

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

'It's About the Ride, Not the Destination'

Kathleen Terner

challenges her audiences to live fully and courageously wherever she travels, asking, "What would you do if fear were not your first thought?" Fortified by faith and determination, she knows what riding through



some of life's more significant challenges is like while also discovering new strength and confidence.

Terner had carefully planned her life. She raised three children and was passionate about being a high school math teacher. But as she set her course, she had no way of knowing that there was a bigger plan for her life. When a second divorce and throat cancer shook her to the core, she faced some of her greatest fears. Now, at 58, she continues to teach and tutor students. She is also known as the "badass" biker on a Harley and has ridden over 130,000 miles in several countries. In addition, she is an in-demand speaker and has written two books about her adventures and spiritual journey of growth and empowerment.

Teaching with Care, Transparency, & Presence

"Teaching is an opportunity to care for students and

love them as humans. I wanted to be a positive influence." Fifteen years ago, when Terner began teaching at West Linn High School in Oregon, she wanted to live in the same area where she taught so she could be authentic in and out of the classroom.

When a second marriage began to collapse, Terner, whose children were grown, experienced the fear of being utterly alone for the first time in her life. Even more frightening, she learned that she had throat cancer. Now, she was alone, afraid, and sick. Yet, despite her cancer diagnosis, 7 ½ weeks of radiation, and a series of chemotherapy treatments, she continued to show up for her students in the classroom.

A Harley and a Bigger Plan

In the spring of 2020, Terner wanted to visit her son in Washington, D.C., but because COVID "was in full swing," she didn't feel safe flying. Then, a neighbor suggested she could ride her 700 lb. Harley Davidson that was parked in her garage to D.C.,



but she had never ridden solo for more than a day trip. Now, someone was suggesting she ride across the country by herself. How could she, a 110 lb. 5'2" woman, manage to get the bike out of her garage, much less undertake such a daunting trip? Still, a chance to see her son was a "powerful motivation that gave her the initial courage" to plan her trip.

A Transformative Journey

As she embarked on her first road trip, Terner appreciated the company of another biker—at least for the first 120 miles of her 15,000-mile ride to Washington, D.C., and back. Suddenly, she was riding solo for the rest of her trip. Fear and uncertainty initially gripped her for a few moments when her friend left, but she thought, "I get to be on my bike every day." With a solid faith in God that became even stronger as she traveled, she knew she was never alone.

After her first journey, Terner was hooked. She has ridden in at least 22 European countries and eleven Canadian territories or provinces. On one of her stops, "A girl looked me up and down and then said, 'You're a badass!' "That was a great compliment."

One of her more challenging rides involved a nearly 500-mile stretch on the mostly gravel <u>Dalton</u> <u>Highway</u> in Alaska. This highway is used by heavy trucks serving the Prudhoe Bay oil field and is



considered "one of the most dangerous roads in the world." Because her bike wasn't built for such a rugged road, she rented a more suitable bike for this trip—a trip where she frequently could not get cell phone reception and only two gasoline pumps could be found in this remote area. As she pulled into an area where

other bikers had camped, she was openly greeted by her fellow travelers with the encouraging words, "Kathleen, you made it!"

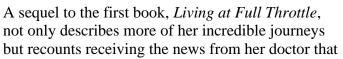
Terner now sees herself as a brave person, and she is! She believes her faith has also helped her "live

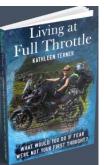
fully in the moment," which is essential when riding a motorcycle because your life depends on being fully present.

Authoring Two Books about Her Adventures

Terner's first book, *Two-Wheeled Wind Therapy*, allows readers to vicariously travel with

her, including her "victories and mishaps." She includes travel and touring tips and shares how she overcame her fear and has learned to live with new confidence, joy, and hope. This book will undoubtedly inspire "all readers, whether they ride a motorcycle or not."





tumors had been discovered in her brain; she also shares how her travels helped her face the news from a position of power. As it is central to who she is, Terner reveals how her faith helped her overcome fear and "live more fully in the moment."

Autographed copies of both books

are available on Terner's <u>website</u>. Unautographed copies are available through Amazon.

For Relaxation

"Bikers call cars 'cages." Imagine being on a bike and experiencing all five senses – "feeling the sun, hearing the waves, smelling the seaweed, seeing the rocks, and tasting the salty sea air." What could be more relaxing?

Advice

"Embrace living without fear." And remember, "It's about the ride, not the destination."

'Gratitude is Essential'

After her marriage ended and she was faced with cancer, a friend encouraged Kathleen Terner to start a gratitude journal. She forced herself to write a page each day. At times, the things she expressed thankfulness for were as simple as, "I am so thankful that I have socks to wear."

Consistently practicing gratitude has helped Terner reframe challenges by seeing them as gifts that encourage her become more fully present each day. It has also given her a sense of peace and joy and reminded her that she is never alone.

The Transformative Power of Gratitude

Research summarized in a 2023 UCLA Health



article suggests that practicing gratitude five days a week for 15 minutes a day over at least six weeks can potentially "promote a lasting change in

perspective." Mental health benefits "can also positively affect your health," such as reducing depression and anxiety, supporting heart health, lowering stress, lowering blood pressure, and improving sleep. Findings suggest gratitude may also help people "have positive thoughts about their life, social support, and social situations." As noted in a Lake Pointe Recovery article, those who felt grateful were more resilient to emotional setbacks and negative experiences." In a 2019 *Psychology Today* piece, Dr. Cortney S. Warren, PhD, ABPP, argues that gratitude can help us "recognize there is a gift in every experience" when dealing with life's challenges.

<u>Challenge:</u> The next time you are struggling due to emotional setbacks or negative experiences, set aside 15 minutes each day for the next six weeks to express gratitude for all the joy and blessings in your life.

Transitions: Living Courageously When Faced with Major Challenges

Dealing with the unknown, facing significant health challenges, losing the life we had known, losing people we loved or cared about—these transitions and more are all part of our human experience, but it doesn't make it easier. It is normal to feel fear and anxiety when we experience a significant change in our lives. Yet, it is possible to face our fears and anxieties courageously.

Writing for <u>Greater Good</u>, author of *The Courage Habit*, Kate Swoboda, encourages us to "accept fear as part of the process of change" and start practicing our courage. She also suggests, "To truly live courageous lives, we need like-minded people around us who are also trying to honor their courage." These people, Swoboda claims, have "similar courageous values such as kindness, vulnerability, optimism, and empathy."

Kathlene Smith, Ph.D., LPC, <u>describes</u> our courage to cope with change as resilience. "Practicing different ways of thinking and being in the world can boost your ability to deal with change and help you create a life that is adaptive to new places and unexpected events." She also notes that when we look for opportunities to empower ourselves "and work towards the change that is possible," we're less likely to feel "stuck."

Amy L. Eva, Ph.D., encourages us to talk about ourselves as courageous; by doing so, "we are more likely to act courageously."

Being Present

<u>Science Direct</u> summarized findings from a study reported in the *Journal of Personality and Individual Differences* found that when people who were able to be present (or mindful) "in the moment" were less stressed, experienced increased well-being, had higher self-esteem, and had greater life satisfaction than individuals who did not focus on "being in the moment."

Finding My Voice

By Cindy Eastman



I lost my ability to speak sometime in my young childhood. I don't know the details, but anyone can fill in the blanks. I eventually regained my ability to speak, but my past left its mark.

As a young adult, I was

painfully shy and withdrawn, didn't relate well to people, and kept my head down. Eventually, I'd had enough of myself and the damage it was doing to my career.

Facing Her Inability to Speak Up

Among other slow changes, I decided to get involved in Toastmasters and learn how to speak in front of groups. I not only learned to speak but also entered (and sometimes won) speaking competitions and developed my on-stage funny bone. Today, I've said goodbye to those silent days and have developed an enjoyable career.

Serving Others as a Health Insurance Agent

Today, I'm an insurance agent licensed in four states. I help people with health, Medicare, life insurance, supplemental, short-term & long-term care insurance, plus a bit more.

Cindy Eastman is an independent agent with HealthMarkets. She is licensed in Oregon, Washington, Texas, Idaho, and New Mexico. She can be reached at HealthMarkets.com/ceastman or <u>ceastman@healthmarkets.com</u> or 541-733-8383.

<u>Cindy's Brief Insurance Quiz for You:</u>

Does Medicare provide custodial care for someone who needs help with eating, bathing, continence, etc.? Do children's life insurance policies allow for increased coverage throughout life without a health check? Are short-term medical plans during a transition a good idea?

Cindy will share the answers in next month's newsletter!

Surprising Source for Bone Strength

As reported in a *News Medical Life Sciences* article, a new study led by Penn State researchers suggests that prunes may protect bone structure and strength in postmenopausal women. "The findings, published in *Osteoporosis International*, suggest that daily prune consumption slows the progression of agerelated bone loss and reduces the risk of fracture."

Financial Planning Series for Older Adults Now Available on YouTube

Founder of Elevate Wealth Advisors and financial

planner Ben James, CFA, CFP, shared valuable insights from his book, <u>The</u> <u>Playbook:7</u> <u>Fundamentals of</u> <u>Financial</u> <u>Planning</u> when



leading a four-week online series on financial planning for older adults.

Coming of Age, New York hosted this free series and has made it <u>available on YouTube</u>.

<u>Session 1</u>—Take Charge: Understanding Your Goals & Objectives.

<u>Session 2</u>—Build a Strong Foundation: Financial Statements Explained.

<u>Session 3</u>—Protect Your Legacy: Essential Estate and Legal Documents.

<u>Session 4</u>—Safeguarding Your Assets & Streamlining Taxes: Insurance, Social Security & Tax Strategies.

Mentoring Benefits & Opportunities

There are numerous benefits when serving as a mentor, including personal fulfillment, a greater sense of purpose, leaving a lasting impact on others, and engaging in one's community. Mentoring also helps keep our minds stimulated and active and could provide new learning opportunities for the mentee and mentor. Further, mentoring can help with feelings of loneliness, which can be challenging once individuals retire.

Various Types of Mentoring Opportunities are Available

Informal mentoring opportunities can be as simple as taking an interest in a younger neighbor who has talent in a particular area but is not sure how they can use that skill in the 'real' world; you might be the right person to help them explore those possibilities and provide encouragement and some guidance.

The Big Brothers, Big Sisters of America <u>program</u> is a more formal school-based mentoring opportunity. Mentoring volunteers act as role models, encourage students, and sometimes act as sounding boards for kids who need someone to listen to. Other times, mentor volunteers go on outings with students or play games with them.

A Community-Based Mentor Program for New Business Owners and Entrepreneurs

Community-based programs provide mentoring opportunities for people from the same community.



One example of this type of mentoring program is **UmpquaMentors Networking Group**, located in Roseburg, Oregon. <u>David Reeck</u> is one of the 'hosts' for this group. Reeck encourages people with a wide range of skills and

experiences to become a mentor and "help our community grow." Current mentors in the program

have various skills, including wildlife photography, high-performance vehicle suspension, residential construction, Airbnb management, bank loans, food truck startup and operation, pitch presentation skills,



sales, marketing, drone video, business planning, stock market investing, and business landscaping.

The UmpquaMentors

program meets monthly, but mentors can also work with mentees by phone, Zoom, text, email, or oneon-one meetings. Recently, the program had its monthly meeting in downtown Roseburg at the Urban NY Pizza and Grill. For more information on this specific program, visit

www.UmpquaMentors.com> or contact hosts David Reeck: <u>David.131313@gmail.com</u> or DonMorgan: <u>morgadg@gmail.com</u>.

Honoring a Special Mentor in Your Life



Did someone make a difference in your life because they helped mentor you? If you would like to thank that special person for the difference they made in your life, consider buying a commemorative brick that will be placed on the plaza

above the historic Oregon City Elevator (at the end of the Oregon Trail). A 4" x 8" brick costs \$100, and an 8" x 8" brick costs \$300. For more information, click here

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