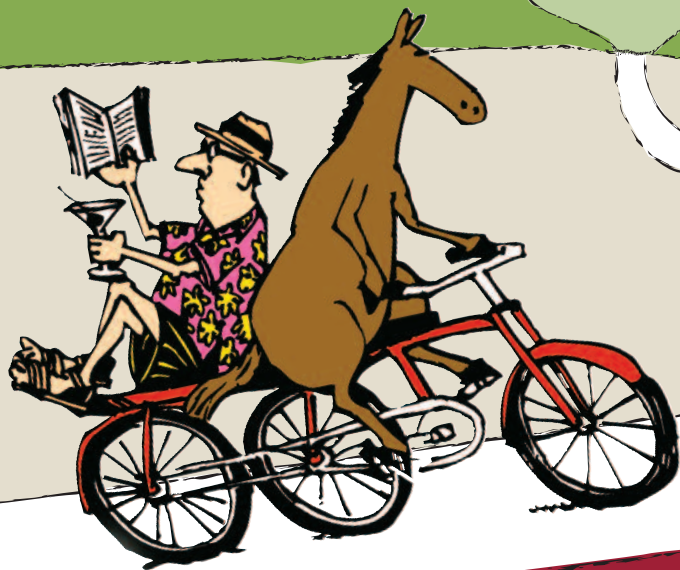


By the author of the international bestseller *The Joy of Not Working*



HOW TO RETIRE Happy, Wild, and Free

Retirement wisdom that
you won't get from your
financial advisor

Ernie J. Zelinski

How to Retire Happy, Wild, and Free

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How to Retire Happy, Wild, and Free

Retirement Wisdom That You Won't Get
from Your Financial Advisor

Ernie J. Zelinski

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Preface

You have in your hands what an Amazon.com reviewer says is “the world’s best retirement book.” Although it was turned down by over thirty-five publishers, this book has now sold over 125,000 copies. Type “retirement” into Amazon.com’s search feature and the number one listing overall is *How to Retire Happy, Wild and Free* — out of over 14,000 retirement books listed! This is a result of the word-of-mouth advertising that this book has generated.

Now to the crux of the matter: Soon retirement day will have come and gone. For your many years of service to the organization, you will have received congratulations from co-workers, a gold watch, and perhaps even a book on how to retire happily. If you are one of the fortunate ones, a generous company pension, government social security, and investments will give you the opportunity to pursue many interesting activities. According to financial experts, you will have it made. Indeed, you should live happily ever after.

Not so fast! These questions beg your consideration: What will you do with your time if you have never learned how to enjoy your leisure?

What should you say to your spouse — and perhaps your parents — if you are retiring before they can? How are you going to experience a sense of accomplishment and satisfaction without a job? How will you relate to your friends who are still working while you are living the life of an aristocrat?

Truth be known, after the novelty of the retirement lifestyle wears off in a month or two, you may feel that you don’t have any reason to get up in the morning. Once you get up, you may feel you have nowhere in particular to go. There will be no regular coffee breaks with colleagues, no clients to call on, and no challenges to give your life shape and purpose. Eventually, you may end up asking yourself, “Okay, genius. What do I do now?”

In the Western world there is a big misconception about what contributes to a happy and fulfilling retirement. Many people have an idealized concept of how great and wonderful life after work is

Perhaps in retirement I will be tempted by the ultimate weakness of idealistic minds — which is to write a book.



going to turn out. This vision can include no deadlines, no rush-hour traffic, no mean bosses, exotic travel, hanging around cappuccino bars, and sleeping in late every day. Let's not forget the freedom to do what you want, whenever you want to do it.

Retirement can be both exciting and demanding, bringing new challenges, new experiences, and new uncertainties. Regardless of how it turns out, retirement normally turns out far different from what people first envision. For some, it is a big disappointment. For others, it is merely a big annoyance. And still for others — much to their delight — retirement becomes an opportunity to live life like never before.

Regardless of how talented you are and how successful you are in the workplace, there is some danger that you will not be as happy and satisfied as you hope to be in retirement. This may be the case even if you end up having friends to spend time with, living the lifestyle you want to live, residing where you want to live, and having many interesting things to do. What may be missing is a sense of purpose and some meaning to your life. Put another way, you will want to keep growing as an individual instead of remaining stagnant.

Retirement is the time when you never do all the things you intended to do when you'd have the time.

— Laurence J. Peter

Financial institutions program us to believe that we are set for a happy retirement as long as we follow their financial advice. Recently I received a pamphlet from a community college advertising a three-session retirement planning course called *A Prime Approach to Retirement Planning*. The course, created by a financial organization, covered a lot of topics — all of them financial. There was not one mention of anything related to how retirees should spend their time after they leave the workforce.

Although stockbrokers, bank officials, and other “retirement planners” overwhelm us with advertisements, solicitations, and advice on how to plan financially for retirement, they ignore other factors that contribute to a successful retirement. Similarly, for every twenty books written on retirement, there may be only one that has any worthwhile treatment of the important personal issues. The result is that many people spend forty years building an impressive retirement nest egg, but no time at all thinking about how they are going to enjoy retirement. Indeed, the biggest mistake you can make with your retirement planning is to concentrate only on the financial aspects.

On the surface, a happy retirement doesn't seem that difficult

to achieve. And it isn't for individuals who understand there's far more to achieving fulfillment in retirement than having wealth and good health. Indeed, there is no shortage of scholarly evidence that financial status constitutes only a small piece of the puzzle as to whether people will succeed and be happy in retirement. Apparently, most "retirement planners" either are not aware of this evidence or focus only on the financial so that they can sell more financially related products.

This is where *How to Retire Happy, Wild, and Free* comes into the picture. For the most part, this book offers retirement wisdom that you won't receive from your financial advisor. Contrary to popular wisdom, many elements — not just having a million or two in the bank — contribute to happiness and satisfaction for today's retirees. Indeed, physical well-being, mental well-being, and solid social support play bigger roles than financial status for most retirees.

Retirement is the perfect time to become the person you would like to be and do the things you have always wanted to do. No doubt doing everything you have always wanted to do sounds great. It won't happen by itself, however. This is true even if you have excellent health and a big pile of money in the bank when you retire.

Planning is important. You must take steps to ensure that when the bell rings to announce your retirement, you're ready for what's in front of you. The time available for marital, personal, social, creative, and family activities expands considerably when the hours previously taken up with full-time employment cease. How you manage time is just as important as when you are in the workforce.

This I can assure you: You won't find genuine joy and satisfaction by spending all your time sleeping, relaxing, loafing, and watching TV, hoping to live up to the ideal of a true idler. Many retired people with nothing to do wind up depressed and hating retirement. In this regard, Florida physician Richard Neubauer concluded that many people experience a rapid decline in physical and mental health soon after retirement — often due to idleness and feelings of uselessness.

To retire happy, wild, and free, you must stay active. It's also important that you have goals and dreams. Retirement can be a time for life's best moments, provided that you take the time to plan what you are going to do with the rest of your life. Just as

When men reach their sixties
and retire, they go to pieces.
Women go right on cooking.

— Gail Sheehy

important, you must be motivated enough to follow your dreams, and change course if adversity intrudes to put a dent in your plans. The most fortunate of retirees are those who through good planning, experimentation, and risk-taking succeed in making retirement the best time of their lives.

In short, it's up to you to design a lifestyle that is as relaxing and invigorating as you want it to be. No one else is going to do it for you. Recreating yourself as a retired person will be challenging, but through patience and positive thinking, you can do it. The rewards will be more than worth it.

In retirement, I look for days
off from my days off.

— Mason Cooley

As a matter of course retirement is the last opportunity for individuals to reinvent themselves, let go of the past, and find peace and happiness within. Many people discover — much to their surprise — that retirement life following

four or five decades of full-time work is full of new and exciting opportunities. For these individuals, their work was a barrier to the lives they wanted; now they're free to live life to the fullest.

Despite the bad press that retirement sometimes gets, there has never been a better time to be retired in Western nations. One in every eight people is age sixty-five or older. More people than ever are retiring much earlier than age sixty-five. Today's retirees have far better health, a higher level of education, more income, and many more options for maintaining an active and productive lifestyle than the retirees who came before them.

Above all, this book celebrates retirement because it's the beginning of a new life. Retirement is an opportune time to get to know yourself better — psychologically, materially, and spiritually. Moreover, retirement allows you to do what you don't like as little as possible and what you like as much as possible. Whatever it is — a part-time career, family relationships, spiritual fulfillment, passionate pursuits, or the opportunity to hang around Starbucks writing a book — you must find those things that matter most to you.

The way I see it, you will have attained true freedom in this world when you can get up in the morning when you want to get up; go to sleep when you want to go to sleep; and in the interval, work and play at the things you want to work and play at — all at your own pace. The great news is that retirement allows you the opportunity to attain this freedom.

About the Author

Ernie J. Zelinski is a Best-Selling Author, Life Coach, Innovator, Creativity Consultant, Speaker, and Unconventional Career Expert. He has helped hundreds of thousands of individuals from all walks of life in their major career transitions and retirement planning through his life-changing books.



Photograph by Greg Gazin

Ernie's 15 creative works — published in 21 languages in 28 countries — have sold over 650,000 copies worldwide. His retirement bestsellers *The Joy of Not Working* and *How to Retire Happy, Wild, and Free* have been featured in major international media and have sold over 375,000 copies.

Ernie is an innovative ex-corporate worker who was blessed to have been fired from his job as a professional engineer over 20 years ago and to have leveraged his many years of struggles without a real job into a lifestyle of personal and financial freedom.

Ernie's core message — that we all can be more creative and really live life the way it was meant to be lived — is at the heart of all his work. To prove this, Ernie semi-retired when he was 31 years old and had a net worth of minus \$30,000. As a result of his creative efforts working only 4 or 5 hours a day, however, Ernie today earns a great income and is well-prepared for retirement.

Since the early 1990s Ernie has dedicated his life to helping individuals pursue their dream careers and at the same time create a better work/life balance in their lives. Thousands of individuals have contacted Ernie by letter and e-mail about how they have experienced inner renewal and personal growth as a result of reading one of his blockbuster books.

You can e-mail Ernie at [vip-books\[at\]telus.net](mailto:vip-books[at]telus.net) or write to him at VIP Books, P.O. Box 4072, Edmonton, AB, Canada, T6E 4S8.

Learn more about Ernie Zelinski and his creative pursuits by visiting one of his funky websites:

www.erniezelinski.com

www.retirement-cafe.com

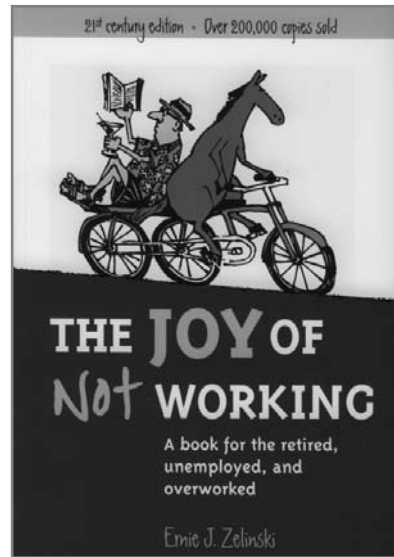
www.how-to-retire-happy.com

www.thejoyofbeingretired.com

Irresistible Books by Ernie J. Zelinski

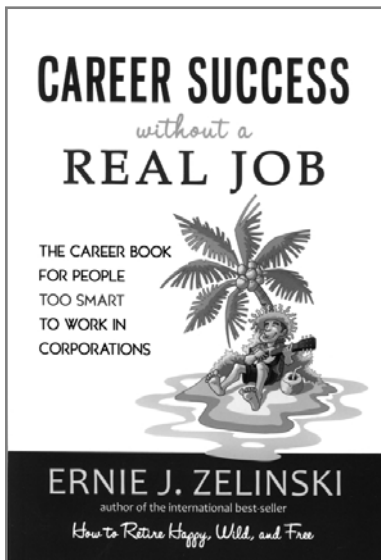
THE JOY OF NOT WORKING: A Book for the Retired, Unemployed, and Overworked

Ernie Zelinski could change your view of the world forever. Ernie has already taught more than 250,000 people what *The Joy of Not Working* is all about: learning to live every important part of your life — including employment, unemployment, retirement, and leisure time alike — to the fullest. You too can join the tens of thousands of converts and learn to thrive at both work and play. Illustrated by eye-opening exercises, thought-provoking diagrams, and lively cartoons and quotations, *The Joy of Not Working* will guide you to enjoy life like never before.



CAREER SUCCESS WITHOUT A REAL JOB: The Career Book for People Too Smart to Work in Corporations

This unconventional career guide is for those millions of organizationally averse individuals who would like to break free of corporate life so that they have complete control over their lives. It will also appeal to millions of baby-boomer "retirees" who want to continue working — but not in a traditional corporate setting. Positive, lively, and captivating, *Career Success Without a Real Job* is designed to help you live and enjoy an extraordinary lifestyle that is the envy of the corporate world. This book will motivate you to fire your boss and take control of your destiny.



**Available at fine bookstores throughout the universe
or online from www.BarnesandNoble.com and
www.Amazon.com.**

"To be sure, retirement books are a glutted field, but most focus on money and financial planning. They view the finish line as the last day of employment. That's where Zelinski's begins."

— Jonathan Chevreau, *National Post*

Retirement is the beginning of life, not the end.

How to Retire Happy, Wild, and Free offers inspirational advice on how to enjoy life to its fullest. The key to achieving an active and satisfying retirement involves a great deal more than having adequate financial resources; it also encompasses all other aspects of life — interesting leisure activities, creative pursuits, physical well-being, mental well-being, and solid social support.

World-class author and innovator Ernie J. Zelinski guides you to:

- Gain courage to take early retirement; in fact, the earlier the better.
- Put money in proper perspective so that you don't need a million dollars to retire.
- Generate purpose in your retirement life with meaningful creative pursuits.
- Follow your dreams instead of someone else's.
- Take charge of your mental, physical, and spiritual health.
- Better envision your retirement goals — including where you want to live.
- Above all, make your retirement years the best time of your life.

What sets this retirement book apart from all the others is its holistic approach to the fears, hopes, and dreams that people have about retirement. The retirement wisdom in *How to Retire Happy, Wild, and Free* will prove to be much more important for creating an active, satisfying, and happy retirement than how much money you have saved.

"Get this book if you look forward to a retirement with 'zing!' "

— Nancy Paradis, *St. Petersburg Times*, Florida

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