TY HAGER NON-FICTION EXCERPTS

**“NOT HERE TO BE SERVED: Memoirs of a Peace Officer”**

*More than anything, it’s about service and gratitude.*

It may sound disingenuous, but those who really know me know better. Those are the reasons I chose work over socializing through my school years, those are the reasons I went into law enforcement right out of high school, those are the reasons for pretty much *everything* I’ve done – or tried to do – throughout my life.

Those are the reasons I’m writing this book.

Plus, Oprah got me fired up.

I’d been wanting to tell my story for some years – had received encouragement from friends and family, many of whom told me to *just start writing*. I hadn’t. It’s kind of a big job when you think about it: I’ve been around for going on half a century, and in law enforcement now for over thirty of those years. I’ve faced trials and hardship and adversity, just like anyone who’s been around a while, but – of course – have a story that is all my own.

Well, *lots* of stories.

The vast majority of our families’ histories are *oral histories*. That’s the way it’s always been, I guess. But oral histories tend to become distorted over time. I’m sure you’ve heard of – or even *played* - that game where you whisper something to the person next to you, then they whisper it to the person next to *them*, and it just goes down the line. By the time it gets to the *last* person in line, it usually bears little resemblance to what you *originally* whispered. I think that’s what oral histories are like.

I wanted to write my story down but kept putting it off. Like I said - BIG job.

Then I went to New York City to see Oprah Winfrey on her “2020 Wellness Tour.” Oprah’s been firing people up for longer than I’ve been in law enforcement, and this tour was all about getting yourself together, about doing what you want at this stage in life. About *accomplishing* something.

**“FREE YOURSELF FROM THE IRS”**

For nearly 250 years, the words *Freedom* and *America* have been so closely linked as to seem almost synonymous. With rights such as freedom of the press, freedom of religion, and free speech, our Founding Fathers created a system of government founded on the principle that no such system should be more powerful than the citizens being governed.

Yet every year, tens of thousands of Americans find themselves imprisoned—not literally but *financially*—by the vast bureaucratic monolith which is the United States Internal Revenue Service. Shackled by worry, confusion, and uncertainty to a debt which seems overwhelming and unconquerable, these taxpaying citizens of the country synonymous with *Freedom* face wage garnishments, liens, levies, and sometimes even the loss of their homes—all without knowing that ***it doesn’t have to be like this***.

For every IRS tax problem, there is a tax *resolution*.

**“RE-RAISING THE ROOF: What EVERY Homeowner Should Know About Hiring a Roofing Contractor”**

As rare and oft-maligned as it may be, old-fashioned door-to-door contact still has a viable place in the marketing plan of particular types of businesses. Roofing is one of those.

At its very core, the business-customer dynamic is all about creating a mutually beneficial relationship. In our case, we want to provide our customers with the very best solution to what can be a very trying (and so often totally unexpected) situation, using all of our accumulated knowledge and experience and expertise. Going directly *to* the customer is the most time-efficient way to get the ball rolling on what is usually a time-sensitive project.

When you need your roof fixed, you usually need it fixed *now*.

I don’t mind telling you I *encourage* my sales professionals to find some time to go door-to-door. We even bring “Storm Trailers” to weather-damaged neighborhoods, playing music and offering free BBQ as a means of introducing ourselves, connecting, and getting involved with our communities.

My point is, don’t just assume that the person who knocks on your door is a shady character…unless it’s 3 o’clock in the morning and they’re drunk. Or they’re wearing a stocking mask. Use your best judgement.

**“BEYOND THEORY: The Making of a Music Teacher”**

Life is a journey and – in one form or another – is often set to music. This is true for *everyone* (for music is magical and universal) but probably more so for those who choose music as a vocation.

Like a song or a symphony, our experiences (and lessons learned along the way) form the notes, then the motifs and phrases, of our stories. Sometimes it sounds like a discordant cacophony. Sometimes the chorus isn’t quite as catchy as we’d envisioned. Sometimes it seems like a Muzak version of a song we never wrote, turned down low on an elevator heading to the basement.

Sometimes the songs of our lives just need a good *bridge*.

My name’s Eric \_\_\_ and – whether you’re a music student (or recent graduate) or just a lover of music and teaching – I’d like to help you write that bridge.

*Beyond Theory: The Making of a Music Teacher* isn’t a “how-to” or instruction manual, except where it is. It’s not a memoir, except where it is. Rather, this book is an amalgam of sorts: an autobiographical tale of my journey as a musician, then music teacher, then founder of *The Minnesota School of Music* and teachers’ mentor, interspersed with important lessons culled more from real life than from over a decade of “higher learning.”

I’m not knocking college. I acquired a wealth of musical knowledge during my years as an undergrad, then even more on my way to my master’s degree and throughout my pursuit of a doctorate. Yet it was what I learned *outside* the classroom – sometimes, as you’ll see, from the same professors who guided me through academia – that made all the difference in my life and my work.

**“ANCHORING YOUR RETIREMENT”**

Setting sail on your retirement journey can be exhilarating. With the right boat and the right weather, it can be a pleasure cruise: the sun in your face and the wind in your hair as you smoothly sail your unsinkable annuity toward your safe and secure harbor.

We’ve talked about how annuities can protect you from the storms of a volatile market, and how they can shield you from a single penny of losses due to downturns while providing a steady, predictable income.

But there’s another type of storm, equally unpredictable and dangerous, that strikes far from Wall Street and can often derail the best-laid retirement plans.

What if you or your spouse need long-term care (LTC)?

A 2021 report by the U.S. Department of Health and Human Services entitled, "How Much Care Will You Need?” found that fully 70 percent of seniors over sixty-five will need some form of long-term care, and that about 20 percent will need it *longer than five years*.

Whether this LTC comes in the form of a nursing home, assisted living facility, or professional in-home healthcare, it’s a burden that can overwhelm a retirement (and has a profound effect on not just you and your spouse, but on your entire *family*) and which Medicare, Medicare supplement insurance, and the health insurance you may have at work usually won’t pay for. In fact, other studies have shown that about two-thirds of those who need LTC wind up paying for it directly from their retirement savings. With costs easily into the hundreds of thousands of dollars (a recent Consumer Affairs report showed an average cost of up to $150k per year for nursing home care), you can see how this kind of storm could turn a retirement upside down.

*So what’s to be done?*