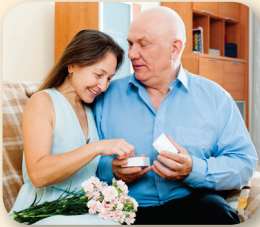


Retire **AHEAD**™

JUNE 2018

From TRIBUNE ONLINE CONTENT

Featured content



Marriage in retirement
Does it make sense financially?
Page 3



Time to update
Old retirement plans may cause trouble
Page 5



Old MacDonald...
How to diversify your portfolio with agriculture
Page 7



Gig economy
Gain in retirement with temporary opportunities
Page 9



Home appraisal
How buyers and sellers can protect themselves
Page 13



Career Changer
From corporate to artist, a hard climb
Page 15



A buffet of Buffett

Expert takes on the finest pronouncements from the 'Oracle of Omaha'

By Jeffrey Steele

Warren Buffett is regarded as possibly the greatest investor in the world. But the “Oracle of Omaha” is almost as well known for his astute and quotable observations — on business, money and life itself — as he is for his investing prowess.

Retire Ahead asked financial experts to translate a few well-known Buffett proclamations into actionable advice for investors nearing retirement. The result is the following “Buffett buffet,” in which we ladle up a smorgasbord of satisfying guidance you’ll find well worth digging into.

“The most important quality for an investor is temperament, not intellect. You need a temperament that neither derives great pleasure from being with the crowd or against the crowd.”

Buffett’s claim here is that a good investor does not fall for passing fads, sudden panics or other crowd-generated events. So says Andy Timmerwilke, senior vice president and wealth management adviser with Merrill Lynch in Chicago.

“Similarly, a good investor shouldn’t assume he or she has the ability to see unique trends in the market no one else sees,” Timmerwilke adds. “In my

Continues on Pg. 2



Career Changer

Search for ‘purpose and truth’ leads from corporate office to art studio for Shima Shanti

By Kathleen Furore

Shima Shanti’s life as an artist had a rather unremarkable start. In 2016, she enrolled “on a whim” in a one-day encaustic workshop, which delved into the 5,000-year-old art form of painting with beeswax. It was part of Shanti’s “path seeking purpose and truth” — a path that began during the 2008 recession when she lost her job as vice president of an

acquisitions and investment firm.

“At the age of 54, I simply couldn’t muster the energy to jump into the job pool again and forage the want ads,” she recalls.

With her career as an executive who specialized in marketing, product design, development, customer relations and staging special events over, Shanti embarked on her new journey “with a small unemployment stipend, a depleted 401(k) account and a self-employed hus-

band.”

Here, Shanti describes the winding road she traveled to become who she is today — a content 64-year-old artist sharing life with her husband, Jim, in a home and studio nestled against Mount Israel and Lake Hodges in rural San Diego County.

“The nature of this idyllic sanctuary inspires me to create,” she says. “Together we enjoy watching the unfolding of our son Jimmy’s adult life, embracing its joy and challenge with his wife, Liz, and our 8-year-old grandson, Micah.”

Q: Tell me about your career path and what made you decide to leave corporate America for life as an artist.

A: I followed one of the few career paths available to women of my generation: the upward arc of an executive assistant. My subconscious need and desire for creativity was fulfilled writing memorandums, correspondence and marketing brochures and materials.

[After losing my job] I approached my search of truth in the same corporate method in which I had been trained. I amassed a library of books, researched the Masters, attended seminars and self-studied. I learned to meditate. I traveled the western United States, Canada, Portugal and Spain. I kept notes and journals and transcribed them into manuscripts ... and so began eight years as a writer, author and publisher. Peace Waters Publishing was established.

Each journey deepened my self-

Continues on Pg. 16

Continued from Pg. 15

realization. But nothing was more profound than my walk in 2012 on the Camino de Santiago through Portugal and Spain. Alone in a foreign country, with nothing but a backpack, I walked nearly 500 kilometers in unyielding rain. [The story of that journey] was too good to self-publish. And so began my quest for a literary agent — all to no avail.

Q: How did the encaustic workshop inspire you to move from publishing into art?

A: Working with beeswax allowed me to explore the artist within me with no concern for having neither a fine arts degree nor the ability to

draw or paint. I found purpose in using beeswax as my medium, and in creating awareness of the sacred resonance of bees and their importance to our fragile ecosystem. I began experimenting with photo images, collage and assemblage. I became passionate about the elemental and unpredictable qualities of beeswax, which can be poured, textured, scraped, carved and polished to a high gloss. I love the treasure hunt of scouring salvage yards and antique stores, collecting reclaimed and repurposed materials and honoring global artisan elements in my work.

I created and created and created until there was no room for the car in the garage! What to do with this

body of work and expensive hobby?

I reluctantly submitted my work to juried exhibitions. To my surprise, in my first year I was accepted into 15 gallery juried shows. Still our garage kept piling up with art. So I went to work creating a business. Relying on my corporate experience in sales and marketing, I first defined my art as a product — giftable fine art. I researched where and how to sell. I established relationships with boutiques and stores that purchase my work at wholesale prices. [The number of] galleries that represent my art continues to grow. Exhibiting at retail trade shows allows me to sell my art at full price and observe and learn from the reaction to my artwork.

Q: How would you sum up your philosophy — perhaps in a way that soon-to-be or recent retirees might embrace?

A: My philosophy is simple. Success comes of its own volition. I have no expectation of the outcome and I am continually humbled and amazed at the overwhelming acceptance of my artwork. I embrace every task with the same passion and enthusiasm as creating the artwork, whether it be marketing and selling, administrative [work] and accounting or packaging and shipping.

Now, at the age of 64, I have come full circle to an impassioned and fulfilling new career — one that was 40 years in the making with seemingly no end!➤

In Good Health™

From TRIBUNE ONLINE CONTENT



The trick to aging? Stay in good health.

An exclusive fitness and nutrition monthly newsletter for seniors.

2-MONTH FREE TRIAL

GET THIS SPECIAL OFFER ➤

Or call
(844) 681-6006

Important terms and conditions apply.
Visit the "Get This Special Offer" button above for complete information.

To contact the Retire Ahead newsletter, please email retireahead@tronc.com. For subscription and customer service inquiries, call 1-844-681-6006.