

Episode #34
 A Neighbor's Dying Wish Launches A Second Act
 (2/9/2019)

Who	Audio Segment
Lynne Tickle	<p>So Larry sat down, and within about the first 30 seconds dropped the bombshell that his wife and our friend, Mary Teresa was dying, and that hospice would be coming in the next day. And it was the first we had known about it.</p> <p>And eight days later, our friend and neighbor died. In one of our many deathbed conversations, she asked me if I would please make sure that Larry was taken care of. They have no family, no children, no sisters, no parents, no nothing. And I promised her yes, I'd make sure I took care of Larry.</p>
	<p>INTRO MUSIC; FADE TO BACK DROP FOR PODCAST OVERVIEW</p>
Andy Levine	<p>Welcome to Second Act Stories, a podcast that looks at people who have made major life changes and are pursuing more rewarding lives in a second act. I'm your host, Andy Levine.</p> <p>In this episode, I traveled to Richmond, Virginia and met with Lynne Tickle. Lynne spent most of her adult life in the banking industry. But in December of 2015, she learned that her neighbor was dying. And that friend shared a dying wish...please help take care of my husband after I'm gone.</p> <p>She honored that request. And it led her to a completely new line of work and starting her own company.</p> <p>Here's our interview with Lynne Tickle...</p>
Andy	<p>So I wanna start back at the University of Virginia. And after graduation from UVA, which is a wonderful school, by the way, it looks like you headed right into the world of banking. So tell us about that transition.</p>
Lynne	<p>I graduated with a degree in sociology because I loved the subject. Had no desire to do anything with it, but just absolutely loved it. But I didn't have a job when I graduated so I came back to Richmond and began working just for a temp agency. And one of the first jobs I got was sent to a bank and ended up there and sort of showed them what I knew and loved, and I did have the desire to go into business.</p>
Andy	<p>And you have been in the banking career...previous to this change, we're gonna talk about for how long?</p>
Lynne	<p>I was in banking for about 32 years.</p>
Andy	<p>So in December of 2015, I understand you got a call from a friend and it sort of changed your path. Can you tell me a little about that discussion and what happened after that?</p>

Lynne	<p>Sure. I and my husband were at my bank Christmas party, and my neighbor and friend across the street called me a couple of times on my cellphone. And I tried to ignore it until I realized that he had called too many times to ignore it. And went out of the party, called him back, and he asked if he could come over and chat with us. Told him we were out at a party, we'd be pretty late getting home and could we possibly talk in the morning. And he indicated that no, it was something he needed to talk to us about that night.</p>
Andy	<p>This is a next door neighbor or someone who...?</p>
Lynne	<p>Directly across the street.</p> <p>So Larry sat down, and within about the first 30 seconds dropped the bombshell that his wife and our friend, Mary Teresa was dying, and that hospice would be coming in the next day. And it was the first we had known about it.</p> <p>And eight days later, our friend and neighbor died. I was there on pretty much every day between the night he told us and the day she died. In one of our many deathbed conversations, she asked me if I would please make sure that Larry was taken care of. They have no family, no children, no sisters, no parents, no nothing. And I promised her yes, I'd make sure I took care of Larry.</p>
Andy	<p>That turned out to be a challenging task.</p>

Lynne	<p>Turns out that Larry had financial difficulties stemming from being self-employed during the great recession, and so I spent...I and my husband both spent the next year and a half kind of getting Larry back on his feet.</p> <p>I particularly helped him with the financial piece, you know, refinanced his home, and got him into some different insurance, and worked on some of his debts and tried to help him figure out what to start with and where to go based on my financial background. And then we also helped him with getting...he had about \$70,000 worth of deferred maintenance on the house. Because I worked with builders and developers, I had a lot of contacts, got him a new roof on the house, and we got the inside painted.</p> <p>So definitely changed the course of my life. Gave me a lot of experience in things that I hadn't necessarily, you know, been doing before such as figuring out how to downsize and what kinds of things sell and what kinds of things don't etc., so.</p>
Andy	It sounds like a pretty massive undertaking to re-structure his financial life as well as just his personal life.
Lynne	It was huge. We probably spent 15 to 20 hours every week over at his house.
Andy	For a year and a half?
Lynne	<p>For a year and a half. I mean, in addition to working 40 plus hours a week at the bank, I would come home, you know, frequently, you know, we were feeding him. I painted every one of his kitchen cabinets. And let me just tell you, every one of those doors took a lot of time.</p> <p>And so, yeah. I spent a lot of time over there. It was a part-time job that I didn't get paid for. So it was a huge undertaking, but it was an undertaking of love.</p>
Andy	I got a chance to speak with Larry Kachelries by telephone.
Larry Kachelries	<p>I really was at wit's end. I really didn't know how to sort it out. How to do everything that needed to get done to get things back on track.</p> <p>So I reach out to Lynne. And she was, to say she was a great help was a total understatement. She basically took over every aspect of what I needed physically, financially and emotionally to turn the whole situation around. She helped me restructure my debt, she obtained financing for home repairs, she got me a real estate agent because I needed to sell the house, she arranged for contractors and repair people, she sorted out my big house full of all sort of things, sold antiques on line, did yard sales, documented the gifts for charity, and with her family she would come over night over night, she would come over to my house and sand and sort things as a total gift of kindness. It was really extraordinary. I really credit her and her efforts in turning my life around at a crucial point where it really could have gone very downhill.</p>

Andy	Sixteen months after the loss of his wife, Larry closed on the sale of his home. And with Lynne's help, he moved from a 3,500 square foot house to a 1,300 square foot home.
Lynne	That felt really good. Because he knew at that point that there was a light at the end of the tunnel and it was no longer a train coming at him. It was sunshine coming through.
Andy	So you have this experience with Larry and at the same time, you're continuing to work full time at the bank. But it sounds like at some point, you said, "Maybe it's time for a change," and walk me through that. That process and that decision.
Lynne	That's one of my favorite stories. My practice when I got to the bank every morning was to open my computer up, and there's a weekday electronic newsletter that came out. It's called "Richmond BizSense." It comes out every morning. And so one morning in January of 2017, yeah, 2017, I was reading "BizSense" and there was an article about a company, a local start-up company that was offering services for others basically completely aligned with what I did for Larry. I thought it sounded really interesting, so I clicked over to their website, and noticed that they had a tab called "Contact Us". Clicked there, filled out a form. Before I knew it, sitting in my desk at the bank had sent an e-mail telling them I was interested in learning more about a position.
Andy	It sounds like this happened in like 5 or 10 minutes.
Lynne	It did. Sat back and kind of went, you know, "Holy smoke, what did I just do?" Texted my teacher husband, and said, "If you don't have children in your classroom, can you call me?" And he called me, and I shut the door, and said, "You won't believe what I just did. I applied for a job with a company that does exactly what we did for Larry over the last, you know, year and a half or so."
Andy	What was the driver that made you jump and made you take this new opportunity?
Lynne	I think the biggest driver was that I felt like I was being nudged, that things were just kind of...they fell into place. I don't know why I opened that article that day. I generally skimmed the articles and only read anything that interested me, and I just felt that there was a very strong push for me to take a leap of faith. And so I did. I don't know to put it any simpler. I just literally felt like I was...a light was shining on that moment, and I had to follow it.

Andy	<p>So the position with the start-up company didn't work out for Lynne.</p> <p>So what did Lynne do? She started her own company focused on helping people like Larry.</p>
Lynne	<p>Well, I and a friend...one of my friends that I'd met within the first few weeks of my banking career, we had talked on and off throughout the years about starting a business, no specifics about what kind of business. Just that we would love to work together again.</p> <p>She had some experience in dealing with cleaning out estates and dealing with those kinds of situations. She had already lost her sister who was in her mid-40s when she died and then both of her parents. So Emily had some volunteer, unpaid experience dealing with some of the things that I also dealt with. And so the more we talked, the more we realized that we were both passionate about that as well as good at that. So we decided to give it a shot, and we did.</p>
Andy	The name of the company is?
Lynne	Concierge on Call.
Andy	So in a nutshell, if you had to describe Concierge on Call to someone, what is the business? What do you do? What's the service that you provide?
Lynne	<p>The primary service that we're providing is help with downsizing, that's where the bulk of our business is coming. Probably not surprisingly based on the demographics of the boomers and what they're doing in their life, but also, we've done some home organizing, some decluttering. But really, the meat of what we're doing is people who are gonna be either moving from their, you know, 3,000 or 4,000-square-foot-home where they raised their families into, you know, something smaller.</p> <p>And so that's our space that we primarily work in.</p>
Andy	How has the experience been in the first, I guess, eight or nine months of this so far?
Lynne	It's been wonderful. It's really, really been wonderful. We are good friends, but we're also very compatible. We knock on wood, not had any disagreements about anything, how we want to run the company or, you know, any of the work we've done. I have to say it's been a really good transition.
Andy	Her work has changed. And her wardrobe has changed too.
Lynne	I do wear jeans a lot more. I never wore jeans to the bank except on a very rare snow day.
Andy	You enjoy being your own boss?

Lynne	<p>I do. I'm very self-motivated, and I think that's important. I think if you're gonna be your own boss, you need to be able to stay focused and motivated.</p> <p>And, you know, with the Concierge on Call, I'm only accountable to me, and to Emily, and my clients.</p>
Andy	<p>So I wanna take you in a little different direction, Lynn. What advice would you give to someone who may be, like you, has been in a set career path for 20, 25, 30 years and then is considering a second act? What advice would you give them?</p>
Lynne	<p>I wish I had asked somebody that before I jumped because I didn't really think through some of it. But I think it's important to stay flexible and to be patient with yourself. I think you also need to be prepared to stumble and possibly realize that your decision wasn't the right one, which is my case. Doing what I'm doing was the right decision, but it wasn't necessarily the right place for me to go initially.</p>
Andy	<p>Door number one did not work out.</p>
Lynne	<p>Door number one was not the right choice, but I didn't know I had a door number two when I made the choice. Having those mentors and just the guidance, and the support, and the encouragement that they gave was immeasurable. So, definitely, bounce it off people that you trust and admire.</p> <p>Also, I'm a big believer in your gut, listen to your gut and follow your intuition. Even if it's uncomfortable, listen to your gut and follow it.</p>
Andy	<p>It's been a significant transition for Lynne. And it's given her a chance to focus on herself.</p>
Lynne	<p>I try to look at the whole picture as a new chapter in my life. So in addition to the new job, the very first day at the start-up, I sort of hit a reset button in my world. I decided it was time to, you know, really focus back on me. I was through raising my kids, you know, empty nest. It was time for me to focus on myself.</p> <p>So I started writing in a journal that day. I started exercising that day, and I started a little healthier lifestyle by choosing more thoughtfully what I, you know, put in my body, both food and drink. And, you know, 30 pounds later, it was a great thing.</p>
Andy	<p>You mentioned your really solid marriage. How is your husband in this whole transition?</p>

Lynne	He's been amazing. He is my biggest cheerleader. All the doubts that I had about leaving the bank, he just listened. He knew because he knows me, knew where those doubts were coming from and those concerns, and was full on supportive of everything.
Andy	Once you hit that reset button, was there really no turning back? I mean, it's like, "I've made a leap, and I'm in?"
Lynne	Pretty much. Yeah. Full on. I don't exercise as much as I was...I was diligent about it at first. But I also just find that I do everything with more energy, which is a...it's still a form of exercise, and I'm still very conscious about what I do. And yes, it was definitely a reset button that it's still full on.
Andy	Let's go back to Larry Kachelries for the final word on today's episode. Lynne certainly helped you but in a way, you helped her find a new career path as well. How does that make you feel?
Larry	Terrific. She was looking for a second career. And I think she thought after what she went through with me, she thought, if I can do this for a friend, I can do this as a second career. And maybe that type of career will give me some terrific satisfaction. And I hope it does because you can't have anyone better in your corner than Lynne Tickle when it comes to a major life crisis whether it is retiring, losing a spouse, a financial problem, needing to relocate, needing to get out of hoarding, I mean pick a category and her talents are going to be right there and her commitment is stupendous.
Andy	If you hadn't had Lynne Tickle in your corner during this difficult period, where do you think you would be today?
Larry	(Pause) Bankruptcy or in mental counseling or both.

	OUTGOING MUSIC; FADE TO BACK DROP FOR PODCAST CONCLUSION
Andy	<p>There's a wonderful quote from Saint Francis of Assisi. "For it is in giving that we receive."</p> <p>That's certainly the case in today's episode. Lynne Tickle and her husband gave hundreds of hours selflessly when they took on the challenge of helping their neighbor Larry get back on his feet after losing his wife. But it was in the process that she learned a new passion and then turned that passion into a new career. And she couldn't be happier.</p> <p>One particular observation from this story: Lynne's path wasn't a straight line. She left her safe career in banking of 32 years and joined a start-up company. But that didn't work out. So she opened a new door and with her friend Emily started Concierge on Call. And it's worked out remarkably well.</p> <p>The "not-a-straight-line" observation is very consistent with nearly every individual that I've profiled. So as Lynne suggests, you need to be flexible in your new career and be ready to make adjustments on the fly.</p>
Andy	<p>That is a wrap on Episode 34 of "Second Act Stories." Our special thanks to Lynne Tickle for taking the time to meet with me during my recent trip to Richmond. And thanks to Larry Kacheries for sharing his very personal story with us on the telephone.</p> <p>If you know of someone who you think might be a good profile for Second Act Stories, please don't hesitate to let me know. You can reach me at SecondActStories@gmail.com. I'd love to hear from you.</p> <p>We hope you'll keep listening. There are more second act stories just around the corner.</p>