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50+Living our best lives now and in the future!

Undaunted: A Cyber Security Expert & The Power of Purpose

After a serious accident, John Blackwood's doctors told him he would be 100% permanently disabled. Then he lost his job and his house. At one point, he didn't know if he had the will to continue living. But he was reminded that he had a primary reason to exist—a purpose. Later, he became a world-recognized technology and cybersecurity expert. He also became a marathon runner, an entrepreneur, and a **TEDx** speaker. Since 2006, he has been fulfilling another purpose: connecting with community college students in Southern Oregon as an associate professor of computer information systems.



Surviving Childhood, Envisioning a Future

Growing up, Blackwood was "allergic to almost everything, wore thick glasses due to double vision," couldn't read until after he

he had eye surgery in the sixth grade "and was dark-skinned (I'm mostly Sicilian, and racism was coming out in the open in Chicago)." One of Star Trek's iconic characters gave him hope. "Mr. Spock's logic and lack of emotion was comforting and helped me feel like I just might survive in childhood." He also enjoyed watching The Green Hornet but wished he could wear a mask like Kato (Bruce Lee).

"I watched the original Star Trek series in the 1960s as a kid." In his 2017 TEDx talk, Blackwood shares, "I watched people ask computer questions and then receive answers" and "navigate a starship across the galaxy at the speed of light. I knew that when I grew up, I wanted to work with technology."



Preparation

When given the opportunity, Blackwood joined the US Coast Guard. Through this experience, he gained skills and insights that helped prepare him for his future work. "I

was surrounded by good people and excellent officers. The USCG taught me the work ethic and discipline I lacked. I also learned to follow and question orders to better understand the goal/mission."

Discovering a Purpose

"I attended The College of Lake County in Grayslake, Illinois, and was initially a horrible student (my own assessment). If not for the community college faculty, I don't know if I would have ever been successful. I was the first person in my family to attend college, and because of these fine people, who I will never forget, I made it my goal to eventually teach full-time at a community college so I could help others as I was helped. Plus, being a first-generation college student on welfare and living in subsidized housing might make me more approachable than if I hadn't experienced all of those things."

A Will to Live

At twenty-five, Blackwood was married and had three young sons; his oldest son was two, "and the twins were just a few months old." He had a job he enjoyed as a shipping and receiving foreman for Fansteel. He was also attending college at night. Then everything changed. One evening, as he was headed to church, another driver ran a red light and crashed into him. His doctors determined he was 100% disabled and wouldn't recover. His security clearance at work was terminated after his injury, and he was laid off. In addition, he "was in intense pain for many years and even considered suicide." As he thought about his young children, he became determined to keep trying. With the help of his medical team and an experimental drug, Blackwood began to slowly recover after having been severely disabled for five years.

From the World Stage to the Classroom

Blackwood earned his master's degree in Computer Information Systems (CIS). Before he began his teaching career, Blackwood gained some 'world stage' experience. "I was a global manager and played a good part in handling Intel's Y2K response. I could travel worldwide and work with people from many cultures; I learned a lot from those experiences." In addition, he "created software for Microsoft Outlook that was popular for about ten years."

Eventually, Blackwood found his home and true calling at Umpqua Community College as an associate professor. In 2016, ten years after he started teaching, "we launched" an associate's degree in cybersecurity. "I always wanted to focus on programs that allowed first-generation community college students to graduate and obtain employment with a family wage and benefits." Wanting to help his students learn how to deal with hackers, he continued his own learning and became a recognized cybersecurity expert. In 2017, he gave his TEDx talk, "[Battling Cyberpunks to Win.](#)"

For Relaxation



"I relax mostly through exercise." After recovering from his disability, Blackwood became a marathon runner. Today, he likes to participate in local competitions and triathlons. "I also like to play cards and hang out with my grown children and grandchildren whenever possible."

Advice for Living Your Best Life

"What works for me is to wake up every

morning amazed that I get to live another "What works for me is to wake up every morning amazed that I get to live another day and to actually live it. I've found that it helps me focus on today and the future rather than beating myself up over the times I didn't live up to my own expectations. I also try to smile as much as possible. I often tell myself I don't deserve anything because it is true—I don't; I'm trying to get better at understanding that and being thankful for the life I've had."

John Blackwood's Advice on Cyber Security

"We all should consider it our responsibility to learn how to protect ourselves from hackers. It won't work to bury our heads in the sand. We have to figure it out because our finances and personal records require it."

What we can do to help protect ourselves:

- Keep your device operating systems current.
- Learn how email is used by hackers to steal information and install malicious software.
- Older adults should create a code word or phrase they can use with their families to stop a hacker from calling them on the phone and impersonating a grandchild or adult child.
- Create an "address book" for passwords and store this information in a home safe. Only share the safe's key/combination with a trusted adult child.
- "I would recommend the monthly AARP magazine for those just starting to learn" about cyber security.
- Taking a college-level course on digital literacy may also be helpful.
- Books like *Anonymous*, *The Cuckoo's Egg*, or similar books can also help engage us.

The MVP Contact List: An Essential Planning Document

Paula's true confession: For years, my late husband and I kept *most* of our financial documents, estate documents, and insurance information in two stuffed file cabinet drawers. A few of these documents also ended up in our desks. Fortunately, we learned about [The Playbook Process](#) and discovered we didn't need to keep most of the documents that we had saved. Everything we needed fit into a single, organized binder. One page in this binder is called the MVP Contact List. I didn't appreciate how important this single document was until I actually needed to use it.




In this 54-second [video](#), Ben James, CFA, CFP, explains the MVP Contact List. Trust me, you will want to make sure this list is available for anyone needing it.

Ben James is the author of [The Playbook: 7 Fundamentals of Financial Planning](#). He is also the founder of [Elevate Wealth Advisors](#).

Chat GPT & Paula Marie

With all the buzz around artificial intelligence and its implications for the future, I signed up for a free Chat GPT account at <https://chat.openai.com> to test drive this user-friendly program.

When I asked Chat GPT how it would describe itself, it responded, "I am a form of  artificial intelligence designed to converse with humans through natural language processing. I am trained on vast amounts of text data from a wide range of topics and questions...."

Because I was having difficulty finding information on an emerging research area, I asked Chat GPT for available studies. Within a few seconds, I got a response that included research articles from three reputable journals. However, when I asked a

different question, limiting desired answers to systems in the United States, it also provided examples from the UK. As one of the Open AI founders noted, Chat GPT is far from perfect and sometimes can "confidently say the exact wrong thing," almost "like a drunk frat guy."

The Dark Side and Rapid Changes

If curious, ask Chat AI about the dark side of this new technology. You probably won't be too surprised by the response.

On a final note, Chat AI advised, "AI is a rapidly evolving field, and it is important to stay informed about new developments and best practices...."

Traveling, Anyone?

By Cindy Eastman



I worked for many years as a financial advisor, and today, I'm working as a health insurance agent, focusing mostly on Medicare. In my years of work trying to help clients assess and avoid risk, I've overlooked one detail—travel health insurance.

About a year ago, a close friend of mine and her husband traveled to Mexico for a much-deserved vacation. They are a healthy, vibrant couple in their early 50's, but something happened to her husband, and he needed emergency surgery in Mexico – obviously something no one could plan for or anticipate.

The Good News and The Bad News

The good news is that my friend's husband was well cared for in the hospital. The bad news was that paying out of pocket cost a great deal of money.

Since then, I have become very interested in finding a way for clients to avoid such a big cost. This type

of insurance is surprisingly reasonable and has additional benefits that are very worthwhile.

With just a little information about someone, it takes me only minutes to calculate the insurance cost and notify the interested party. After that, the person can self-enroll.

Last Minute before Take-off

Mikayla and her husband were traveling to some exotic destinations, but she was a very busy person, like most of us. Even though the self-enrollment tool takes only about 3 minutes to complete, she called me and told me she completed the enrollment while running down the ramp to catch her plane. That was cutting it a little close, but thank goodness for Wi-fi.

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Talking about Retirement & More

I was delighted when Jeff Nesler, Manager of Coming of Age in New York, NY, invited me to be a webinar guest to talk about my new book, *Refusing to Be Invisible*. Jeff recruited Martha Blackwelder to be the interview host. Thank you both for such a delightful experience! [Click here to watch.](#)



Thank you, Stella Fosse, for inviting me to write a guest post on your blog about ageism, women, and my new book. [Click here to read.](#)



I am enjoying each day as it unfolds – wishing the same for all of you!

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