

# Stop The Madness!

*Throw Away Life's User Manual Once and For All*

 *Vision  
of  
Success*



*Why Would  
You Want To Follow  
That Bad Advice  
Anyway?*

# What if life came with its own users manual guiding you to make the right choices every day?

*Yeah, right.* We could only wish.

Then we could have avoided all of life's tragedies along the way. You know the one's I'm talking about. Those little lessons in life that you had to learn by living and doing.

Like the time you ate that caterpillar when you were five just because it was so beautiful (ew, and way too fuzzy and disgusting going down.)

Or the time you felt nothing but heartbreak by learning what kind of guy that Jimmy Whats-His-Name really was. Oh, if you could only get that year back.

You could have avoided that job that promised big pay raises and even bigger promotions. That pink slip cut through all of that hope, didn't it?

Ahhh, a users manual. Just think of all the things we could have avoided. All the regrets we now could be living without.

Like the regret of not being at your daughter's big performance in the school play. You missed her star performance that made everybody laugh but you. And now you know agreeing to work those extra hours of overtime did little to save your job a few months later.

Or the regret of not listening to your gut when it told you to cut back on the daily lattes and put the money in a good stock fund instead. Oh, if you would only have invested in a little company called Apple twenty years ago.

Ugh! Looking back at life through the rearview mirror is so damn hard!

**It's all clear now, but it sure wasn't when you were living it day by day.**

Now that you're at this point – at midlife (when did that happen?) – wouldn't it be even better if you could pick up that users manual now? What if you could take all of that experience you've tallied up to this point and apply it effectively as you move forward?

## Let me introduce myself ...

Hi, I'm Lori Osterberg.

I'm a serial entrepreneur, author, writer, photographer, thinker, wife, mother, sister, daughter, friend, world traveler, not necessarily in that order.

I'm firmly planted in Generation X, reeling from all that life has presented up until this point.

I grew up in a traditional home, mom stayed at home, dad worked the 9 to 5 shift for over 30 years. They taught me to go to school, get a degree, find a job, respect your boss, and work for several decades doing the best job possible for the corporation. But what they taught and what they lived were two different things.

My dad spent the last several years of his career struggling to keep his job. He reinterviewed again and again for his position, all the while building up unbelievable stress. He set his eye on a goal – turn 55, retire, and do something fun for a living. He never made it. Seventy-three days short of his 55<sup>th</sup> birthday he died of a massive heart attack.

**That day changed me forever.**

I was already facing insurmountable stress. My husband had been downsized and out of a job from three positions in three years. I was at risk for having my job move over 2,000 miles away.

But after watching my father go through that much stress and turmoil,

**I knew there had to be a better way. So we did what any young, newly married couple would do in their 20s ... we quit and started up our own business.**

Now don't get me wrong; that wasn't an easy thing to do. We've had successes, and we've had our failures. We've had ups and we've had downs. [You can read the whole story here if you really want to.]

We changed. We grew.

We brought a daughter into this world. We settled down. We created a home in the suburbs.

She grew up and decided to go to college 1200 miles from home. Now what?

With 50 fast approaching, we began to evaluate what we really wanted.

The 3300 sf house sitting on a quarter acre lot with scads of maintenance and landscaping upkeep that wouldn't quit? Nope.

A simplified lifestyle that allowed us to travel whenever and wherever we choose? Yep.

So we sold the house, got rid of two-thirds of our stuff, and decided to slow travel the world, marching to our own beat. And that's where you'll find us now, living out our first year of slow travel in the Pacific Northwest.

So how does this apply to you?

## What's Not Working?

Once upon a time there was a little girl who dreamed big. She went to school and got good grades, and made her parents proud. She attended a great college and got a degree. She found a great job filled with benefits and pay raises. She found the man of her dreams, and together they bought a house in the suburbs, had a couple of kids, and settled down to live happily ever after.

That's the dream they sold her on and she truly believed in it. But somewhere along the way, a roadblock fell onto the path and she hit it hard.

- The degree didn't help her get the job of her dreams. In fact, all she got was years of debt.
- The job wasn't as "great" as she thought it would be. It didn't inspire her in any way.
- The benefits shrunk to nothing right before her eyes.
- The man disappeared from her dreams when he left town with his assistant.
- The house in the suburbs is currently worth less than the amount of the loan.
- Retirement? Who can retire on what's in *that* account.

The little girl WANTED MORE!

So the little girl did what any self-respecting girl would do. She yelled at the top of her lungs

I QUIT!!!

She ditched the house. She sold off her stuff. She told her boss what he could do with his job. She looked at what she really wanted to do in this life.

**She bought a ticket to the west coast. She said "see ya later alligator" and she started living life on her terms.**

Okay, that may be a little extreme for your tastes. But you know its been done. In fact you might even know somebody who's done this very thing. [You can check out It's My Turn on my site for lots of examples.] Sure the "west coast" is simply an analogy for someplace new. And your someplace new could be just about anywhere or anything.

But as a pack leader of Generation X, I know us Gen Xers (and more than a few of the baby boomers as well) simply aren't living the grand life we had intended.

**We're women firmly planted in our late 30s, 40s, and early 50s.**

We listen to how well the baby boomers have it, and wonder what we're doing wrong. We're watching how the millenials are changing the world, and wonder if it will change enough to impact us too.

We're not doing better financially than our parents at the same age. We have less wealth, started life with higher student debt loads, and are having a harder time saving for the future. Retirement ... what's that?

As the first baby boomers aged, they moved from house to house, always gaining significant wealth along the way. Not so with our generation. In fact, many of us have sold a time or two and barely broke even, or even lost money in the process. Considering it's the number one way to increase wealth, what's a woman to do when that was what she was counting on to finance her retirement years?

Men and women of this generation are equally employed, and you'll find increasing numbers of women who are college

educated ... surpassing the numbers of men rapidly. Because so many of us jumped into a position without thinking of the consequences, and are now faced with longer hours and even more risk than we ever thought possible, we're also becoming a generation of people that aren't happy with the way "life" is turning out.

**“Change” is quickly becoming our motto and will continue to be well into the future.**

Retirement? Sounds good in theory. But it's for the other guys and gals. According to a survey of Gen X women, 7% hadn't even started the process of saving for retirement, and 11% had no retirement goals whatsoever. And yet we're moving towards our 50s at lightening speed!

Yep, we're living day to day, trying to care for our aging baby boomer parents, and giving our millennial children as many advantages as we possibly can. Priorities always fall towards dealing with one generation or the other; we can't help it, it's just "life".

Yet that leaves us with very little ourselves. We trudge along working to give our children all that they need. We spend our free time running our parents to doctors' appointments. We have to-do lists a mile long, and very little of it has to do with who we are and what we truly would like to do.

Until one day it all becomes too much and we start looking for options. We throw caution to the wind and we make massive change.

We sell our large homes and move into small apartments.

We load up a truck and move thousands of miles away.

We take up traveling as a profession and turn to sabbaticals to try and determine what's next in life.

We quit our jobs and start up a business that has meaning to who we are as a person.

Sound familiar? Ever done any of those things? Or maybe you're a dreamer, dreaming of the day you do all of them?

## **How To Get Rid Of The Crap And Define Your New Path**

So let's have a chat about all this stuff that's getting in the way, shall we.

I typically find there are three areas that work together to keep us from all we dream about:

- Money
- Commitments
- Relationships

And while some of the things in our life may be truly captivating in our approach to the future, in many cases we use them as excuses to avoid the risk involved in making a change.

### **Money**

At the top of the list is our money obligations. Have you ever said something like "I'll open up my business when I have a million dollars in the bank" or "I'll travel more once the retirement checks start rolling in"? That's how we hide behind our own money insecurities.

**Very few of us have the luxury of having more money in the bank than we know what to do with.**

In fact, the vast majority of us live paycheck to paycheck, and couldn't survive a large financial crisis if it were to hit unexpectedly.

We use money as an excuse to avoid the things we don't understand, the things we fear the most, even though in most cases it doesn't take a whole lot of money to do the things we wish to do.

It's simply the way we were taught.

Enter the Jonses. You know them. They are your next door neighbors that drive you crazy. They are the ones who have always lived life on easy street. They came from perfect wealthy parents that gave their all. They attended the best schools, have the best jobs, own the best house, have perfect stuff, have no problems what-so-ever. The Jonses are perfect.

And because they have everything so good, we see it and want it too. That's why we buy the big house with the big mortgage. That's why we buy a new car to get to work in. That's why we buy all the stuff at the mall, only to have it pile up in the garage and the extra bedroom even if we really don't need it.

Society taught us to expect these things, and so we used our money to buy everything we could get our hands on.

But here's the thing; it actually costs a whole lot less to live out your dreams than you ever anticipated. Do a search online and you'll quickly find people are traveling across the world year after year for less than \$25 a day. That's less than \$10,000 per year! Could you quit your job, store away all of your belongings, and hit the trails for a year with the \$10,000 you have in savings? You bet.

Yep, it can work if you choose to make it work.

Okay, so you've solved the money thing. But what about all those commitments staring you in the face?

### **Commitments**

Commitments are another way of saying "obligations". These are the things we've voluntarily placed in our lives, things we "think" we need in order to be a productive member of society.

This is where the American Dream was born.

The American Dream teaches us to be consumers, and we consume well. We get degrees that we pay for, to get jobs that we commit to, that make us stable in our communities, which means we have to buy a house to be close to our jobs, and a car to get there every day, and lots of stuff to fill the house, and new clothes to look good when we go to work, and lots more stuff to keep our family "happy" and active all the day through.

Yet after all of that, happiness is the one thing that continues to elude us.

A study put out by Princeton University's Woodrow Wilson School shows that earning \$75,000 a year is a benchmark for feeling happy. No matter how much more than \$75,000 people make, their level of happiness does not increase at the same rate as the salary boost. Our happiness factor levels off.

The one thing that stays with us, however, is our commitment to pay. We have to keep working to pay for the mortgage and the lease on the car and the credit card bills that keep piling up.

Take a look at your own commitments. What do you truly have to do each day?

You may be obligated to go to work, but you can turn in your resignation today if you choose.

You may be obligated to pay your mortgage, but you can put your house on the market today if you choose.

You may be obligated to be a good parent to your child, but does that mean keeping them in the best school in town, or pulling them out for a year's sabbatical traveling the world?

Commitments are always in the eye of the beholder. They are mental images we hold ourselves to, and rarely have any bearing in the real world.

Commitments aren't truly commitments. They are merely requirements we've placed on ourselves based on what we think our path should look like.

But what if we changed our paths?

### **Relationships**

Okay, so we've gotten the fallacies of money and commitments out of the way. What about relationships? There are very few things in your life as important as your relationships, and you can't simply ignore them and hope they'll go away.

If you have kids in middle school, you can't just pull them out and do your own thing, without worrying about their future opportunities without traditional schooling behind them.

If you have a parent that needs a little help around the house, you can't ignore their plight and take off towards your own life goals.

If your spouse wants to stay put and do what you've always done, can you really ignore his request and set your own path in life?

Yes, relationships seem to be our biggest hang-up because they impact our hearts and souls more than anything else. We are the culmination of our relationships, no doubt about it.

But there are always two sides to every story.

Are the stories there because you invented them? Or are they simply roadblocks because you've chosen to set them up?

Yes, we have family and friends that we are committed to. But if they are truly our friends and family that love and support us, they will choose to grow and change right along with us.

Have you ever asked your spouse what he would do if you decided to quit your job to start a business? Or how you could make it work if you decided to travel the world for a year?

**Lots of our fallacies are created right inside our own minds.**

They stop us because we never dream on the outside and ask what is truly possible.

Yes, a sudden change may cause problems in the beginning when you first make a big announcement for change. But there is a way to work through anything. And flushing out who truly supports you ... and who doesn't ... can be a huge eye-opener in the first place.

Because do you truly want to spend the next few decades with someone who doesn't have your best interest at heart? (And it doesn't matter if they are family or friends, without support, are they really the best people for you?)

## Let's Go!

Now what?

You're here because your stuck, feeling overwhelmed, and wondering how to bring meaning back into your life.

You want to become unstuck, feel like each new day brings promise and hope, and live life on your terms every single day of the rest of your life.

Okay, maybe not the rest of your life. But you'd settle for getting to where you need to go for the next few years anyway.

I get it. I've been there too.

Over the years, I've morphed my own life dozens of times. I started out down a traditional path and very quickly discovered I didn't have a future in that. So I quit my job and started a business.

I morphed again and started other businesses, had successes and failures, and tried everything from self publishing a book, to crowdfunding a project, to attracting angel investors for a business opportunity. I've written columns for newspapers, and adapted books from blog posts. I've spoken to large crowds; I equally love coaching one on one.

I morphed from working 9 to 5, to being a home business owner, to being a fully dedicated mom, to having my daughter go off to college and begin making her own way in this world. I threw everything in life to the wind, and decided to uproot my dream home for the opportunity to see the world in a whole new way. I made my love of travel come true.

Life's always a little crazy and kooky and rocky. But we don't have to do it alone.

Because the future has a world of opportunity just waiting for us, the women of Generation X (and a few baby boomers too).

Right now, write down how you feel about everything that is getting in your way.

Money

Commitments

Relationships

What would you change? What would you do differently? What would you add into your life? What would you take away?

Are you surprised at your answers?

Sometimes it just takes a few minutes to put everything into perspective.

It's not easy. But it's totally worth it.

Here's your starting point. Give yourself a hand ... you're here!

And now we're going to go on this new journey together.

**Live Life Your Way!**

LIFE ISN'T ABOUT  
FINDING YOURSELF.  
LIFE IS ABOUT  
CREATING  
YOURSELF.

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