of doing nothing sounds really good.

You'd much rather do nothing than to be doing the job that you don't like. Of course, but have you ever done nothing for a long period of time? It sucks. It absolutely sucks. Go try it this weekend. Just go sit on a beach all weekend. But maybe not. You might be able to do it a weekend, but I mean, just, like, sit on a beach, do nothing.

You have no purpose, no drive. You're just on the beach. But do that for a week, but then do it for two weeks, two months, do it for two years. You'll drive yourself insane. We are purpose driven beings, and with this,

this comes from way back in the day. Our reptilian brain, our, uh, ancestors, they were purpose driven right up until the day that they died.

You had to hunt, you had to gather food. You had to move from one area to another. You had to go, uh, wherever the food was, where you could survive. You had to protect yourself from the predators. You had to raise your family, you had to make a family.

Uh, as you got older,

uh, you weren't less, uh, worthy.

You were just as, if not more worthy than the younger because you had the wisdom. So as you got older, you were sharing that wisdom, um, with people. And so there was purpose behind that. Whereas people nowadays, they don't have purpose. People go into retirement. This is actually a scientific fact, uh, research driven.

I can't remember the actual numbers, but basically within five years of retiring, x amount of people pass away. And the reason for this is because people just had a job. They didn't have any hobbies, any creative skills, anything that they were really passionate about. They just had their job.

Like, yeah, some people have fishing and hunting and these kinds of things, but when, uh, you have that purpose, like, that real purpose, like hunting only comes around. Like hunting season for us is like once a year. You can only do so much fishing. If you're up in northern Canada, uh, you're only fishing a certain couple of months a year.

So you have to have some sort of purpose. Yeah, sure, you might have fun and go out and go snowmobiling in the winter, but when you're up there in age, you might not be able to do that as much. You start, get to that point where you start to realize, like, holy smokes, I've not really been using my brain a whole lot that your body may stop working in the ways that it used to be when you were snowmobiling, dirt biking, fishing, uh, hunting.

But you can do the easier things and use your brain a little bit and, uh, kind of have a bit of a purpose.

So when you get to this age, how are you going to actually be. So the research says that x amount of percentage of people who finally get to retirement actually pass away. And it's because they don't have anything. They're now living their so called dream of doing nothing.

And then they quickly realize, like, wow, um, nothing's not very exciting, and my life's not very exciting.

And they had, what, 40 to maybe 40 to 60 hours a week that was already just schedules from their job. And then now they're retired, and now they have an extra 40 to 60 hours to fulfill within their weeks, and they have no idea how to fulfill that because they've never taken the time to find out who they were as a person, who they were as an individual, who or what they were meant to be and what they love and what drives them, what motivates them, any of that.

They just kind of did what everybody else did. Like, oh, I just might go fishing because that's what everybody else does. Uh, it's got nothing to do with judging somebody for going out fishing or hunting or anything. The meaning behind it is, uh, that. Find out what it is that you truly want to do

and go after that. So, uh, yeah, when you actually get to that age, how are you actually going to be in health wise? And if you get to that age, that's another thing. If you get to that age. Just going to drink my coffee here.

It's supposed to be vanilla. Doesn't taste like it. If you get to that age. And the thing here, um, personally, I've been around a lot of death from the time I was a kid. We lost our best friend as teenagers, we've lost another good friend. Um, the amount of people, family members, um, and you lose them to all kinds of reasons, whether it's some sort of sickness, car accidents, uh, cancer, whatever it is.

You've lost so many people over the years. Friends, like, friends who you were supposed to make plans with. And you're like, hey, let's go for dinner. And you're like, yeah, we should do that. But then you kind of never do, you never get around to it. And then all of a sudden you find out that they're in the ICU on um, life support.

And so this is the crazy thing about life. So I know people who pass away in their forty s, I know too many people. It's just a, uh, common occurrence. It's almost just accepted. And I'll tell you right now, it should not be accepted at all whatsoever.

The amount of people, like, I've had family, relatives, I've had friends, friends of friends of relatives, um, in their 40s, heart attacks, they just dropped dead, um, cancer, whatever it is, just something. And here, uh, they are working towards, say, retirement. And they never even got there. They never even got close to it.

They had two decades to go. Two decades, imagine that.

So, uh, that's why I say, like, if I get to that age now, the life that I live, I would say that my chances of dying are probably higher than the average person, I would probably say. And the reason that I say that is know I have gone traveling to different countries, foreign countries.

I uh, take adventures. I remember I'd go on hikes where there's uh, this one we did in Australia where me and another guy on the same hike, there was like six or eight of us and him and I would kind of challenge each other. We'd kind of go off the beaten path.

And there were points where, when I thought about it, if I slipped and fell, I'm pretty sure that would have been the end of me. It was crazy. And even thinking about it right now, it kind of gives me chills.

We didn't even think about it in the moment. You were just doing it and it was just crazy. And so taking risks like that, whereas someone is just going to the pumpkin patch with their kids, there's me going out there hiking these kinds of mountains versus somebody who's going to the pumpkin patch with their kids and their family.

Who do you think is at higher risk of dying potentially? Uh, there's me going hiking the Himalayan Mountains, hiking up 4000 meters. Have you ever hiked that high? There's like no oxygen up there. You don't need tanks at that point, but you definitely can't sprint, that's for sure.

But you can get very sick. You can get elevation sickness, uh, which is a very serious thing, and you can die from that.

Once again, you got somebody who's going to the Christmas pageant with their family versus somebody who's hiking up 4000 meters, like, who do you think is more at risk? So that's why I would say the life that I live, I have a far greater chance of actually dying than most people.

So if I do get to that age. Now, the thing is, and I'm going to cover this in the alchemist book here, just a little paragraph, well, little section here that really actually, um, is really cool. Because what do you do? Do you live a life that you don't think that you're going to get to retirement, so you just live and enjoy life?

Or do you think that you're going to get to retirement and you live a life where you're just focusing on working towards retirement? Well, the thing is that you don't want to do the first one where you're just living life because you may get to a point where you're older and then all of a sudden, like I said, you got to pay for your expenses and you got to live medical, all that kind of stuff.

But you don't have any pension, you don't have any funds because you were just living life. You weren't paying attention to that. But at the same time, you don't want to just work for retirement because what happens then? You're missing out on life. And I've seen this many times.

I've met 40 people in their 40s.

If you looked at them from an outside view, they had everything. They were like the epitome of success. Million dollar business. They had a multimillion dollar home in North Vancouver. They had kids going off to college, university. They had everything. The whole husband, the whole two car garage, everything.

If you looked at their life on the outside view, you would see that. You'd be like, wow, look at them. They have everything. Meanwhile, the wife is out, um, being, um. What is that word? Um, infidelity or whatever you want to say. She's out having an affairs. Next, um, thing you know, uh.

Um, they're getting a divorce. She's splitting up with him. And, uh, this is a common occurrence. And why is it a common occurrence? It's because people are just getting into these lives. They're making these huge decisions when they're just kids. You're 20 years old, and you're fucking getting married.

You are just a kid. Think back when you were 20 years old, okay? You're just a kid. You know nothing. You think you know everything. I know. I thought I knew everything. I didn't know shit. I was just a little shit, is what I was. So 15 years later, I look back and I'm like, wow.

Uh, who I was then and who I am now are completely different people. I would assign my 25 year contract with it, with the military, if you gave it to me. Luckily, uh, they didn't. You don't know anything. And you certainly don't know anything, even up until you're 25.

I just started learning when I was 25. So, um,

you. You have to. You have to live a life so that you're actually living life, but you're not living life too carelessly, that you're not thinking about the future. Right? Um,

a simple example would be your, um, just trying to think. Uh, you know, what I'm saying is that you're not spending all your money, and then all of a sudden getting to retirement, and you're like, shit, I need medical bills, and I need this kind of stuff, and I'm not able to work, and I don't have any of that.

Um, but you enjoyed a good life. Now you're going to be in the poor house when you're old and frail, old and frail. Um, so you have to find that happy medium. And that's where this little section in the alchemist, I'm just going to cover this right now. And you'll be able to see what I mean.

So this here, just to give you an example. Let me see, uh. This is what, page 95? Back to page 95. I don't know. So anyways, let's just go through this. So let me just find this spot. A certain shopkeeper sent his son to learn about the secret of happiness from the wisest man in the world.

The lad wandered through the desert for 40 days and finally came upon a beautiful castle high atop a mountain. It was there that the wise man lived. Rather than finding a saintly man, though, our hero, on entering the main room of the castle, saw a hive of activity. Tradesmen came and went.

People were conversing in the corners, a small orchestra was playing soft music, and there was a table covered with platters of the most delicious food in that part of the world. The

wise man conversed with everyone, and the boy had to wait for 2 hours before it was his turn to be given the man's attention.

The wise man listened attentively to the boy's explanation of why he had come, but told him that he didn't have time to time just then to explain the secret of happiness, he suggested that the boy look around the palace and return in 2 hours. Meanwhile, I want to ask you to do something, said the wise man, handing the boy a teaspoon that held two drops of oil.

As you wander around, carry this spoon with you. Without allowing the oil to spill, the boy began climbing and descending the many stairways of the palace, keeping his eyes fixed on the spoon. After 2 hours, he returned to the room where the wise man was. Well? Asked the wise man.

Did you see the persian tapestries that are hanging in my dining hall? Did you see the garden that it took the master gardener ten years to create? Did you notice the beautiful parchments in my library? The boy was embarrassed and confessed that he had observed nothing. His only concern had been not to spill the oil that the wise man had entrusted to him.

Then go back and observe the marvels of my world, said the wise man. You cannot trust a man if you do not know his house. Relieved, the boy picked up the spoon and returned to his exploration of the palace. This time observing all the works of art on the ceilings and the walls.

He saw the gardens, the mountains all around him, the beauty of the flowers, and the taste with which everything had been selected. Upon returning to the wise man, he related in detail everything he had seen. But where are the drops of oil I entrusted to you? Asked the wise man, looking down at the spoon he held the boy saw that the oil was gone.

Well, there is only one piece of advice I can give you, said the wisest of wise men. The secret of happiness is to see all the marvels of the world and never to forget the drops of oil on the spoon.

I love this part of the book because it really speaks true that

you don't want to live life where you're just living frivolously, and then all of a sudden, you're going to get to a point where you can't support yourself when you're older because you have no idea what can happen. You may have some sort of health condition that may need money, and, uh, because you've spent all your money over the years, well, you don't have anything.

But at the same time, like I said, you don't want to just be working a job for four decades, not experiencing life, just waiting for the holy grail of retirement. So you have to find this balance in between that you're enjoying life, enjoying your life, not enjoying life that you're told to enjoy going to the pumpkin patch or going to the Christmas pageant.

Whatever your life is meant to be, whatever you want life to be, you're enjoying that, whether that be with kids or without kids. Whether that be with, uh, uh, a high school diploma or not. Maybe it's a college degree or not. Maybe it's a successful job, a career or not.

Whatever it is, you're living your life, and you're also preparing, just in case. A smaller kind of example of this is for myself. I could walk into any car dealership right now, and I could get just, uh, the fanciest looking truck, car, whatever it is. And I could have just, like, the nicest vehicle.

I could have heated and cooling seats. I could have headlights that move from side to side as you go around the corners. I could have a nice heated steering wheel. I could get all of that shit. But the thing is that

what if I get laid off? What if something comes in the future that I may want to take a turn in my direction of life, but I have to think about this car payment, this insurance and all of that, and I have to miss out on that opportunity. So I live a life where, yeah, I could be driving just the sickest vehicle right now, but that would also hinder me, and I would also have that in the back of my mind, and I'd have to think about that debt.

So I don't. I drive a \$5,000 vehicle. I literally have a computer right now. It's sitting right next to me, I got my hand on it right now, this computer, this desktop computer is worth more than my car. Okay? Now think about that for a second. I have a computer that is worth more than the car that I drive that takes me to and from work that I put 20,000 year.

I have a computer that is worth more than that.

I like that because, for example, I had been off work for the past ten months because of the mandates that came out. My job called me up, said, you're not working anymore. We'll see you. Uh, and then ten months later, they called me back and said, hey, those have dropped.

Hopefully, no hard feelings. Uh, we'd really like you back. And I was like, all right, let me think about it. And long story short, here I am. But the thing is that I could walk away. When I heard mandates were coming, I could walk away from it. I said, you know what?

I'm out of here. And I'm so thankful that I don't have these huge car payments that I have to be thinking about. I'm so thankful that I don't have these huge, um,

insurance, any of this kind of shit. I just have the ability to be able to say, well, if that's the way you're going to be, guess what? I'm out of here. And I go my way. Now, do you have to do something like that? No, but the idea is that think about the life that you want to live.

Think about what could come in the future and prepare for that. So if you're out right now and you're making 100 grand a year and you're like, wow, I can buy this truck and I can buy this house and I can rack up this credit card and I can furnish my place and, oh, yeah, I'm just living the life.

I can buy a hot tub. I could buy a sauna. But then all of a sudden something comes and you have no idea what it could be. The market could just take a huge turn and you could lose

your job. You have no idea. Downsizing, downgrading, layoffs, whatever it is or what I think is hugely important here is having to go against your own beliefs and what you stand for.

No company or corporation is going to tell me what to do with my body. You don't own me. Nobody owns me. And, uh, I'm not a slave to the system, so that to me is important.

So if you have to go against something that you believe in, well, that sucks.

Um, yeah, that's retirement. Ah, for you. I hope to give you, like, a new perspective on retirement. And like I said, if you haven't read the alchemist, definitely read it. Such a good book. I've read it so many times, and I do want to cover more of it on the podcast and my favorite points in it.

So definitely check it out. Retirement. Uh, if you're 23 years old and you've been working a job for, let's say, four years, and you got good seniority now, but you're thinking about maybe, wow, I would love to travel, but I can't. I don't want to lose my seniority. Fuck your seniority, because in five years, you're probably not going to think anything because you're going to be off doing something that you truly want to do.

There was this girl who I worked with, and she had worked with this company for ten years. Ten years is like, a huge milestone that you have good seniority, you're making great money. You are in a very good place. Working with a company like this for ten years, most people would never even consider leaving this job.

If they ever hit that milestone, no matter how much they hated it. They'd be like, no, I put in so much time, but she actually quit. And I'm not, uh, sure exactly. I think they started a farm or something, but she quit, and I was like, wow, that's so awesome.

Because I know that most of the guys who work here would never do something like that. They would get to that point, be like, no, there's no way I'm going to lose my seniority. No, there's no way I'm going to lose this money. And she did it. And when people do something like that, I'm like, wow, that is so cool.

Because that says so much about your character, the strength it takes in order to do that, just amazing. Even if you were making less money, so that's really cool. And the amount of strength, courage, bravery that it takes in order to do something like that, amazing. My hats off to anybody who does that, because I've been there, I've done that.

I've left the military after four years. People thought I was crazy. I was making good money, and I went off to make, like, half the amount of money, but I was far happier. And I've done that multiple times, and I'll do it with this job as well. I left a six figure job because they said they wouldn't have me if I wasn't, um, juiced up.

Go fuck yourself. You're not going to tell me what to do. I don't need you not here because I need to, I'm here because I want to be. When they call me up asking me to come back, I'm not sitting there like begging them, no. All right, well, busy, call me back.

I actually told them to call me back. I'm like, I'll have to think about it. And it took me about a month and I was just traveling around and thinking about like, uh, what direction do I want to go in life? What do I want to do? What do I want to accomplish?

What do I want to accomplish in the short term that's going to get me further in the long term. And after much thought, they called me back again, said, hey, have you thought about it? Uh, you're going to come back, say, you know what, I have thought about it and I am going to come back.

Because who knows, maybe something else comes along and they, um, kick me out again. But I'll just take it for as long as it is right now and we'll go from there.

Well, that's that, guys. Uh, if you listen to this, uh, let me know because this is a long podcast. Uh, like I said, I just want to give you guys a new perspective on something that is looked at as the holy grail of life, which it is not. So retirement and um, I hope that you can see this and you look in your life and maybe you may not enjoy something and maybe you might make a change from it.

That's what I would hope. I have nothing against somebody who loves what they do and they do that for the rest of their life. But like I said, if you truly love something, I don't believe you would leave it. Once you hit a certain age, I think you're just not being honest with yourself.

There's a lot of people that say, oh, I love my job, I love my job. Then all of a sudden, the second they turn 65, bam, they're out of there. You're like, wow, so you love your job. Hey, yeah, it looks like, it looks like you love your job.

So, yeah, don't, uh, lie to yourself. Always remember that you have to put your head down at the end of the night and you know deep down in your heart, deep down in your soul what you stood for. And you're the one who knows. And you do. You think you can lie to yourself and tell that lie, but no, it eats people away.

And like I said, there are people who are in their forty s, fifty s, thirty s, they're miserable, they know that they're unhappy, but they're too scared to make a change. And so they try to lie to themselves even more. And I'm going to tell you right now, that does not work.

I've been there. I've been to a situation where I'm like, no, this is what I'm going to do. Uh, I set out to do this and I'm going to do it and I'm going to enjoy it. I'm going to enjoy it. I'm going to put a smile on and I'm going to enjoy it.

And it got so bad that it got to the point of it was boiling at the top until the emotions were just coming out and I couldn't push them down anymore. I couldn't lie to myself anymore. It's just like, nathan, this is not who you are. You don't lie to yourself.

You know it, we know it, I know it. So who are you trying to kid besides yourself? All right? You know you need to make a change. You know you're lying to yourself, so make the fucking change. And I did. I'm glad I did. So that is that, guys, um, if you make it to retirement, awesome.

If I see you at the end of, uh, retirement, awesome. So, yeah, new perspective on the whole topic. Um, let me know what you think. Hope you got something from this and I will let you go. Unplugged freedom. You find me on Instagram. Unplugged freedom. And we shall go from there.

All right, chat later, guys.