

**The 437 Best Things
Ever Said about
RETIREMENT**



**The 437 Best Things
Ever Said about
RETIREMENT**



**Chosen and Arranged by
Ernie J. Zelinski
Author of the International Bestseller
*How to Retire Happy, Wild, and Free***

COPYRIGHT © 2012

by Ernie J. Zelinski

ALL RIGHTS RESERVED

You have permission to share this E-book as a gift with your colleagues and friends by sending it attached in an e-mail provided you make no changes to it. Alas, the right to use information from this \$9.95 E-book in other forms is prohibited. It definitely cannot be placed on any websites or blogs. You can have the movie rights, however — provided that you share most of the profits with Ernie Zelinski and give him the starring role along with Nicole Kidman and three more beautiful women.

Direct all other inquiries to:

Ernie Zelinski

VIP BOOKS

P.O. Box 4072

Edmonton, Alberta,

Canada, T6E 4S8

Introduction

“It is a good thing for an educated man,” remarked Winston Churchill, “to read books of quotations.” Anatole France stated, “When a thing has been said and said well, have no scruple. Take it and copy it.” Not to be outdone, George Bernard Shaw once declared, “I often quote myself. It adds spice to my conversations.”

Of course few things spice up an article, a book, a conversation, or a retirement speech more than a quotation. Given that retirement is one of the most written and talked about subjects by today’s baby boomers, there should be a book of great quotations about the topic — this is the book!

Organized into over 60 categories for easy reference, this is the ultimate guide about retirement for the professional speaker, journalist, author, career advisor and retirement life coach. It also makes great reading for any connoisseur of great quotations and just about everyone who is contemplating retirement.

This book of retirement quotes has everything: Mockery. Paradox. Nonsense. Wisdom. Sarcasm. Social commentary. Valuable insight. In short — you have in your possession the 437 best things anybody ever said about retirement. Share this E-book with all your friends, colleagues, relatives, and co-workers.

Table of Contents

Note: To go directly to any of the subjects listed below, place your cursor on the respective subject.

Achieving Financial Abundance for Your Retirement	1
Advice on How to Retire Happy.....	3
Advice on Whether to Take Early Retirement.....	5
Ageing and Retirement	7
Definition of Retirement	9
Difficulties of Retirement	11
Early Retirement	13
Famous Individuals Who Resisted Retirement.....	15
Food Preparation and Dining Tips for the Retired	20
Freedom from Cubicle Life Gained in Retirement	24
Gambling as a Pastime in Retirement	27
Getting Older	28
Happiness Tips for Your Retirement Years	30
Having a Retirement Plan.....	32
Health Tips for the Retired and Semi-Retired	34
How Rich You Should Be When You Die	36
How to Have a Good Day — Everyday.....	37
How to Retire Happy, Wild, and Free	38
Importance of Friends in Retirement	41
Importance of Old Friends in Retirement.....	44
Importance of Money for Retirement	47
Investing Your Retirement Funds Wisely.....	50

Table of Contents (Continued)

Note: To go directly to any of the subjects listed below, place your cursor on the respective subject.

Keeping Active in Retirement.....	53
Learning and Studying New Things in Retirement	56
Leisure Time in Retirement	60
Living the Moment When You Retire	62
Longevity	63
Making the Adjustment to Retirement	65
Mandatory Retirement.....	66
Men and Women in Retirement.....	67
Misers Holding on to Their Retirement Money.....	69
Overcoming Loneliness in Retirement	70
The Paradox of Retirement	74
People Contemplating Retirement	74
People Enjoying Retirement.....	76
Problems of Retirement	76
The Right Time to Retire.....	79
Schedules for Retirees.....	80
Self-Employment in Retirement.....	81
Social Security and Retirement.....	83
Solitude in Retirement.....	83
Spending Your Money Foolishly in Retirement.....	84
Spending Your Money Wisely in Retirement.....	85
Spontaneity in Your Retirement Years	88

Table of Contents (Continued)

Note: To go directly to any of the subjects listed below, place your cursor on the respective subject.

Statistics about Retirement and Life in General	88
Staying out of Debt When You Retire	91
Time Management Tips for Your Retirement	93
Travel as an Activity in Your Retirement Years	94
Ultimate Retirement — Famous Last Words	96
Unemployment Tips for the Retired	98
What Is Important in Retirement	99
What People Plan to Do in Retirement.....	102
Where to Live in Your Retirement Years	103
Why Some People Gave Up Retirement	106
Wills for the Retired	106
Workaholics and Retirement	108
Working at Fun Jobs When You Retire	109
Writing a Book When You Retire.....	110
The Worst Things about Retirement.....	113
Why Some Famous People Retired	114
The Youth Experience in Your Retirement	119
Zen for Your Retirement Years.....	120

Achieving Financial Abundance for Your Retirement



Waiting until your retirement party is too late
to start planning your retirement portfolio.

— Richard Wastcoat in *The Daily Telegraph*

Retirement: It's nice to get out of the rat race,
but you have to learn to get along with less
cheese.

— Gene Perret

It is better to have a permanent income than
to be fascinating.

— Oscar Wilde

When you retire, your house is your home. Don't look at it as an investment. You can convert it if you need to, but if you're retiring because of the equity in your house, you better get back to work.

— Robert Doyle (CPA with Spoor, Doyle & Associates in St. Petersburg, FL)



If you don't want to work [in retirement] you have to work to earn enough money so that you won't have to work.

— Ogden Nash

Whether you wind up with a nest egg or a goose egg depends on the kind of chick you married.

— from *The Wall Street Journal*

The thing to do is to make so much money that you don't have to work after the age of twenty-seven. In case this is impractical, stop working at the earliest moment, even if it is a quarter past eleven in the morning of the day when you find you have enough money.

— Robert Benchley

Advice on How to Retire Happy



Stay busy [when you retire]. If you are going to sit on the couch and watch TV, you are going to die.

— Bill Chavanne

Preparation for old age should begin not later than one's teens. A life which is empty of purpose until 65 will not suddenly become filled on retirement.

— Arthur E. Morgan

Don't act your age [in retirement]. Act like the inner young person you have always been.

— J. A. West

Don't simply retire from something; have something to retire to.

— Harry Emerson Fosdick

Enjoy every retirement day as if it was your last and one day you will be right about it.

— Unknown wise person

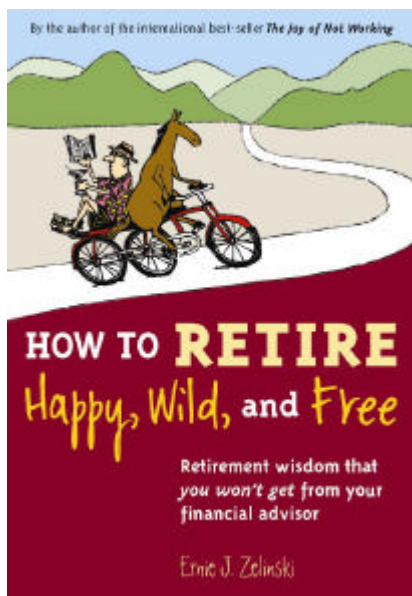


Retired Happy, Wild, and Free!

The Worlds Best Retirement Book

Shows You How

- **A Classic by Ernie J. Zelinski**
- **Over 150,000 Copies Sold**



Purchase *How to Retire Happy, Wild, and Free* at Fine Bookstores or Through These Direct Links:

www.Amazon.com

www.BarnesandNoble.com

Advice on Whether to Take Early Retirement

Before deciding to take early retirement from your job, stay home a week and watch daytime television.

— Unknown wise person

We have no porch, no rocking chair — and no time. My biggest need is a calendar because there are so many things to do. Now I encourage people to retire — the younger the better.

— Maurice Musholt

The only way of discovering the limits of the possible is to venture a little ways past them into the impossible.

— Arthur C. Clarke

When is the right age to retire? When you dread going to work.

— Mary Bright

HERE IS GREAT NEWS FOR YOU!

A much happier you and a more satisfying life are just around the corner.

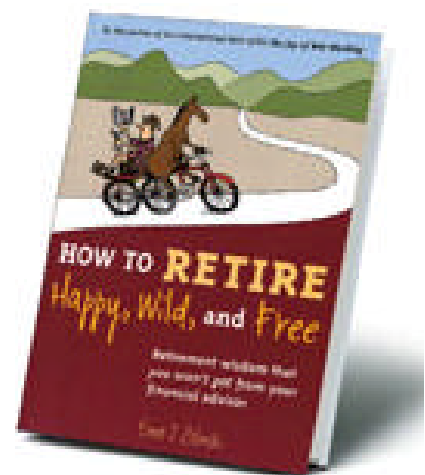
This is your chance to live a life of retirement that many people miss out on.

Not 10 years from now!

N O W !

It is a mistake to retire too late in life because you don't get another chance to do it right!

**CLICK HERE NOW to
Purchase *How to Retire
Happy, Wild, and Free* on
Amazon.com**



The probability of having a happy and successful early retirement is inversely proportional to the amount of TV one watches.

— from *How to Retire Happy, Wild, and Free*

A great pleasure in life is doing what people say you cannot do.

— Walter Gagehot

I feel like early retirement is an incredible gift. It's a gift that everyone should give themselves.

— Unknown wise person

Ageing and Retirement



You can't help getting older, but you don't have to get old.

— George Burns

Now that I'm over sixty, I'm veering toward respectability

— Shelley Winters

To lengthen thy life, lessen thy meals.

— Ben Franklin

Growing old is compulsory. Retirement from work is discretionary.

— Unknown wise person

Old age ain't no place for sissies.

— Bette Davis

The tragedy of old age is not that one is old, but that one is young.

— Oscar Wilde

Age is strictly a case of mind over matter. If you don't mind, it doesn't matter.

— Mark Twain

Definition of Retirement

Retirement: Twice the husband, half the money!

— Unknown wise person

Retirement: When you stop lying about your age and start lying around the house.

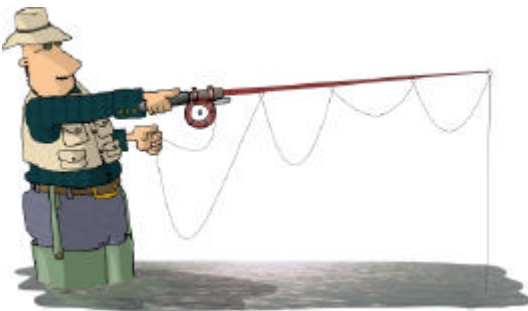
— Unknown wise person

Retirement . . . is when you stop living at work and begin working at living.

— Unknown wise person

Retirement: The time in your life when time is no longer money.

— Unknown wise person



Ahhh Retirement: Fishing Yesterday, Fishing Today, Fishing Tomorrow!

— Unknown wise person

Retirement: No Job, No Stress, No Pay!

— Unknown wise person

Retirement: When every day is Saturday!

— Unknown wise person

RETIRED — One who knows it all and has way too much time on his hands to tell you.

— Unknown wise person

Retirement: No clock, no deadlines, no stress, no money!

— Unknown wise person

Retirement to me does not mean nothing to do but the realization of the decisions I made in the past. That I made in my life.

— Jack Bowman

RETIREMENT: When you have given so much of yourself to the Company that you don't have anything left the Company can use.

— Unknown wise person

Difficulties of Retirement

Retirement takes all the meaning out of weekends.

— Unknown wise person

The trouble with retirement is that you never get a day off.

— Abe Lemons



Retirement is waking up in the morning with nothing to do and by bedtime having done only half of it.

— Unknown wise person

Retirement is the time when you never do all the things you intended to do when you were still working.

— Unknown wise person

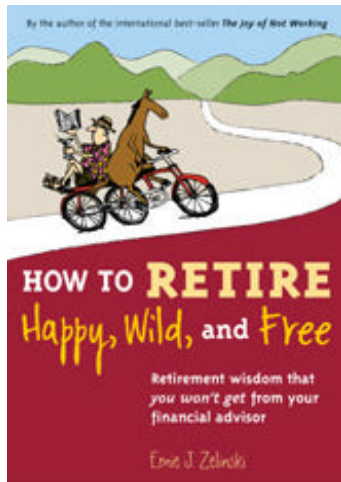
A lot of our friends complain about their retirement. We tell 'em to get a life.

— Larry Laser

Warning! Warning! Warning!

What you don't know about what makes people happy in retirement can greatly hurt you!

Retirement is a double-edged sword. You either make it work for you — or it will cut your happiness in half. The more you know about the secrets to a successful retirement, the happier you will be once you retire.



That's why you need *The World's Best Retirement Book* by Ernie Zelinski.

How to Retire Happy, Wild, and Free: Retirement Wisdom That You Won't Get from Your Financial Advisor is a provocative, entertaining, down-to-earth, and tremendously inspiring book that will help you get more joy and satisfaction out of all your retirement activities.

Purchase *How to Retire Happy, Wild, and Free* at fine bookstores throughout the universe or through this direct link:

www.Amazon.com

Early Retirement Quotes



There are some who start their retirement long before they stop working.

— Robert Half

There's one thing I always wanted to do before I quit . . . retire!

— Groucho Marx

If a girl's a stewardess, she might as well forget it after twenty-six. They no longer have compulsory retirement, but the girls get into a rut at that age. A lot of them start showing the rough life they've lived.

— Beryl Simpson (American employment counselor; former airline reservationist)

I only work every couple of years. I go into retirement between films.

— Paul Hogan

People may live as much retired from the world as they like, but sooner or later they find themselves debtor or creditor to some one.

— Johann Wolfgang Von Goethe

I don't really have any career goals at this point. I'm 35 and have no need or plans to ever work again.

— Eric Kanowsky (of Santa Barbara, CA, who took early retirement from Software.com in 2000)

**CLICK HERE TO FIND OUT WHY RETIRING TOO LATE
IS MUCH MORE SERIOUS THAN RETIRING TOO EARLY**

Hang in there, retirement is only thirty years away!

— Workplace Graffiti

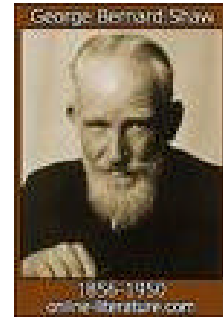
There are an enormous number of managers who have retired on the job.

— Peter Drucker

Famous Individuals Who Resisted Retirement

A perpetual holiday is a good working definition of hell.

— George Bernard Shaw



Sooner or later I'm going to die, but I'm not going to retire.

— Margaret Mead

Retirement: Statutory senility.

— Emmett O'Donnell

People who refuse to rest honorably on their laurels when they reach "retirement" age seem very admirable to me.

— Helen Hayes

Never retire. Michelangelo was carving the Rondanini just before he died at eighty-nine. Verdi finished his opera Falstaff at eighty.

— W. Gifford-Jones



Retirement is the ugliest word in the language.

— Ernest Hemingway

Men and women approaching retirement age should be recycled for public service work, and their companies should foot the bill. We can no longer afford to scrap-pile people.

— Maggie Kuhn, U.S. civil rights activist

Retirement requires the invention of a new hedonism, not a return to the hedonism of youth

— Mason Cooley

I pant for retirement and leisure, but am doomed to inexpressible and almost unsupportable hurry.

— Sarah Siddons

Have you ever been out for a late autumn walk in the closing part of the afternoon, and suddenly looked up to realize that the leaves have practically all gone? And the sun has set and the day gone before you knew it — and with that a cold wind blows across the landscape? That's retirement.

— Stephen Leacock



I will not retire while I've still got my legs and my make-up box.

— Bette Davis

To retire is to die.

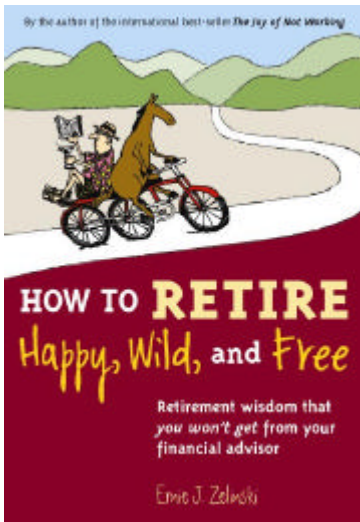
— Pablo Casals, Spanish Cellist

Retirement may be looked upon either as a prolonged holiday or as a rejection, a being thrown on to the scrap-heap.

— Simone de Beauvoir

Can You Answer These Questions?

- Once you retire, what are you going to do about your identity that is so tied to work?
- 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 them?
- How will you relate to your friends who are still working while you are living the life of an aristocrat?



How to Retire Happy, Wild, and Free provides you with inspirational answers not to be found in other books. Indeed, it offers *Retirement Wisdom That You Won't Get from Your Financial Advisor*.

Purchase *The World's Best Retirement Book* at fine bookstores and through:

www.Amazon.com

www.BarnesandNoble.com

A Retirement Letter from a Reader of
How to Retire Happy, Wild, and Free

Dear Ernie.

I enjoyed your book *How to Retire Happy, Wild, and Free*.

It sure is “Retirement Wisdom That You Won't Get from Your Financial Advisor.”

I am going to give it to my financial advisor to read next.

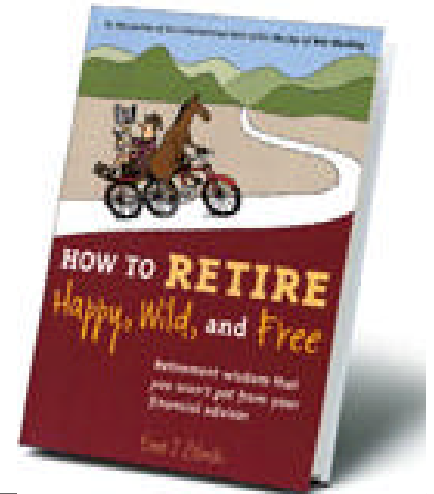
I can't wait for another book by you.

Have a great fall and winter.

Thanks,

Mavis Marko

Saskatoon, Saskatchewan



**Published in 8
Foreign Languages**

Purchase

**The World's Best
Retirement Book**

(240 pages) at

www.amazon.com

or www.barnesandnoble.com

with the direct links.

Food Preparation and Dining Tips for the Retired



Never commit yourself to a cheese without having first examined it.

— T. S. Elliot

Mustard's no good without roast beef.

— Chico Marx

Once a dish is fouled up, anything added to save it only makes it worse.

— Unknown wise person

Never serve oysters during a month that has no paycheck.

— P. J. O'Rourke

If you're wondering if you took the meat out to thaw, you didn't.

— Unknown wise person

If you're wondering if you left the coffee pot plugged in, you did.

— Unknown wise person

There are nine ways of poaching eggs, and each of them is worse than the other.

— Robert Lynd

Music with dinner is an insult both to the cook and the violinist.

— G. K. Chesterton

At a dinner party one should eat wisely but not too well, and talk well but not too wisely.

— W. Somerset Maugham

A knife too dull to cut anything else can always cut your finger.

— Fausner's Rule of the Household

[Retirement] life is too short to stuff a mushroom.

— Shirley Conran

Don't take a butcher's advice on how to cook meat. If he knew, he'd be a chef.

— Andy Rooney

Old people shouldn't eat health foods. They need all the preservatives they can get.

— Robert Orben

Any dish that tastes good with capers in it tastes even better with capers not in it.

— Nora Ephron

The only really good vegetable is Tabasco sauce. Put Tabasco sauce in everything.

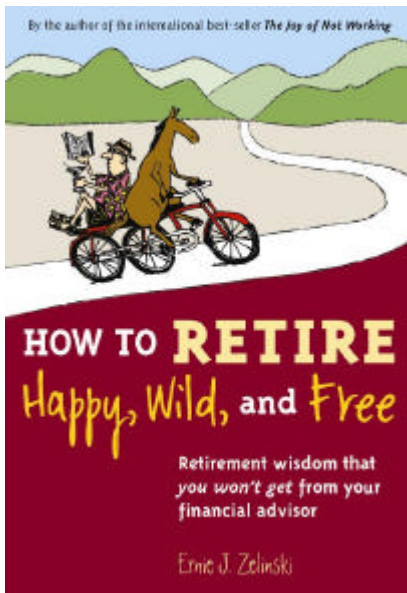
— P. J. O'Rourke



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- **It's about wining and dining, spending a lot more time with friends, and — truly LIVING !**

Purchase *How to Retire Happy, Wild, and Free*

at fine bookstores throughout the universe and through this link:

www.Amazon.com

Freedom from Cubicle Life Gained in Retirement



No longer having to punch a time clock is my definition of retirement. That way I could do what I want — when I want — anytime I want.

— Brooky Brown

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.

— from *How to Retire Happy, Wild, and Free*

I am a free man. I feel as light as a feather.

— Javier Pérez de Cuéllar, (On his retirement as Secretary-General of the U.N.)

Retirement means doing whatever I want to do. It means choice.

— Dianne Nahirny

The only liberty an inferior man really cherishes is the liberty to quit work, stretch out in the sun, and scratch himself.

— H. L. Mencken



What good is freedom [and retirement] if you've not got the money for it?

— Lillian Hellman

One of the best things about being retired is the freedom to travel when I want. When my son and daughter-in-law asked me to stay at their house for a week to house-sit while they were away on vacation, I had the freedom to do it.

— Helen Rich

Are You Ready to Claim Your Freedom from Corporate Life?

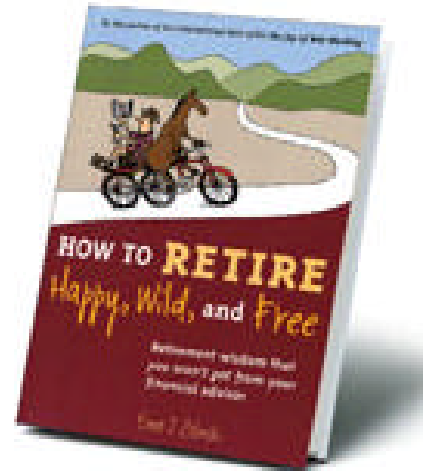
CLICK HERE NOW to Purchase *How to Retire Happy, Wild, and Free* on Amazon.com

I Promise You . . . This!

How to Retire Happy, Wild, and Free reveals the secrets to a happy retirement like no other retirement book does. This is the reason it is the bestselling non-financial retirement book on Amazon.com.

So often, the secrets to happiness are all around us, but it isn't until much later that we realize their significance.

***How to Retire Happy, Wild, and Free* reveals the 'invisible' secrets to you and opens doorways to your retirement future that will otherwise stay locked up until it is too late.**



Gambling as a Pastime in Retirement



There is a very easy way to return from a casino with a small fortune: go there with a large one.

— Jack Yelton

Gambling promises the poor [and retired] what property performs for the rich — something for nothing.

— George Bernard Shaw

Look around the table. If you don't see a sucker, get up, because you are the sucker.

— Amarillo Slim

Lottery: A tax on the poor and retired who are bad at math.

— Unknown wise person

No wife can endure a gambling husband — unless he is a steady winner.

— Thomas R. Dewar

The probability of winning is inversely proportional to the amount of the wager.

— Las Vegas Law

Getting Older



The great thing about getting older is that you don't lose all the other ages you've been.

— Madeleine L'Engle

I don't plan to grow old gracefully. I plan to have face-lifts until my ears meet.

— Rita Rudner

Except for an occasional heart attack I feel as young as I ever did.

— Robert Benchley

I don't feel old. I don't feel anything until noon. Then it's time for my nap.

— Bob Hope

I do wish I could tell you my age but it's impossible. It keeps changing all the time.

— Greer Garson

Do not regret growing older. It is a privilege denied to many.

— Unknown wise person

Contrary to popular myth, people don't necessarily become wiser with age. We just become more easily irritated. And more irritating to others. The upside is, we don't care.

— Dennis Rogers

The really frightening thing about middle age is that you know you'll grow out of it!

— Doris Day

You have to put off being young until you can retire.

— Unknown wise person



Happiness Tips for Your Retirement Years

Action may not always bring happiness; but there is no happiness without action.

— Benjamin Disraeli

There is only one way to happiness, and that is to cease worrying about things which are beyond the power of our will.

— Epictetus

No man is happy who does not think himself so.

— Publilius Syrus

Happiness depends more on the inward disposition of mind than on outward circumstances.

— Benjamin Franklin

I have learned to seek my happiness by limiting my desires, rather than attempting to satisfy them.

— John Stuart Mills

Happiness grows at our own firesides, and is not to be picked in strangers' gardens.

— Douglas Jerrold

Happiness is where we find it, but rarely where we seek it.

— J. Petit Senn

The answer to having a better life is not about getting a better life, it's just about changing how we see the one we have right now.

— Angel Kyodo Williams

Ask yourself whether you are happy and you cease to be so.

— John Stuart Mill

Happiness in intelligent people is the rarest thing I know.

— Ernest Hemingway

If you are not happy here and now, you never will be.

— Taisen Deshimaru

Having a Retirement Plan

We've put more effort into helping folks reach retirement age than into helping them enjoy it.

— Unknown wise person



I don't even think about a retirement program because I'm working for the Lord, for the Almighty. And even though the Lord's pay isn't very high, his retirement program is, you might say, out of this world.

— George Foreman

Welfare is not a retirement plan.

— from *How to Retire Happy, Wild, and Free: Retirement Wisdom That You Won't Get from Your Financial Advisor*

As in all successful ventures, the foundation of a good retirement is planning.

— Earl Nightingale

**CLICK HERE TO DISCOVER RETIREMENT WISDOM THAT
YOU WON'T GET FROM YOUR FINANCIAL ADVISOR**

Heaven, that's my retirement plan.

— Unknown wise person

Health Tips for the Retired and Semi-Retired



Eat few suppers, and you'll need few medicines.

— Ben Franklin

You want to go easy on the suicide stuff — first thing you know, you'll ruin your health.

— Robert Benchley

Of all the anti-social vested interests the worst is the vested interest in ill-health.

— George Bernard Shaw

Eat only when you are hungry. Drink only when you're thirsty. Sleep only when you're tired. Screw only when you're horny.

— Al Neuharth

One should only see a psychiatrist out of boredom.

— Muriel Spark

No bread, no fries, no potatoes. Nothing that tastes good.

— Bob Rae (ordering a meal at Swiss Chalet)

The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not.

— Mark Twain

The only athletic sport I ever mastered was backgammon.

— Douglas Jerrold

If I would have known that I was going to live this long, I would have taken better care of myself.

— Cartoon caption in the retirement book *The Joy of Not Working*

Eat less than you think you want, eat with intelligence, not your stomach. Never get up from the table with an inward, silent apology for being a pig.

— Coco Chanel

How Rich You Should Be When You Die

Any man who has \$10,000 left when he dies is a failure.

— Errol Flynn

If you want to really know what your friends and family think of you — die broke, and then see who shows up for the funeral.

— Gregory Nunn

It's better to live rich than to die rich.

— Henry David Thoreau



It's a wise man who lives with money in the bank; it's a fool who dies that way.

— French proverb

To die rich is to have lived in vain.

— Jiddu Krishnamurti

He who gives while he lives also knows where it goes.

— Percy Ross

Ah, well, then I suppose I shall have to die beyond my means.

— Oscar Wilde

How to Have a Good Day — Everyday — When You Retire



Swallow a toad in the morning if you want to encounter nothing more disgusting the rest of the day.

— Nicholas Chamfort

The one serious conviction that a man should have is that nothing is to be taken seriously.

— Nicholas Murray Butler

Be pleasant until ten o'clock in the morning and the rest of the day will take care of itself.

— Elbert Hubbard

When you were born, you cried and the world rejoiced. Live your life so that when you die, the world cries and you rejoice.

— Indian proverb



How to Retire Happy, Wild, and Free

There is no pleasure worth forgoing just for an extra three years in the geriatric ward.

— John Mortimer

You only live once — but if you work it right, once is enough.

— Joe E. Lewis

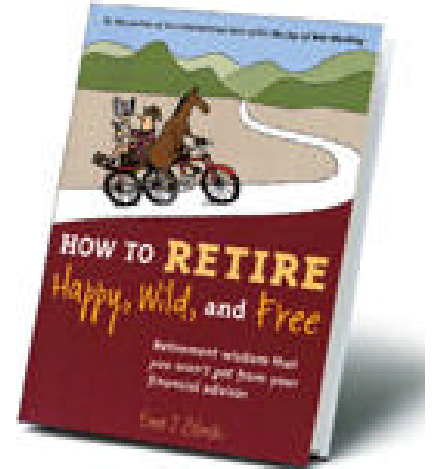
For Those Who Absolutely, Positively Want to *Retire Happy, Wild, and Free*

“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 *How to Retire Happy, Wild, and Free* begins.”

— Jonathan Chevreau, Retirement Columnist, *National Post*

“*How to Retire Happy, Wild, and Free* is optimistic, practical, humorous, and provocative AND comprehensively addresses the many issues impacting individuals as they think about their retirement.”

— Nancy Conroy, Association of Retirement Planners



- Over 150,000 Copies Sold
- Published in 8 Foreign Languages

Purchase *How to Retire Happy, Wild, and Free* with these direct links:

www.Amazon.com

www.BarnesandNoble.com

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

— Mason Cooley

The only way to avoid being miserable is not to have enough leisure to wonder whether you are happy or not.

— George Bernard Shaw

One ought, every day at least, to hear a little song, read a good poem, see a fine picture, and, if it were possible, to speak a few reasonable words.

— von Goethe

Sex is Number 1 of my Top 10 joys in retirement. Number 2 is reading *How to Retire Happy, Wild, and Free*. I forgot the other 8.

— from *Graffiti for the Enlightened Soul*

Don't wait for retirement to be happy and really start living. People who try this find out that they have waited much too long.

— from *How to Retire Happy, Wild, and Free*

Happiness is being retired and spending all of my kids' inheritance before I die!

— Unknown wise person

Importance of Friends in Retirement



It is great to have friends when one is young, but indeed it is still more so when you are getting old. When we are young, friends are, like everything else, a matter of course. In the old days [particularly in retirement] we know what it means to have them.

— Edvard Grieg

Best friends are the most important ingredient in the recipe for retirement life.

— Unknown wise person

Old friends are the great blessing of one's later middle class inertia that compels them to go to college, get a steady job, and then hunker down long enough to establish retirement benefits.

— Armstrong Williams

There is no physician in your retirement years like a true friend.

— Unknown wise person

Best friends are the siblings God chose not to give us.

— Unknown wise person

The better part of one's life consists of his friendships.

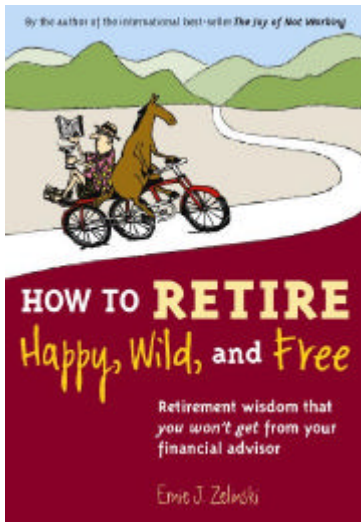
— Abraham Lincoln

There is a magic in the memory of a schoolboy friendship. It softens the heart, and even affects the nervous system of those who have no heart.

— Benjamin Disraeli

Some More Retirement Questions

- Will you have any true friends once you retire, given that studies show that the so-called friends you make in the workplace seldom turn out to be true friends?
- What are you going to do for friendship when you find out that most of your apparent friends at work don't want to have anything to do with you once you retire?
- How are you going to experience a sense of true accomplishment and satisfaction without a job?



How to Retire Happy, Wild, and Free** provides you with many inspirational answers not to be found in other books. What's more, it offers **Retirement Wisdom That You Won't Get from Your Financial Advisor.

Purchase *The World's Best Retirement Book* at fine bookstores and through:

www.Amazon.com

www.BarnesandNoble.com

Even the strongest man needs friends.

— Mario Puzo

Money might make you wealthy, but friends make you rich.

— Unknown wise person

Remember, the greatest gift is not found in a store nor under a tree, but in the hearts of true friends.

— Cindy Lew

Importance of Old Friends in Retirement

It is one of the blessings of old friends that you can afford to be stupid with them.

— Ralph Waldo Emerson

Old friends are the great blessing of one's later years . . . They have a memory of the same events and have the same mode of thinking.

— Horace Walpole

Friends and wine should be old.

— Spanish proverb

Ah, how good it feels! The hand of an old friend.

— Henry Wadsworth Longfellow

**CLICK HERE TO FIND OUT HOW TO MAKE
MORE REAL FRIENDS IN RETIREMENT**

Old friends are the great blessing of one's later middle class inertia that compels them to go to college, get a steady job, and then hunker down long enough to establish retirement benefits.

— Armstrong Williams



With clothes the new are best; with friends the old are best.

— Chinese proverb

There is only one thing better than making a new friend, and that is keeping an old one.

— Elmer G. Letereman

Old friends, we say, are best, when some sudden disillusionment shakes our faith in a new comrade.

— Gelett Burgess

Understand that friends come and go, but with a precious few you should hold on. The older you get, the more you need the people who knew you when you were young.

— Mary Schmich

Yes'm, old friends is always best, 'less you can catch a new one that's fit to make an old one out of.

— Sarah Orne Jewett

It's funny how in the end, you always go back, to the old friends that have been there from the very beginning

— Unknown wise person

Importance of Money for Retirement

Retirement can be a great joy if you can figure out how to spend time without spending money.

— Unknown wise person

I have now the gloomy prospect of retiring from office loaded with serious debts, which will materially affect the tranquility of my retirement.

— Thomas Jefferson

The key to a happy retirement is to have enough money to live on, but not enough to worry about.

— Unknown wise person

You can be young without money but you can't be old without it.

— Tennessee Williams



When I was young I thought that money was the most important thing in life; now that I am old I know that it is.

— Oscar Wilde

I have enough money to last me the rest of my life, unless I buy something.

— Jackie Mason

There is nothing more demoralizing than a small but adequate income.

— Edmund Wilson

The chief value of money lies in the fact that one lives in a world in which it is overestimated.

— H. L. Mencken

From birth to age 18, a girl needs good parents, from 18 to 35 she needs good looks, from 35 to 55 she needs a good personality, and from 55 on she needs cash.

— Sophie Tucker

I am having an out-of-money experience.

— Unknown wise person

I don't like money, but it quiets my nerves.

— Joe Louis

Money makes the world go around — that and other stupid clichés.

— Unknown wise person

Having money is rather like being a blond. It is more fun but not vital.

— Mary Quant

It frees you from doing things you dislike. Since I dislike doing nearly everything, money is handy.

— Groucho Marx

A feast is made for laughter, and wine maketh merry: but money answereth all things.

— Hebrew Bible. Ecclesiastes 10:19

When a man says money can do anything;
that settles it. He doesn't have any.

— Ed Howe

There are people who have money and
people who are rich.

— Coco Chanel

Investing Your Retirement Funds Wisely

Invest in the known before the
unknown.

— Suze Orman

Nobody ever lost money taking a
profit.

— Bernard Baruch

Only get involved in business
ventures with friends whom you trust
totally. When even a little in doubt, don't.

— from *Life's Secret Handbook for Having
Great Friends*



Stay in love with a security until the security gets overvalued, then let somebody else fall in love with it.

— Roy Neuberger

The way to make money is to buy when blood is running in the streets.

— John D. Rockefeller

There are two times in a man's life when he should not speculate: when he can't afford it, and when he can.

— Mark Twain

Buy on the cannons, sell on the trumpets.

— French adage

Buy on the rumor, sell on the news.

— Wall Street adage

Take care to sell your horse before he dies.
The art of life is passing losses on.

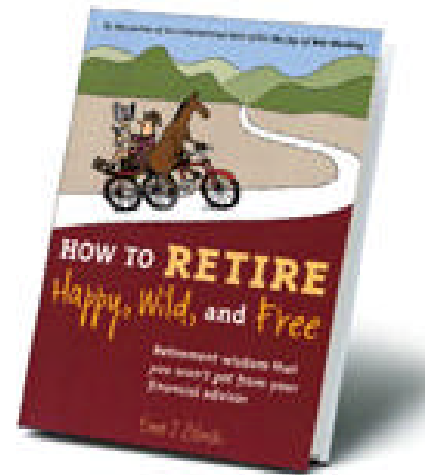
— Robert Frost

Retirement Advice from *The Dallas Morning News*

These books will lead to financial happiness:

“Read a book that will get your mind out of the hands of the Wall Street investment — retirement complex — all those institutions that want us to save and invest unending amounts of money so they can manage it, extracting zillions in fees.

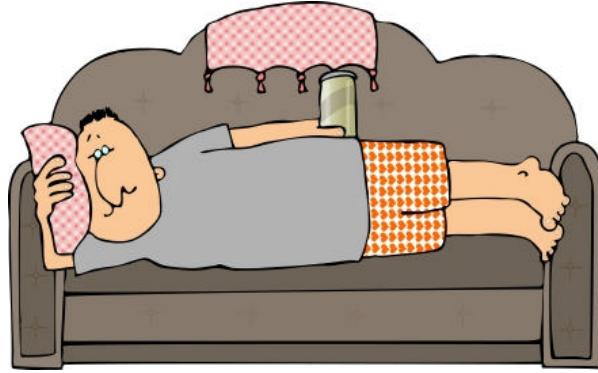
“The latest book in this realm . . . is *How to Retire Happy, Wild and Free: Retirement Wisdom That You Won't Get From Your Financial Adviser* by Ernie J. Zelinski (Ten Speed Press, \$16.95). This book follows on his earlier *The Joy of Not Working*, whose title gives you an idea of his central theme.



“Trust me, there are books . . . that are far more complicated. But few [like Zelinski’s] are more accessible, useful, and meaningful.”

— Scott Burns, *The Dallas Morning News*

Keeping Active in Retirement



Up, sluggard, and waste not life; in the grave
will be sleeping enough.

— Ben Franklin

I hear people say they're busier in retirement,
but that's not the case with me. When
anybody tells me that, they must not have had
a very hard job.

— Retiree C. L. Snodgrass

I still find each day too short for all the
thoughts I want to think, all the walks I want to
take, all the books I want to read, and all the
friends I want to see.

— John Burrough

Another Letter from a Reader of
How to Retire Happy, Wild, and Free

Dear Ernie.

I enjoyed reading *The Joy of Not Working* and *How to Retire Happy, Wild, and Free*. Both have been important books for me. I'm 55 and have worked continuously since I was 11 delivering the *Montreal Gazette* before 7 a.m. I have lived in Queensland for 31 years and have taught high-school science all that time.

Your focus on “purpose” has hit home. I still find purpose in teaching but have decided to cut back to part-time to free up time (especially weekends).

Thanks for helping me arrive at that decision — your books have been almost like a sounding board and I'll read them again.

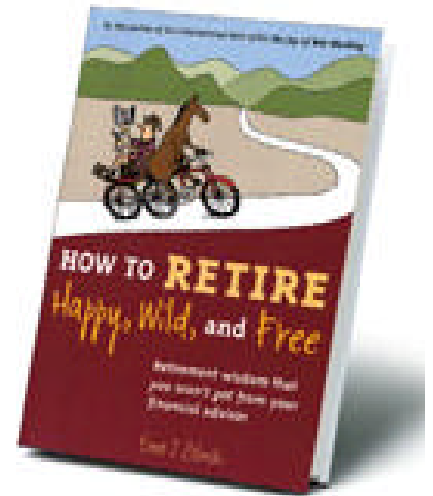
Thanks again.

Yours,

Blake Wheaton

Burleigh Waters

Queensland, Australia



**Over 150,000 Copies
Sold**

Purchase

**The World's Best
Retirement Book**

(240 pages) at

www.amazon.com

or www.barnesandnoble.com

with the direct links.

Life is a game.

Happy people are the players.

Unhappy people are the spectators.

Which would you like to be?

— *The Lazy Person's Guide to Happiness*

It certainly was not my plan or wish to go out and buy a rocking chair. I would advise anyone if they're retiring, if they've got a rocking chair, to get rid of it.

— Bobby Joe Anderson (who retired in 1990 as president and CEO of Puritan/Churchill Chemical Co. in Atlanta)

If you don't keep busy [in retirement], it's all over. I found out that from people much older than me. "Keep moving," they say, and that's what I'm doing. When I get up in the morning with aches and pains, I don't let it control me. When you sit down and don't do anything, you are going to disintegrate. Well, you're going to disintegrate anyway, but you'll do it quicker.

— Adelaide Bentley (a resident of a Hometown Retired neighborhood in West Towson, Maryland)

Learning and Studying in Retirement



It's what you learn after you know it all that counts.

— John Wooden

The dog too old to learn new tricks always has been.

— Unknown wise person

Education is the best provision for old age.

— Aristotle

The length of your education is less important than its breadth, and the length of your life is less important than its depth.

— Marilyn vos Savant

Wise men learn more from fools than fools learn from wise men.

— Cato

When I was young I was amazed at Plutarch's statement that the elder Cato began at the age of eighty to learn Greek. I am amazed no longer. Old age [assisted by retirement] is ready to undertake tasks that youth shirked because they would take too long.

— W. Somerset Maugham

Reading is to the mind what exercise is to the body.

— Sir Richard Steele

If the soul has food for study and learning, nothing is more delightful than an old age of leisure [and retirement].

— Marcus Tullius Cicero

Education is learning what you didn't even know you didn't know.

— Daniel Boorstin



Learning is for life.

— Slogan of several retirement institutes

Curiosity is the very basis of education and if you tell me that curiosity killed the cat, I say only the cat died nobly.

— Arnold Edinborough

Strange how much you've got to know, before you know how little you know.

— Unknown wise person



Commit yourself to being a lifelong learner in your retirement and your life will never be without purpose.

— from *How to Retire Happy, Wild, and Free*

Sixty years ago I knew everything; now I know nothing; education is the progressive discovery of our ignorance.

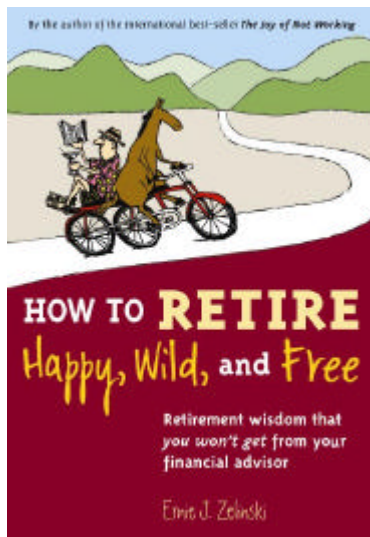
— Will Durant



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- **It's about generating purpose in your retirement life with meaningful, creative pursuits.**

Purchase *How to Retire Happy, Wild, and Free*

at fine bookstores

and through these direct links:

www.Amazon.com

www.BarnesandNoble.com

Leisure Time in Retirement

What is this life if, full of care, We have no time to stand and stare?

— W. H. Davies



Leisure [particularly in retirement] is the most challenging responsibility a man can be offered.

— William Russell

If I am doing nothing, I like to be doing nothing to some purpose. That is what leisure means.

— Alan Bennett

In your retirement years never drink coffee at lunch; it will keep you awake in the afternoon.

— Unknown wise person

Few Americans even know what “leisure” really means, and commonly confuse it with recreation or time off from work, even if that time is spent doing chores.

— Shannon Mullen

He enjoys true leisure who has time to improve his soul’s estate.

— Henry David Thoreau

Leisure consists in all those virtuous activities by which a man grows morally, intellectually, and spiritually. It is that which makes a life worth living.

— Cicero



It is impossible to enjoy idling unless there is plenty of work to do.

— Jerome K. Jerome

To be able to fill leisure intelligently is the best product of civilization.

— Bertrand Russell

Leisure may prove to be a curse rather than a blessing, unless education teaches a flippant world leisure is not a synonym for entertainment.

— William J. Bogan

To have no aptitude for leisure is to have no aptitude for life.

— from *How to Retire Happy, Wild, and Free*

Slow down and enjoy life. It's not only the scenery you miss by going too fast — you also miss the sense of where you are going and why.

— Eddie Cantor

Living the Moment When You Retire



The other day a man asked me what I thought was the best time of life. “Why,” I answered without a thought, “now.”

— David Grayson

If not now, when?

— Zen koan

There is no time like the present for postponing what you don't want to do.

— Hecht's Law

Yesterday is history, tomorrow is a mystery, and today is a gift; that's why it's called the present.

— Unknown wise person

Longevity

Wish not so much to live long, as to live well.

— Ben Franklin

It is not how old you are, but how you are old.

— Marie Dressler

Forget how old you are — this gets more important the older you get!

— from *How to Retire Happy, Wild, and Free*

A light heart lives long.

— William Shakespeare



The trick is growing up without growing old.

— Casey Stengel

Age only matters when one is aging. Now that I have arrived at a great age, I might just as well be twenty.

— Pablo Picasso

He is so old that his blood type was discontinued.

— Bill Dana

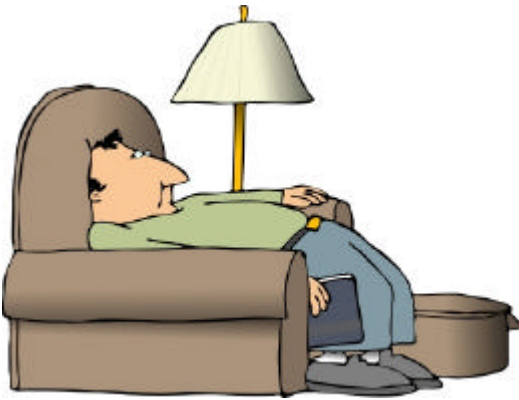
And in the end it's not the years in your life that count. It's the life in your years.

— Abraham Lincoln

Fear not death; for the sooner we die, the longer we shall be immortal.

— Ben Franklin

Making the Adjustment to Retirement



I slip from workaholic to bum real easy.

— Matthew Broderick

I'm retired — goodbye tension, hello pension!

— Unknown wise person

I'm sort of a pessimist about tomorrow and an optimist about the day after tomorrow.

— Eric Severeid, CBS-TV newscaster (at his retirement)

Musicians don't retire; they stop when there's no more music in them.

— Louis Armstrong

I think my idea of retirement might be to one day work a 40-hour week.

— Vince McMahon

Mandatory Retirement

Age-based retirement arbitrarily severs productive persons from their livelihood, squanders their talents, scars their health, strains an already overburdened Social Security system, and drives many elderly people into poverty and despair. Ageism is as odious as racism and sexism.

— Norman Vincent Peale

The great thing about show business is that there's no mandatory retirement age.

— Scott Bakula

Retirement at sixty-five is ridiculous. When I was sixty-five, I still had pimples.

— George Burns

Men and Women in Retirement



When a man retires, his wife gets twice the husband but only half the income.

— Chi Chi Rodriguez

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

— Gail Sheehy

In this country . . . men seem to live for action as long as they can and sink into apathy when they retire.

— Charles Francis Adams, Sr.

A retired husband is often a wife's full-time job.

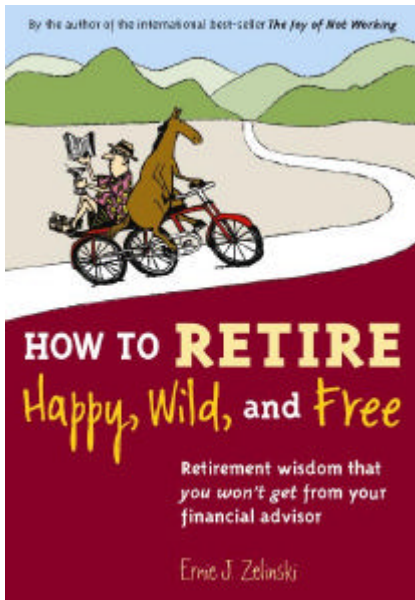
— Ella Harris



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- **It's about following your own dreams instead of someone else's.**

Purchase *How to Retire Happy, Wild, and Free* at fine bookstores and through these direct links:

www.Amazon.com

www.BarnesandNoble.com

Misers Holding on to Their Retirement Money



Misers amass wealth for those who wish them dead.

— Polish proverb

After spending some money in his sleep, Hermon the miser was so hopping mad he hanged himself.

— Lucilius

Once you have decided to keep a certain pile, it is no longer yours, for you can't spend it.

— Michel de Montaigne

Riches are to be used and not to be hoarded. After all, what's the ultimate purpose of money, but to spend it?

— from *How to Retire Happy, Wild, and Free*

Money is only useful when you get rid of it. It is like the odd card in Old Maid; the player who is finally with it has lost.

— Evelyn Waugh

The sage does not hoard. Having bestowed all he has on others, he has yet more. Having given all he has to others, he is richer still.

— Lao-Tzu (6th century B.C.), Legendary Chinese philosopher.

Misers aren't fun to live with, but they make wonderful ancestors.

— David Brenner

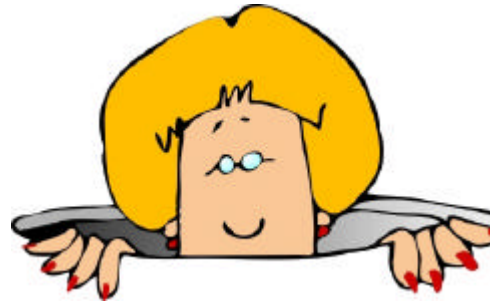
Overcoming Loneliness in Retirement

Only a person who can live with himself can enjoy the [retirement] gifts of leisure.

— Henry Greber

If I had to give anyone advice, it would be to live at least one year of your life completely alone — whoever you are. If you can't do it, you're in trouble.

— Rita Mae Brown



You cannot be lonely if you like the person you're alone with.

— Wayne W. Dyer

If you are afraid of loneliness, do not marry.

— Anton Chekhov

You grow most when you are alone.

— from *How to Retire Happy, Wild, and Free*

Friendship with oneself is all important because without it one cannot be friends with anyone else.

— Eleanor Roosevelt

To be adult is to be alone.

— Jean Rostand

Man's loneliness is but his fear of life.

— Eugene O'Neill



There is no loneliness greater than the loneliness of a failure. The failure is a stranger in his own house.

— Eric Hoffer

If you can only be happy with other people — and not alone — you are not a very happy person

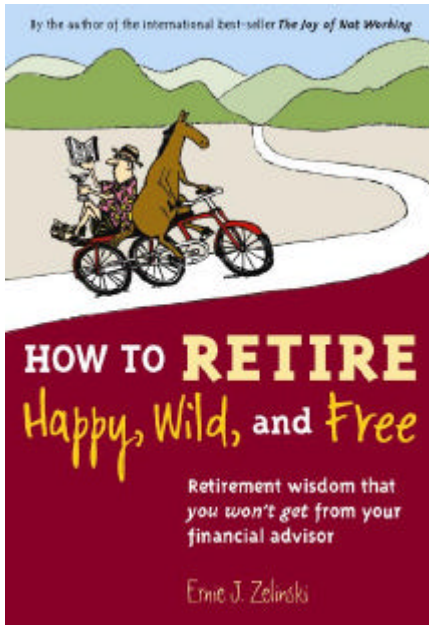
— from the book *101 Really Important Things You Already Know, But Keep Forgetting*

When so many are lonely as seem to be lonely, it would be inexcusably selfish to be lonely alone.

— Tennessee Williams

How to Retire Happy, Wild, and Free

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



- It's about learning to live every part of your retirement life to the fullest.
- It's about pursuing interesting leisure activities that make a difference in your physical, mental, and spiritual well-being!
- It's about being financially independent with less money.

Over 150,000 copies Sold

Published in 8 foreign languages including Russian, Chinese, Spanish, and French

Purchase *The World's Best Retirement Book* at:

www.Amazon.com

www.BarnesandNoble.com

The Paradox of Retirement

When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.

— R.C. Sherriff

Retirement is when the living is easy and the payments are hard.

— Unknown wise person

When a man retires, his wife gets twice the husband but only half the income.

— Chi Chi Rodriguez

People Contemplating Retirement

The best time to start thinking about your retirement is before your boss does.

— Unknown wise person



What will I do with myself when I retire? When I quit my job, I do not want to quit living. Can I possibly be of use when retirement day comes, or will I just be taking up space?

— J. A. West

I'm not in retirement. I just don't want to work so much, and I don't get that many offers any more.

— Max von Sydow

He who laughs last at the boss's jokes probably isn't far from retirement.

— Unknown wise person

When I retire I'm going to spend my evenings by the fireplace going through those boxes. There are things in there that ought to be burned.

— Richard Milhouse Nixon



People Enjoying Retirement

I like retirement life. It's something to do when no one wants you to work anymore.

— Unknown wise person

Eating's going to be a whole new ball game. I may even have to buy a new pair of trousers.

— Lester Piggott, British champion jockey (on his retirement)

I'm retired — I'm not dead!

— Unknown wise person

Problems of Retirement

If you have the time, you won't have the money. If you have the money, you won't have the time.

— Wolter's Law

Nothing ever comes out as planned.

— Seay's Law

One of the problems of retirement is that it gives you more time to think about the problems of retirement.

— Unknown wise person



The student who secures his coveted leisure and retirement by systematically shirking any labor necessary to man obtains but an ignoble and unprofitable leisure, defrauding himself of the experience which alone can make leisure fruitful.

— Henry David Thoreau

When you retire, you switch bosses — from the one who hired you to the one who married you.

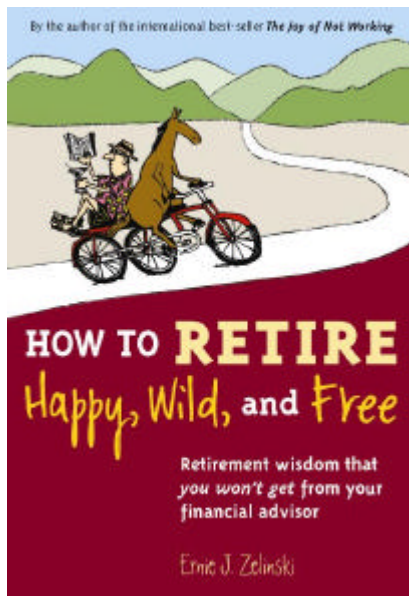
— Gene Perret



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- It's about how to create and maintain great friends — the most important ingredient, according to researchers, for a successful retirement.

Purchase *How to Retire Happy, Wild, and Free*

at fine bookstores
and through this direct link:

www.Amazon.com

The Right Time to Retire

Retirement will become evident to me at the time.

— Peter Brock

Sixty-five is the age when one acquires sufficient experience to lose one's job.

— Unknown wise person

It's tough to get reallocated when you're the one who's redundant.

— MacDonald's Law

I have made enough faces.

— Greta Garbo (in 1946 refusing to perform ever again)

Don't think of retiring from the world until the world will be sorry that you retire.

— Samuel Johnson

The question isn't at what age I want to retire,
it's at what income.

— George Foreman

By the age of 65, most of us have accomplished whatever work-related goals we are going to reach. If you haven't done it by then, chances are you aren't going to do it. Take the retirement, take the pension, take the Social Security, and sail off into the sunset.

— Sue Lasky

**CLICK HERE IF YOU WOULD LIKE TO READ
MORE ABOUT THE RIGHT TIME TO RETIRE**

Schedules for Retirees

It's amazing how long it takes to complete something you are not working on.

— Unknown wise person

Three o'clock is always too late or too early for anything you want to do.

— Jean-Paul Sartre

Hofstadter's Law: It always takes longer than you expect, even when you take into account Hofstadter's Law.

— Douglas Hofstadter

Self-Employment in Retirement

What the hell do you want to work for somebody else for? Work for yourself!

— Irving Berlin's advice to young songwriter George Gershwin

Surprisingly, even though I am now self-employed I still have a jerk for a boss.

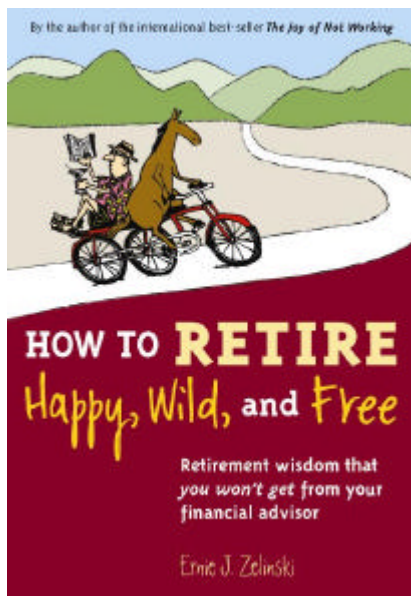
— Unknown wise person

I probably couldn't play for me. I wouldn't like my attitude.

— John Thompson



Retired Happy, Wild, and Free!
The World's Best Retirement Book
Shows You How



- It's about making your retirement years the best time of your life.

Purchase *How to Retire Happy, Wild, and Free*
at fine bookstores
and through these direct links:

www.Amazon.com

www.BarnesandNoble.com

Social Security and Retirement

Social Security is a government program with a constituency made up of the old, the near old and those who hope or fear to grow old. After 215 years of trying, we have finally discovered a special interest that includes 100 percent of the population. Now we can vote ourselves rich.

— P. J. O'Rourke

The Republican Party is a friend of Social Security the way Colonel Sanders was a friend of chickens.

— Charles T. Manatt



Solitude in Retirement

I find it wholesome to be alone the greater part of the time. To be in company, even with the best, is soon wearisome and dissipating. I love to be alone. I never found the companion that was so companionable as solitude.

— Henry David Thoreau

Solitude makes us tougher towards ourselves and tenderer towards others. In both ways it improves our character.

— Friedrich Nietzsche

If you go long enough without a bath, even the fleas will let you alone.

— Ernie Pyle

It is better to be alone than in bad company.

— George Washington



Spending Your Money Foolishly in Retirement

I don't think you can spend yourself rich.

— George Humphrey

He who buys what he does not need steals from himself.

— Unknown wise person

It is wonderful to think how men of very large estates not only spend their yearly income, but are often actually in want of money. It is clear, they have not value for what spend.

— Samuel Johnson

The waste of money [particularly in retirement] cures itself, for soon there is no more to waste.

— M.W. Harrison

Spending Your Money Wisely in Retirement

Better a good dinner than a fine coat.

— French proverb

The money you enjoy spending frivolously to enhance your retirement is money well spent.

— from *How to Retire Happy, Wild, and Free*



Don't ask the barber whether you need a haircut.

— Daniel S. Greenberg

Don't buy expensive socks if you can never find them.

— Unknown wise person

Real richness in retirement is in how you spend your money.

— Unknown wise person

When I get a little money I buy books; and if any is left I buy food and clothes.

— Erasmus

Life is too short to do anything for oneself that one can pay others to do for one.

— W. Somerset Maugham

Never economize on luxuries.

— Angela Thirkell

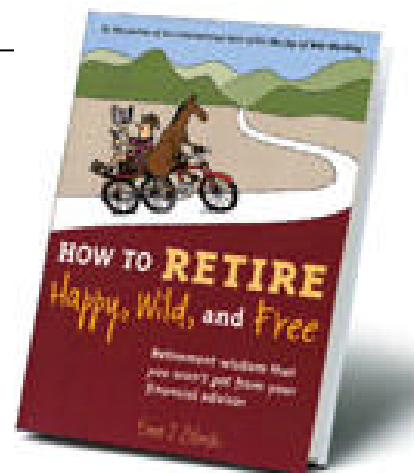
For Those Who Absolutely, Positively Want to *Retire Happy, Wild, and Free*

“Ernie has done it again. Easy to read, well laid out. Emphasis on simple living, and preparing for retirement long before you retire.”

— Mary Anne Fields, Life Coach and Trainer of Life Unfolds, Houston, Texas

“With a focus on the non-financial aspects of retirement, *How to Retire Happy, Wild and Free* explores the myriad choices and decisions we're all confronted with in living out our lives. Such as, pondering the pros and cons of remaining at your present job; changing jobs or changing careers; taking an early retirement; delaying retirement; never retiring; or semi-retiring. Clearly, from Mr. Zelinski's point of view, staying in a less than satisfying job for the sake of some distant future payoff is enormously risky to the health and well being of your life. A mistake like that cannot be fixed since you cannot go back in time to change your decisions.”

— The Strebel Planning Group, New York



- Over 150,000 Copies Sold
- Published in 8 Foreign Languages

Purchase *How to Retire Happy, Wild, and Free* with these direct links:

www.Amazon.com

www.BarnesandNoble.com

Spontaneity in Your Retirement Years

Why not seize the pleasure at once? How often is happiness destroyed by preparation, foolish preparation!

— Jane Austen

The less of routine, the more of life.

— A. B. Alcott



Statistics about Retirement and Life in General

Shockingly, 39.2 percent of all statistics about retirement are made up on the spot.

— Unknown wise person

Statistics are no substitute for common sense.

— Unknown wise person

If enough erroneous data is collected, most things can be proven statistically.

— Unknown wise person

At least 230 percent of statistics about retirement are exaggerations and the other .005 percent are understatements.

— Unknown wise person

Five out of four retired people are confused by statistics about retirement.

— Unknown wise person

Statistics can be used to prove that the probability of something happening is inversely proportional to it not happening.

— Unknown wise person

Exactly 56.78 percent of statistics about retirement are not as accurate as they are deemed to be.

— Unknown wise person

People can come up with statistics to prove anything. Over 14 percent of retired people know that.

— Unknown wise person

91 percent of statistics is crap and nothing else.

— Unknown wise person

Statistics, taken in moderation, cannot hurt anyone.

— Unknown wise person

If you believe all the statistics that you hear and read about retirement, you probably won't retire. Heck, you won't even get up in the morning.

— Unknown wise person

Death is one of the leading causes of statistics.

— Unknown wise person

Staying out of Debt When You Retire

Whatever you have, spend less.

— Samuel Johnson

Attend no auctions if thou hast no money.

— The Talmud

Never buy expensive wine, luggage, or watches.

— H. Jackson Brown, Jr.

Your best purchases in retirement will turn out to be the ones that you never made.

— from *How to Retire Happy, Wild, and Free*

Never buy a thing you don't want merely because it is dear.

— Oscar Wilde

What a lot of things there are a man can do without.

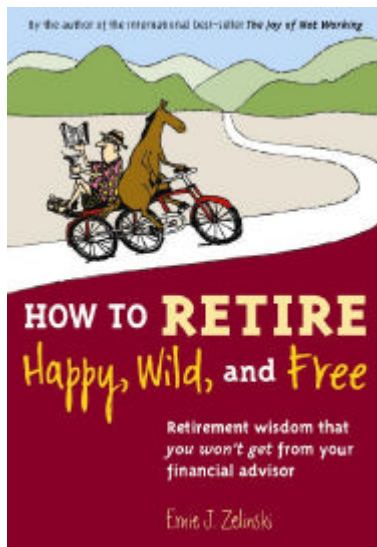
— Socrates



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- It's about how to take yourself out of your present elements.
- It's about how to inspire yourself with new accomplishments.

Purchase *How to Retire Happy, Wild, and Free*

through these direct links:

www.Amazon.com

www.BarnesandNoble.com

Time Management Tips for Your Retirement Years



It's amazing how long it takes to complete something you are not working on.

— Unknown wise person

Three o'clock is always too late or too early for anything you want to do.

— Jean-Paul Sartre

You don't have to watch one minute of TV when you retire — and perhaps you shouldn't!

— from *How to Retire Happy, Wild, and Free*

Guard well your spare moments. They are like uncut diamonds. Discard them and their value will never be known. Improve them and they will become the brightest gems in a useful life.

— Ralph Waldo Emerson

Travel as an Activity in Your Retirement Years

I've learned that the secret of growing old gracefully is never to lose your enthusiasm for meeting new people and seeing new places.

— Unknown wise person

The world is a book, and those who do not travel, read only a page.

— Saint Augustine



Be the hero of your adventure. All travel is inner travel, because wherever we are, we are processing our experiences internally. Remind yourself that you are the hero of all your journeys, and that all your travel in the outside world is really travel inward, toward ever higher spiritual consciousness.

— Joseph Dispenza (author of *The Way of the Traveler: Making Every Trip a Journey of Self-Discovery*)

Certainly, travel is more than the seeing of sights; it is a change that goes on, deep and permanent, in the ideas of living.

— Miriam Beard

A good holiday is one spent among people whose notions of time are vaguer than yours.

— J. B. Priestley

Most people say that they are going to travel a lot when they retire. The only ones who do so are the ones who travel a lot before they retire.

— from *How to Retire Happy, Wild, and Free*

The longer you travel to view an eclipse, the greater the chance of cloud cover.

— Unknown wise person

Travel is the frivolous part of serious lives, and the serious part of frivolous ones.

— Anne Sophie Swetchine

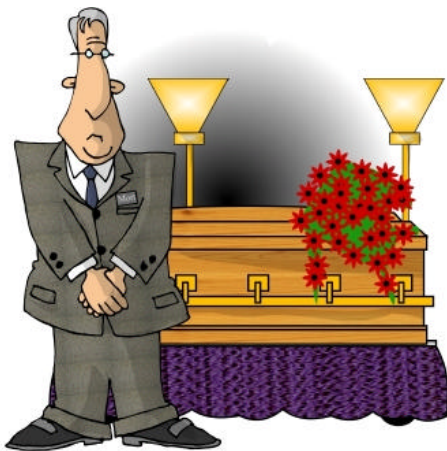
They say travel broadens the mind, but you must have the mind.

— G. K. Chesterton

I have wandered all my life, and I have traveled; the difference between the two is this — we wander for distraction, but we travel for fulfillment.

— Hilaire Belloc

Ultimate Retirement — Famous Last Words before They Checked Out



My work is done, why wait?

— George Eastman, founder of Kodak (in suicide note)

Get out of here and leave me alone. Last words are for fools who haven't said enough already.

— Karl Marx

I am going to put myself to sleep now for a bit longer than usual. Call the time Eternity.

— Jerzy Kosinski, American Author

Either that wallpaper goes, or I do.

— Oscar Wilde (as he lay dying in a drab Paris hotel room.)

All my possessions for a moment of time.

— Elizabeth I (1533 - 1603) English ruler

God will forgive me; it is his trade.

— Heinrich Heine

The hour I have long wished for is now come.

— Theresa of Ávila

I'll be comfortable on the couch.

— Lenny Bruce



I don't feel good.

— Luther Burbank, American horticulturist

Don't let it end like this. Tell them I said something.

— Pancho Villa, Mexican revolutionary leader

Well, I've had a happy life.

— William Hazlitt, English writer



Unemployment Tips for the Retired

Unemployment is capitalism's way of getting you to plant a garden.

— Orson Scott Card

The trouble with unemployment is that the minute you wake up in the morning you're on the job.

— Slappy White

He did nothing in particular, and did it very well.

— W. S. Gilbert

What you want to do is not go to work. You're not missing a thing. The worst thing I did was start work young.

— Jimmy Breslin

What Is Important in Retirement

In retirement, only money and symptoms are consequential.

— Mason Cooley

But what, it may be asked, are the requisites for a life of retirement? A man may be weary of the toils and torments of business, and yet quite unfit for the tranquil retreat. Without literature, friendship, and religion, retirement is in most cases found to be a dead, flat level, a barren waste, and a blank. Neither the body nor the soul can enjoy health and life in a vacuum.

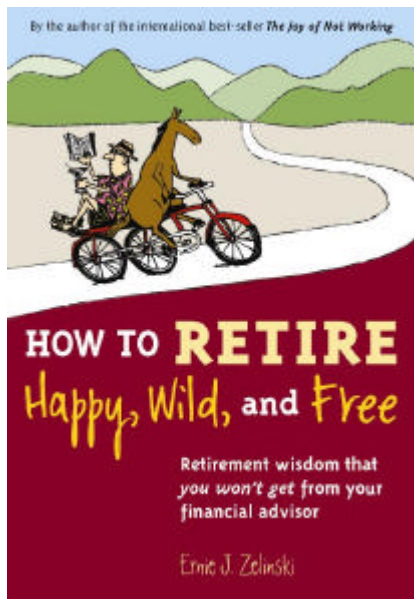
— Richter



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- It's about gaining the courage to take early retirement — in fact, the earlier, the better.

Purchase *How to Retire Happy, Wild, and Free*

**at Fine Bookstores
and Through These Links:**

www.Amazon.com

www.BarnesandNoble.com



Slow down and enjoy life. It's not only the scenery you miss by going too fast — you also miss the sense of where you are going and why.

— Eddie Cantor

Retirement is wonderful if you have two essentials — much to live on and much to live for.

— Unknown wise person

I advise you to go on living solely to enrage those who are paying your annuities. It is the only pleasure I have left.

— Voltaire (in retirement)

Retirement is a time to make the inner journey and come face to face with your flaws, failures, prejudices, and all the factors that generate thoughts of unhappiness. Retirement is not a time to sleep, but a time to awaken to the beauty of the world around you and the joy that comes when you cast out all the negative elements that cause confusion and turmoil in your mind and allow serenity to prevail.

— Howard Salzman

Age appears to be best in four things — old wood best to burn, old wine to drink, old friends to trust, and old authors to read.

— Francis Bacon

What People Plan to Do in Their Retirement Years



I shall enjoy my freedom from the tyranny of the In and Out boxes.

— S. Dillon Ripley (On his retirement after 20 years as secretary of the Smithsonian Institution)

There is a whole new kind of life ahead, full of experiences just waiting to happen. Some call it “retirement.” I call it bliss.

— Betty Sullivan

Americans will listen, but they do not care to read. *War and Peace* must wait for the leisure of retirement, which never really comes: meanwhile it helps to furnish the living room.

— Anthony Burgess



Where to Retire

I want a house [for my retirement] that has got over all its troubles; I don't want to spend the rest of my life bringing up a young and inexperienced house.

— Jerome K. Jerome

A comfortable house is a great source of happiness. It ranks immediately after health and a good conscience.

— Sydney Smith

He makes his home where the living is best.

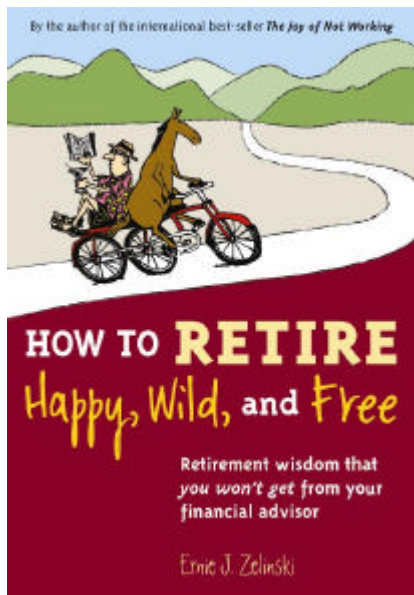
— Latin proverb



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- **It's about putting money in proper perspective so that you don't need a million dollars to retire.**

Purchase *How to Retire Happy, Wild, and Free*

through these direct links:

www.Amazon.com

www.BarnesandNoble.com



Go and live somewhere else.
Try doing what you think you've
always wanted to do.

— John Osborne, Retirement
Life Coach

Home is a name, a word, it is a
strong one; stronger than magician ever
spoke, or spirit ever answered to, in the
strongest conjuration.

— Charles Dickens

Home — that blessed word, which opens to
the human heart the most perfect glimpse of
Heaven, and helps to carry it thither, as on an
angel's wings.

— Lydia M. Child

Home is any four walls that enclose the right
person.

— Helen Rowland

No money is better spent than what is laid out
for domestic satisfaction.

— Samuel Johnson

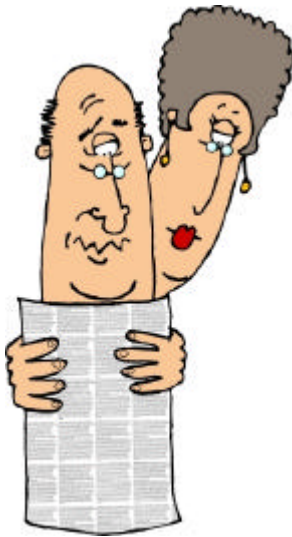
Why Some People Gave Up Retirement

For the loot, honey, for the loot.

— Ava Gardner, (On why she came out of retirement to appear in a TV soap opera)

She (my ex-wife) wanted me to stop being Evel Knievel. I am who I am. I'm not going to change. I'll settle down the day they put me in a six-foot pine box.

— Retired stuntman Evel Knievel at 63, considering coming out of retirement.



Wills for the Retired

If a man dies and leaves his estate in an uncertain condition, the lawyers become his heirs.

— Ed Howe

I owe much. I have nothing. The rest I leave to the poor.

— François Rabelais (his last will)

Surprise! Having been of sound mind, I spent all my money while I was still alive.

— Will of an unknown wise person

I would as soon leave my son a curse as the almighty dollar.

— Andrew Carnegie

The patient is not likely to recover who makes the doctor his heir.

— Thomas Fuller, M.D.

Leaving your heirs a lot of money doesn't guarantee tears at your funeral.

— Sandra Block

If you want him to mourn, you had best leave him nothing.

— Martial

Where there's a will, there's a lawsuit.

— Legal maxim

Workaholics and Retirement



Work is the refuge of people who have nothing better to do.

— Oscar Wilde

All work and no play makes Jack a dull boy — and Jill a wealthy widow.

— Evan Esar

A considerable number of persons are able to protect themselves against the outbreak of serious neurotic phenomena only through intense work.

— Karl Abraham

Work with some men is as besetting a sin as idleness.

— Samuel Butler

It is seldom that an American retires from business to enjoy his fortune in comfort. He works because he has always worked, and knows no other way.

— Thomas Nichols

Working at Fun Jobs When You Retire

Ask yourself, “If all jobs paid \$2 an hour, what job would I want to do?” When you answer that question, start doing it, even if you have to do it for free at first.

— Greg Aldrik



I was proud to work with the great Gershwin, and I would have done it for nothing, which I did.

— Howard Dietz

Work is what you do so that sometime you won't have to do it anymore.

— Alfred Polgar

If I choose to devote myself to certain labors which yield more real profit, though but little money, they may be inclined to look on me as an idler.

— Henry David Thoreau

If I had known retirement would be this great, I would have killed to have gotten here sooner.

— Kirk Symmes (who was forced to retire from his sales job at 65 and became a part-time college instructor)

Writing a Book When You Retire

If you want to be a writer
— stop talking about it
and sit down and write!

— Jackie Collins

Write with the learned,
pronounce with the
vulgar.

— Ben Franklin



Writing is easy. All you do is stare at a blank sheet of paper until drops of blood form on your forehead.

— Gene Fowler

You don't write because you want to say something: You write because you've got something to say.

— F. Scott Fitzgerald

I don't wait for moods. You accomplish nothing if you do that. Your mind must know it has got to get down to work.

— Pearl S. Buck

Writers may be disreputable, incorrigible, early to decay or late to bloom, but they dare to go it alone.

— John Updike

The books I haven't written are better than the books other people have.

— Cyril V. Connolly

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

— Cartoon caption in *How to Retire Happy*

Why do writers write? Because it isn't there.

— Thomas Berger

It took me fifteen years to discover I had no talent for writing, but I couldn't give it up, because by that time I was too famous.

— Robert Benchley

Write drunk; edit sober.

— Ernest Hemingway

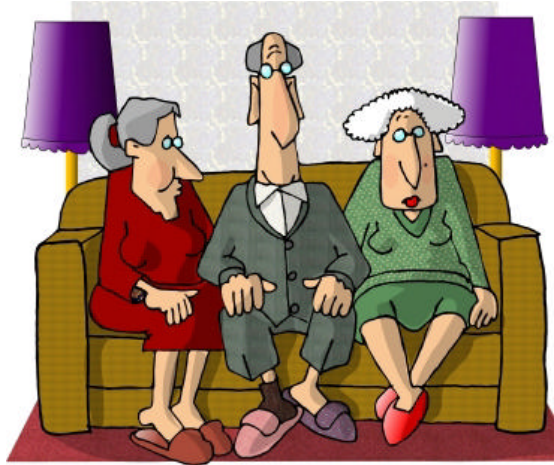
I'm a lousy writer; a helluva lot of people have got lousy taste.

— Grace Metalious

Someday I hope to write a book where the royalties will pay for the copies I give away.

— Clarence Darrow

The Worst Things about Retirement



Retirement kills more people than hard work ever did.

— Malcolm Forbes

Lord Tyrawley and I have been dead these two years, but we don't choose to have it known.

— Lord Chesterfield

Most people perform essentially meaningless work. When they retire that truth is borne upon them.

— Brendan Francis

When some people retire, it's going to be mighty hard to tell the difference.

— Unknown wise person

The worst thing about retirement is having to drink coffee on your own time.

— Unknown wise person

Why Some Famous People Retired

There are more pleasant things to do than beat up people.

— Muhammad Ali, American boxer (On the occasion of one of his retirements)

It is time I stepped aside for a less experienced and less able man.

— Scott Elledge, American professor (upon his retirement from Cornell University)

Being champion is all well and good, but you can't eat a crown.

— Althea Gibson, American tennis player (On retirement from tennis)

My voice had a long, nonstop career. It deserves to be put to bed with quiet and dignity, not yanked out every once in a while to see if it can still do what it used to do. It can't.

— Beverly Sills, U.S. opera singer (on refusal to sing after her retirement from opera)

I don't want you guys to write, "Larry Holmes fought one too many."

— Larry Holmes, American boxer (on his retirement))

You always say "I'll quit when I start to slide," and then one morning you wake up and realize you've done slid.

— Sugar Ray Robinson (1920 - 1989) US boxer, on his retirement at age 42, Dec. 1965

RETIRE TODAY!

You Must Fire Your Boss and Take Control of Your Destiny.

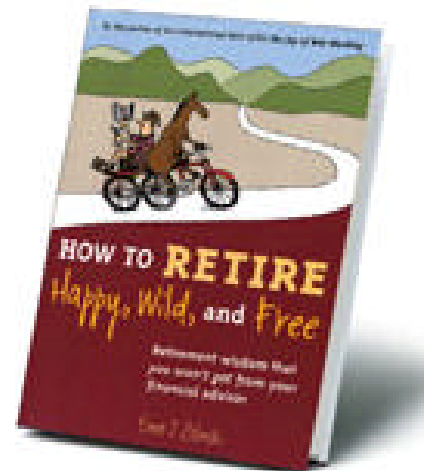
To Do This, You Need *The World's Best Retirement Book* — Which Will Inspire You to:

LEAVE CORPORATE LIFE — FOREVER!

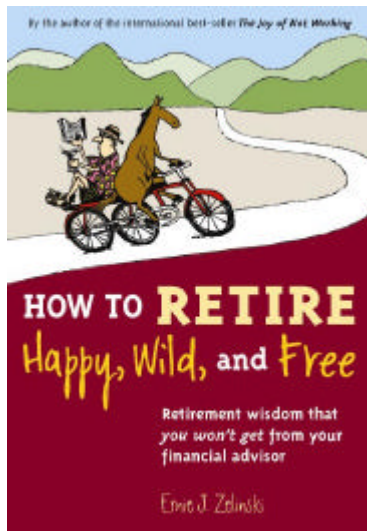
You . . . Can Take Back Your Life!

CLICK HERE NOW to Purchase *How to Retire Happy, Wild, and Free* on Amazon.com

Above all, being rich is having your freedom. This is what *How to Retire Happy, Wild, and Free* is all about.

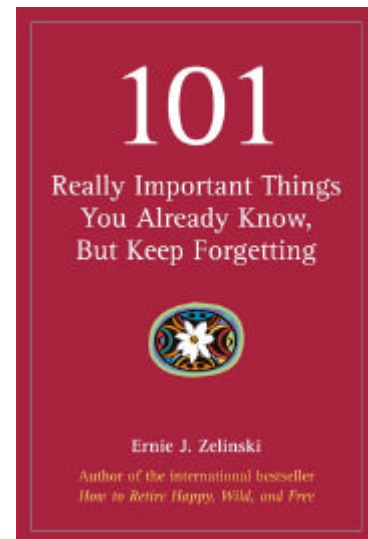


My Guarantee If You Purchase *How to Retire Happy, Wild, and Free*

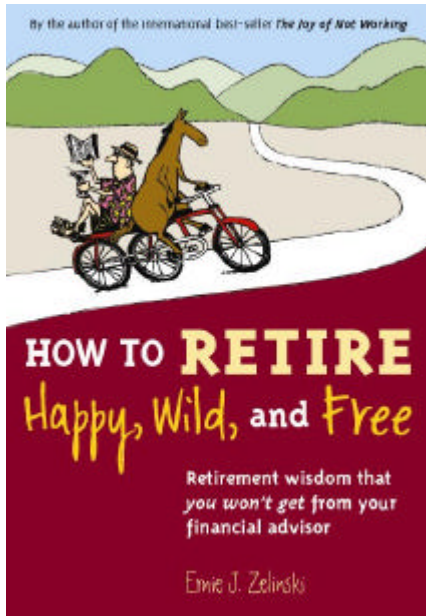


If you are not thrilled with *How to Retire Happy, Wild, and Free*, just send your copy back to me along with your proof of purchase within 60 days and I will return your money promptly. (My address is in the book and in the front of this E-book.) I can make this guarantee because of all the testimonials that I have received about *How to Retire Happy, Wild, and Free*.

Alternatively, I can send you an autographed copy of my new book ***101 Really Important Things You Already Know, But Keep Forgetting*** (over 35,000 copies sold already and published in 5 languages). If you are not entirely satisfied with this book either, you can return it to me as well and I will return double your money.



Another Unsolicited Testimonial for The World's Best Retirement Book



A truly upbeat read! The author, who semi-retired at age 30 and in debt, claims you are never too young to retire. He paints a picture that is so appealing you will wish you had retired years ago. He hits topics such as lifelong learning, relocation, the importance of friendships, and creative travel options. His seven-page list of “activities for your get-a-life tree” will help you start and keep you active for a very long time.

— Life Planning Network

(www.lifeplanningnetwork.org)

Purchase *How to Retire, Happy, Wild, and Free* at these direct links:

www.Amazon.com

www.BarnesandNoble.com

The Youth Experience in Your Retirement Years



How old would you be if you didn't know how old you are?

— Satchel Paige

You're never too old to become younger.

— Mae West

You can't turn back the clock. But you can wind it up again.

— Bonnie Pruden

A hundred things are done today in the divine name of Youth, that if they showed their true colours would be seen by rights to belong rather to old age.

— Wyndham Lewis

Everyone is the age of their heart.

— Guatemalan proverb

Youth has no age.

— Pablo Picasso

**CLICK HERE IF YOU WOULD LIKE TO READ
MORE ABOUT STAYING YOUNG IN RETIREMENT**

Zen for Your Retirement Years

If you do not get it from yourself, where will you go for it?

— Zen proverb

Ultimately nothing matters and so what if it did?

— Unknown wise person

Retirement is wonderful. It's doing nothing without worrying about getting caught at it.

— Gene Perret

There is nothing to do but be.

— Stephen Levine

Doing what you like in your retirement at this moment puts you in the best place for the next moment.

— Unknown wise person

Do every act of your life as if it were your last.

— Marcus Aurelius

Retire from work, but not from life.

— M. K. Soni



Life is the only thing worth living for.

— Zen proverb

The key to retirement is to find joy in the little things.

— Susan Miller

Retirement is the beginning of life — not the end!

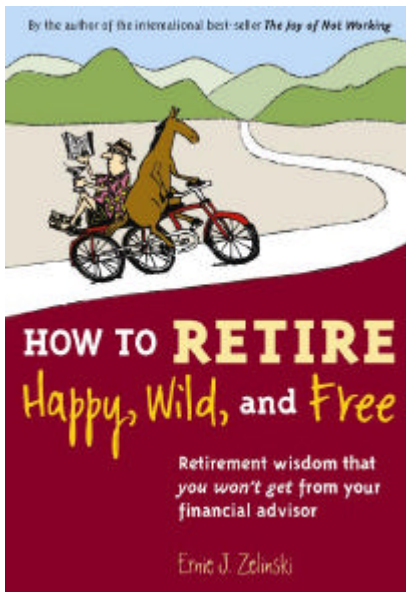
— from *How to Retire Happy, Wild, and Free*



Retired Happy, Wild, and Free!

The World's Best Retirement Book

Shows You How



- It's about how you can awaken to the beauty of the world around you.
- Above all, it's about how you can be happier in retirement than you have ever been before.

Purchase *How to Retire Happy, Wild, and Free*
through this direct link:

www.Amazon.com

About the Author

Ernie J. Zelinski is a leading authority on early retirement and solo-entrepreneurship. He is the author of ***Career Success Without a Real Job***, the bestseller ***How to Retire Happy, Wild, and Free*** (over 150,000 copies sold and published in 7 languages), and ***The Joy of Not Working*** (over 250,000 copies sold and published in 17 languages).

To date Ernie's books have sold over 700,000 copies worldwide. Ernie's latest book is ***101 Really Important Things You Already Know, But Keep Forgetting***.



Contact Ernie at [ez-books \(at\) telus \(dot\) net](mailto:ez-books@telus.net).

Retirement Resources by Ernie Zelinski (Links Work)

[Retirement Café Blog](#)

[Retirement Planning Wisdom Blog](#)

[Creative Free E-books](#)

[The Retirement Quotes Café](#)

[The Joy of Not Working](#)

[Sample Retirement Letters](#)

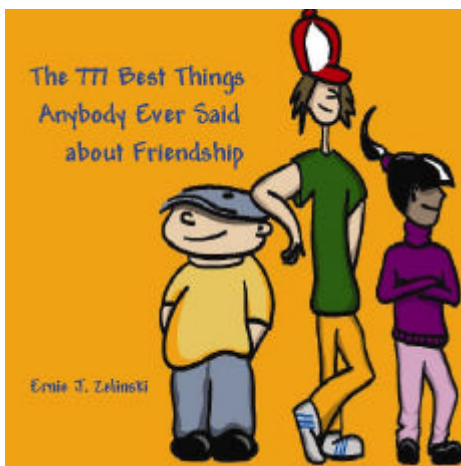
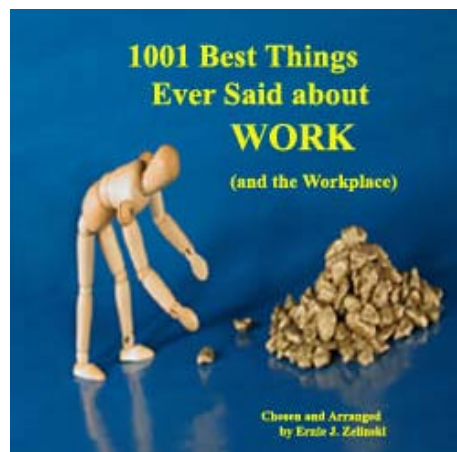
[Retirement Speeches](#)

[The Money Café](#)

[Love a Recession](#)

[The Fun at Work Café](#) and [Joy of Being Retired](#)

Free Creative E-Books by Ernie Zelinski



Available at: [The Retirement Gifts Café](#)

Also at: [Creative Free E-Books](#)

