

## Interview: Ann Lindsay

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Sue Sumner-Moore :: 7/2/2014

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*A whirlwind romance led to a whirlwind life for Ann Lindsay.*

*By day, the Benicia resident helps about 17,000 U.S. Department of Labor workers understand their employee benefits. During the evenings and weekends, Ann is the business manager for Lindsay Art Glass. She and her husband, David, own the studio and gallery in downtown Benicia.*

*“Half of my desk is Department of Labor, half of my desk is Lindsay,” she says with a hearty laugh.*

*Life wasn’t always so hectic. In 1993, Ann was working for the federal government in Washington, D.C. Her expertise in retirement benefits brought her to Mare Island to conduct classes for workers when the base closed.*

*“One of my students set us up on a blind date in August of 1993. Six weeks after we met, he proposed,” she says, smiling at the memory. “It took me a couple of weeks to say yes. We married in December, 1993.”*

*She and her then four-year-old daughter moved west after the wedding. Ann completed her bachelor’s degree in business and worked in the private sector before returning to the federal government in 1997.*

*In 2005, she became the Benefits Officer for the Department of Labor. She leads a team that helps individuals resolve benefits issues and provides financial and retirement education to all*

department employees. Ann works from home, traveling to Washington, D.C., to meet with her team every other month.

Ann also serves on Benicia's Economic Development Board. "I telecommute, which is very isolating and can be lonely, and I need to make friends. I'm a business person, and the EDB seemed like a way to meet people I have something in common with. So I joined EDB as a way to give back and make friends."

**What do you like best about your Department of Labor job?** I like the freedom. I can try to figure out what I want to and how to do it. I've developed a three-step series on financial education:

- A one-day seminar for new employees on their benefits, how to set up a budget, planning and saving for retirement and their children's education.
- A two-day seminar for those mid-career that takes a closer look at retirement savings and college savings, and their debt.
- A three-day seminar for those about to retire that looks at how to prepare for that, how their pension plays into it, health care benefits – helping them really plan for the future and see outside the box.

All the programs are financial based. We're mandated to teach financial education.

**What are your responsibilities at the glass studio?** I'm the business manager of the gallery and studio. I do the bookkeeping, accounting, marketing, displays, and manage the sales force. We have 50 artists represented in the gallery. There are five employees and I also try to manage David, but he's pretty unmanageable (*laughing*).

Angela Fortain has been here 14 of the 16 years that we've been open. She is my right arm. You have to have someone like Angela if you have two jobs.

**What is a typical day for you?** On Monday through Friday, I get up and go work out, then I come home and get to work for the Department of Labor. I spend the whole morning on the phone with Human Resources offices, people who want to retire, people who have retired, attorneys, unions, department officials.

In the afternoon, I have time to focus on developing educational classes. And correcting retirement coverage errors. That's where someone may have paid into one retirement system but for some reason, retirement funds are coming from another system. There's a lot involved, a lot of hand holding.

I end by 5:30, sometimes 6. Then I have dinner, walk my dog with my husband, and start working on Lindsay business. I usually start about 7:30 to 8:30. I try to stop by 9:30, but it can go to 10 and has gone later sometimes.

On Saturday, I work here four to five hours, then do the have-tos.

We try to take off Sundays, but we almost always have a work meeting or we drop by the studio.

**How do you find balance in your life?** There isn't any balance. I've been working on that. I teach about work-life balance and I use myself as an example of how crazy life can be. But I'm a Type A person and I love to work. I don't know what I'd do if I wasn't working. The Economic Development Board is my fun.

**How much did you know about art glass before meeting David?** Nothing. I flunked art in third grade and it ruined me—it really put a damper on art for me. But I do have a little bit of artist in me: I was a figure skater growing up and I choreographed my own routines. I love music. But I can't draw; I can't paint. I enjoy impressionism but that's it.

But I've learned a lot.

**When do you have a chance to relax?** Only when we are on vacation. I like golf, hiking and snorkeling. I like sitting and watching the ocean. In order for me to relax, I have to be gone for two weeks. It takes the first week for me to wind down.

**What are you passionate about?** I'm passionate about a lot of things—I am a redhead, after all. I love my husband and my dog, I love my job, I love what I do. I love glass—that's a learned love—and I love gardening.

**What general retirement planning advice would you give people?** I think the most important thing is people need to realize they are planning for 30 to 40 years. For some people, that's longer than they've worked. Whether you are in the private sector, self-employed or a public employee, you've got to save, save, save, and pay off your debts. Especially for people in our generation, paying off your debts is important. Our parents saved before they bought things, our children are saving before buying, but we tend to buy what we want and pay it off later. We have a huge amount of credit card debt. The most important thing going into retirement is to be without debt, especially consumer debt. You might still have a small mortgage—it's not possible for everyone to pay that off while they are working—but pay off the consumer debts.

**Any advice to offer other overscheduled people?** You have to be very disciplined. ... You have to carve out time for yourself. For me, it's when I work out, and walking my dog with David is our couple time. You step on that time and things fall apart.

**What do you wish you had more time to do?** I wish I had more time to go hiking and meet people and enjoy life. I enjoy working, but I'm sure there's more out there.