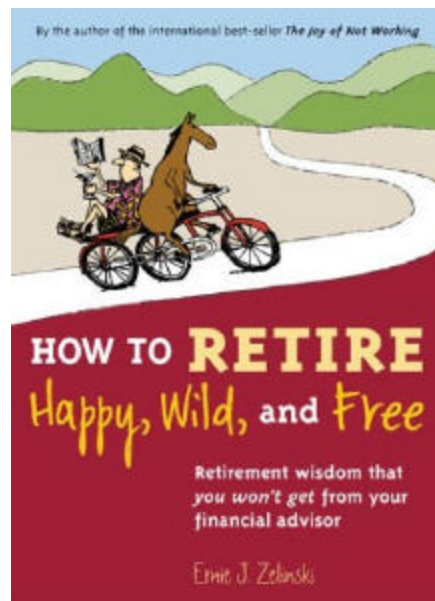


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# How to Retire Happy, Wild, and Free



The World's Best Retirement Book

by

Ernie J. Zelinski

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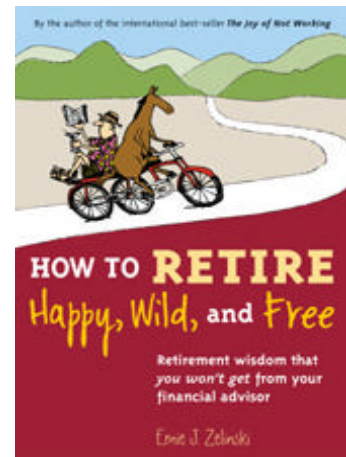
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# How to Retire Happy, Wild, and Free

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

Ernie J. Zelinski



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# Preface

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 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

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



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.

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.

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

— Laurence J. Peter

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 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

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

— Gail Sheehy

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.

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.

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

— Mason Cooley

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.

## Retirement Is the Beginning of Life, Not the End!

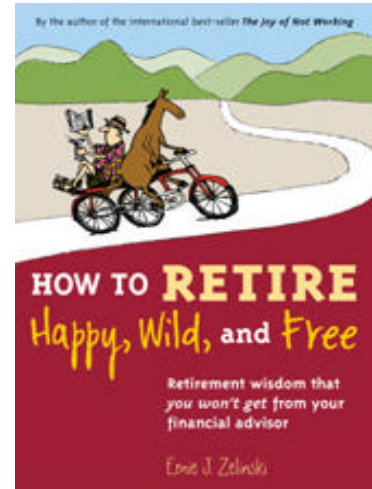
As you can see from the Preface, in *How to Retire Happy, Wild, and Free* international best-selling author Ernie J. Zelinski claims that you can retire earlier than you think. In fact, the earlier, the better! This is supported by a 2004 British study reported in the *Journal of Epidemiology and Community Health* which found that mental health and agility improved among retirees but declined among workers.

Zelinski's book is a unique resource, as indicated by its subtitle: *Retirement Wisdom That You Won't Get from Your Financial Advisor*.

Jonathan Chevreau, retirement columnist with the *National Post*, agrees: *"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."*

With its friendly format, positive tone, and lively cartoons and quotations, *How to Retire Happy, Wild, and Free* offers retirement wisdom unmatched anywhere else. Above all, retirees are granted the knowledge, freedom, and opportunity to live life like never before.

Nancy Conroy of the *Association of Pre-Retirement Planners* raves: *"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."*



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with these direct links.

**Still too skeptical to buy The World's Best Retirement Book?**

**No problem! The Table of Contents and the Top Half of the rest of How to Retire Happy, Wild, and Free follow.**

**Enjoy!**




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# 1

## Thank Heaven for Retirement

Perhaps It's Time to Tell Your Boss,  
"I'm Outta Here!"

*Learn to live well, or fairly make your will;  
You've played, and loved, and ate, and drunk your fill:  
Walk sober off; before a sprightlier age  
Comes tittering on, and shoves you from  
— Alexander*

Soon there may be  
career and  
has

Rica for a year. If you have recently been having similar fantasies, perhaps it's time to tell your boss, "I'm outta here!"

At the same time that you are contemplating your exit from your lengthy career, you will be wondering if you are the only one in the world who feels so dissatisfied. Believe me, you aren't. As people approach their mid-forties and beyond, the thought of retirement becomes more pronounced. Some feel less secure in their jobs while others find that the satisfaction they used to have is now missing. For people working in Western nations — such as Canada but not the United States — where corporations can impose a mandatory retirement age, leaving before they are involuntarily put out to pasture can enter their minds. This would make them feel more in control of their lives.

The numbers of people in their forties and fifties who want to leave their traditional careers may surprise you. "No one wants to hang around until they're sixty-five anymore," states Nancy Langdon Jones, a financial planner in Upland, California. "They're itching to retire." Career counselors indicate that the vast majority can't tire of what they do by age fifty or so, and have a secret plan to quit by fifty-five. Few workers, however, meet that deadline.

More people do meet their deadline or, in some cases, don't. Ian Hammond of Montrose, Colorado, is a former teacher who was itching to retire for some time.

this change is due to a corresponding increase in administrative duties, for which I am entirely unsuited and which are of little interest. The performance system places too high a reliance on managerial ability in what should be a technically-based environment, and as a graduate, there is an expectation that I will move through the company system and become 'Dilbertised' along with all the others; unfortunately I refuse to prostitute myself in this way and prefer to collect a modest salary based on my intellectual achievements, demonstrating ability rather than visibility. The time wasted in this job, whether in circular arguments, writing unread reports, or performing substandard work due to inadequate resources and poorly-trained staff, is worth more to me than the recognition and reward that the company sees fit to deny me. It is with pleasure that I announce that, after spending time with my dad in Cornwall and France, I will overwinter for a few months, camping and pursuing some of my interests.

The best time to start thinking about your retirement is before your boss does.  
— Unknown wise person

If I achieve a third of these aims, I will consider my time well-spent. The corporate work ethic and its success depend on the uncritical thinking of those who believe that they are making a difference and are being recognized for it.

Best wishes for your future, if you want one.

Ian, 26th of May 1997.

No doubt most readers will find Ian's notice of resignation inspiring. May I suggest that you use Ian's list of interests as a model for creating your own list of activities to pursue in retirement. Ian did, in fact, retire in September 1998. He first wrote to me in April 2000 at which time he included the above notice of resignation. Here is what he had to say:

Dear Ernie,

I have just read *The Joy of Not Working* for the third time so it is about time that I congratulated you on a sensible book; it states the obvious, which isn't

whilst browsing one rainy day  
or reading the first two  
it confirmed  
thought



calendar manager which could be viewed for over a year before I finally left. I'm sure you've received similar stories from other technical people who could only progress as managers. My boss came across it one day appropriately enough whilst he was booking me for my annual appraisal! He ended up borrowing your book, and later we had a long chat during which he glumly handed it back saying it was all true.

It felt good to give my employer a year's notice instead of the statutory one month, and the reception I received from everyone (except the upper echelons, of course) was genuine; it started a waiting-list for your book! The last six months were wonderful: others were given my modest managerial responsibilities and I was sidelined from new fast track projects, instead becoming an expert trainer/troubleshooter on call to anyone. It was almost a job worth living for.

It was a good job, but my life since I biked and camped around Northamptonshire for months not four, became most important, became a cyclist.

When work is a pleasure, life is a joy. When work is a duty, life is slavery.

— Maxim Gorky

source of pleasure, but a way to help support my chosen lifestyle. I haven't put the dustbin out since I "retired"; maybe I should claim for a rebate.

If you ever come to Britain, let me know because I'd like to attend one of your talks. Failing that, I may travel in Canada one day and we could go for a bike ride. I'd even buy you that meal!

Keep in touch and thank you once more.

Ian

Obviously, Ian was prepared for retirement. He had the courage to quit his job and retire to a more leisurely lifestyle. As some lucky people are able to do, Ian retired happy, wild, and free. Note that

the word "wild" has many connotations. In *How to Retire Happy, Wild, and Free*, however, "wild" signifies "happy-go-lucky" and/or "highly enthusiastic."

Keep in mind how much money Ian needed to retire happy, wild, and free. Six thousand pounds a year is certainly a lot than what most financial advisors cite by retirement income. As this throughout, a happy, based not only they and

*When I retire, I  
plan to do  
lately*

*How will  
you know  
when  
are*

of those interviewed saw nothing good about it.

“We are a society not only obsessed with looks and youth, but also hard work ethics,” declared Marian Marzynski, the producer of the PBS documentary film *My Retirement Dreams*. “For those who never slowed down from work, the idea of retirement can be frightening; they don’t know what to do after.”

To some degree, most people worry about retirement. Many worry about not having enough money. Others worry about having to leave the comfort and community provided by the workplace. Still others worry about what they are going to do with their time. Of course, excessive worry about retirement can shorten your life expectancy so much that you need not be concerned about it.

Fear about retirement in today’s world has become so pronounced that some people even want it totally abolished. Many of you, there have always been detractors ever since the idea of retirement was invented. Spanish cellist Pablo Casals said, “To retire is the beginning of death.” For many people, retirement is much more positive. “Retirement is the best thing that has ever happened to me. Retirement is the ugliest word in the language.”

In the 1980s, a survey of the United States showed that

As to that leisure evening of life, I must say that I do not want it. I can conceive of no contentment of which toil is not to be the immediate parent.

— Anthony Trollope

I think it [retirement] beats the heck out of life after death, that's for sure.

— Martina Navratilova

retirement are corporations and financial institutions and not retirees.

Yet to fear retirement is to fear life. People all too often fear retirement because they focus on what they are giving up instead of what they are gaining. Instead of seeing retirement as something to be avoided at all costs, they

should look at it as a phase of life that can be filled with joy, fun, challenge, excitement, and satisfaction due to all the benefits they can experience. For starters, here are a few of the benefits you get to enjoy once you retire:

- ◆ You can get up when you want to.
- ◆ You have no daily rush hour traffic to contend with.
- ◆ You don't have to deal with the jerks at the office anymore.
- ◆ Where you live doesn't have to be dictated by your employment.

have lots of time to do the household  
have been putting off forever.

in Florida, Arizona, or

a sub-zero

flights, and being alone.

- ◆ Life is less predictable from nine to five.
- ◆ You can take a nap when the urge hits.
- ◆ You have plenty of time to eat out with friends.
- ◆ You have the time to do all the things you always wanted to do but never had time for.
- ◆ By doing things when everyone else is at work, you can be much more efficient and less hurried at the same time.
- ◆ You can take a carefree vacation without having to take some work with you.
- ◆ More than any other time in your life, you have the opportunity to put all areas of your life in proper balance.
- ◆ You can feel morally superior to working people because you have earned your retirement and they haven't.

The best part about retirement is that it allows you to stop doing what someone tells you to do; instead, you can start doing what you want to do. Eight years after he retired, sixty-nine Bobby Joe Anderson, CEO of Purit Co. of Atlanta,

There is a whole life ahead

things that you can regularly experience, each and every day should be a day that you declare, "Thank heaven for retirement."

## To Not Plan for an Active Retirement Is to Set Yourself Up for a Difficult One

To have his path made clear for him is the aspiration of every human being in our beclouded and tempestuous existence.

— Joseph Conrad

For many people, retirement is something that is coming sometime in the future but they don't necessarily feel that it is imminent. The desire or need to retire, however, comes a lot sooner than most people expect. For some, retirement is forced upon them. Mandatory retirement at a certain age may not be a corporate policy but

corporations use downsizing to get rid of older workers.

particularly those involved in specialized fields or labor, should also keep in mind that they may lose their jobs and be forced into retirement a

As American boxer Sugar Ray age forty-two in December 'side,' and then one

The fact is, one

## Don't You Think That It's Time to Buy The World's Best Retirement Book?

As you can see from reading this e-book version of *How to Retire Happy, Wild, and Free*, half of a book is better than no book at all. **The whole book, however, is ten times better than half the book!**

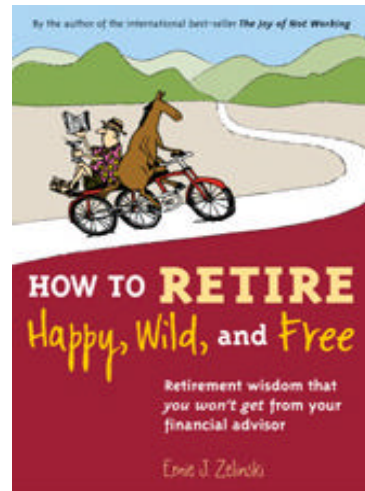
No doubt you have read *Moby Dick* and know that it is a whale of a book. But so is *How to Retire Happy, Wild, and Free* when you read the whole book.

Here's proof: **TRG Benefits and Pensions Group** in Vancouver recently purchased 500 copies of this book to give to its clients and the **Syncrude Corporation** in Fort McMurray purchased 350 copies to give to its soon-to-be-retired employees.

**The World's Best Retirement Book** costs only \$16.95 (or less) in U.S. bookstores. If you can't afford to buy it, ask the friendly staff at your local library to order it. They will be happy you did.

**After all, the books Ernie Zelinski hasn't written are better than the ones many authors have.** Luckily for people who need guides on how to enjoy life to its fullest, Ernie has already written *The Joy of Not Working* and *How to Retire Happy, Wild, and Free*.

**Note: The second last page (page 244) lists prices for quantity purchases of How to Retire Happy, Wild, and Free.**



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the quality of your retirement life will be immensely improved if you give it a great deal of serious consideration.

What to do with their lives once they leave their primary careers poses more of a problem for people than it ever did. Several decades ago, Franklin D. Roosevelt created the old-age retirement system in the United States. The magic age he set was sixty-five. It was a safe bet that most people would never collect their pensions because the average life expectancy back then was sixty-two. Thus, people approaching retirement didn't spend much time trying to decide what they were going to do once their careers were over.

Times have changed. Life expectancy at birth in the United States is now seventy-three for men and seventy-nine for women. Moreover, people who have reached fifty-five can add about another ten years to these figures. Comparable figures apply to many Western nations. This means that if they retire at fifty-five, there is a good chance that retirees will have three or more decades of life of them. How to make more years productive is not necessarily

*The only major problem with retirement is that it gives you more time to read about the problems of retirement. If you can avoid this trap, you have it made.*





assessed 109 men six or seven years after they retired. The men ranged in age from sixty-one to seventy-five. Some had been managers, others laborers. Evans and Gall found that missing friends from work, being bored, and having trouble adjusting to change adversely affected these retirees more than a lack of money or poor health.

Ideally, workers should start planning their retirement interests and activities several years before they actually retire. Yet many people who are forced into early retirement due to family responsibilities, health reasons, or corporate layoffs are totally unprepared. With no idea of how to spend their time, and no foundation for a new identity, some sink into deep depression. A few never recover and die within a year or two after leaving the workplace.

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

— George Burns

Although working longer and harder than other people may appear to be the way to a happy retirement, the opposite is true. A reduced work schedule so that you can develop many interests and hobbies will pay dividends that are just as big — possibly even bigger — than your retirement as a larger mutual fund. What's more, you can't be rich in retirement if you don't involve yourself in activities that provide you with a sense of

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holic with

ed

same time, write down how much time you are presently spending on these activities. Leisure consultants and pre-retirement planners state that if you are not spending any time pursuing these activities before retirement, it is unlikely that you will spend much time on these activities after you quit work.

Retirees must choose activities that are right for them. Something highly enjoyable to tens of millions of retirees may not even be moderately fulfilling to many others. Take golf, for example. John Wilson retired in 1999 at the age of fifty from being an insurance executive with Mutual of New York in Kansas City, Missouri. Playing a lot of golf certainly couldn't make him happy. He had this to say: "It is the most boring game in the world. I only played it because it was the corporate thing to do. I would have worked until sixty-five in a second if I knew that I had to play golf in retirement."

Our plans miscarry because they have no aim. When a man does not know what harbor he is making for, no wind is the right wind.

— Seneca

Early retirement wasn't all that enjoyable to Wilson. He missed the challenges his career provided. So did I. I missed something others see as a prime benefit of retirement — a lot of stress. "That may sound like a good thing," people ask me what I miss. Wilson told a retirement seminar I was working for that he missed the stress of working for

also your skills, your health, your friends, your family, your marital status, your interests, and your dreams. You must design a retirement plan based on your personal situation and then implement it to the best of your ability.

Best of all, a realistic retirement plan can help you while you are still working, according to Ronald J. Manheimer, executive director of the North Carolina Center for Creative Retirement: "It may make retirement more attractive when you have a sense of what is on the other side. It can make your last days and months and years of work more enjoyable, knowing that you are working toward something you feel positive about."

## You Are Never Too Young to Retire

Several Australian studies conclude that the best indicators of whether individuals will find retirement easy are their ability to cope financially, their satisfaction with life as a whole prior to retirement, and their ability to retire at the time preferred. In the event that you are still working, but looking forward to retirement, it's important to pay close attention to all of these factors, particularly the last one. The right time is not always the best time to leave the world to yourself. It's important to be able to

spends her time reading, gardening, horseback riding, and pursuing any new interests that may arise. In 2002, six years after her retirement, Nahirny reflected upon her decision to retire at a relatively young age. "This is the best thing that I've ever done. I'm sorry I didn't do it sooner."

Like Nahirny, millions around the world dream of escaping the work world many years early. Increasingly large numbers of people in nations such as Australia, Canada, and the United States are able to do so. Although it is not uncommon to see people attempting retirement in their mid-thirties, early retirement is largely seen as something you do in your late forties or throughout the fifties.

In practice, reasons for why people retire at any particular age will reflect voluntary and involuntary circumstances and can be influenced by individual, family, and corporate factors. Some people retire early by choice; others are forced into it. Rising income levels, changes in government pensions, early retirement packages, corporate downsizing, declining retirement age are all contributors to a person's own health or that of a partner.

Of course, people who have retired early, particularly those in the early retirement age range, are not necessarily early retirees.

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

— Dianne Nahirny

retirement income, you have concluded that early retirement is an option for you right now. By opting for a simpler lifestyle like Dianne Nahirny has done, you can leave your present job at a reduced pension and get rid of your present line of work forever. Particularly if you feel — like Ian Hammond did — that working for your company is not that enjoyable anymore, you are never too young to retire. Indeed, as retiree Maurice Musholt stated, “The younger, the better.”

## Retiring Too Late Means You Don't Get Another Chance to Do It Right

*Fear no more the heat o' th' sun,  
Nor the furious winter's rages.  
Thou thy worldly task hast done,  
Home art gone and ta'en thy wages.*  
— William Shakespeare

contemplate retirement but have a hard  
seventy-seven, actor Paul Newman  
these people. Newman had  
sun, acting, race-car  
and control of  
hose

Allow me to share a story about a friend of mine. Gabriel was in his early sixties when I first met him. Frugal as could be, he still wanted to retire wealthy. The company for which Gabriel worked had a mandatory retirement age of sixty-five. By his early sixties, Gabriel had amassed a net worth of about \$1 million, which included two rental properties and a nice retirement home in White Rock, B.C. However, Gabriel had convinced the company to hire him as a consultant so that he could continue working full-time for another three or four years beyond his official retirement day. His primary reason was that he wanted to acquire more wealth for his golden years.

Sadly, a week and half after I last talked to him, Gabriel, a healthy and energetic sixty-five at the time, was killed in a car accident in Paris. The moral of this story is straightforward: Regardless of how much wealth you acquire, you never know if you are going to live long enough to enjoy it. Eventually retiring at sixty-five won't do you much good.

So, what  
retire

*After fifteen  
years at it, I  
hate this job  
with a  
passion!*

*Cheer up, Frank!  
Only eighteen more  
years of misery and  
you can experience  
pension heaven.*



away in 1997.)

Regardless of where you live in the Western world, the following U.S. government statistics should give some indication of what your chances for optimum health are as you get older.

Percentage of Americans  
in Very Good or Excellent Health

51 to 59 years old	50 percent
60 to 69 years old	42 percent
70 to 79 years old	33 percent
80 to 89 years old	25 percent
90 years and older	26 percent

Health is not the only factor that may play a role in how much you may be able to enjoy your retirement. People who retire early have more time and energy to devote to finding out which interests and activities are challenging, satisfying, and enjoyable. They can make mistakes and still wind up with sufficient time to pursue the activities. Late retirees don't have this luxury.

People may look upon early retirees as "lucky" at a time when workers are in a position to make mistakes. Late retirees are generally not "lucky" who retire at a late age and engage in activities.

when you retire, the better you will be able to adapt to such a big change in your life. In the event that you wait until you are eighty, you aren't likely to do much about the negative aspects of retirement. In all probability, you will spend most of your time in a rocking chair — watching TV and waiting to die.

Ultimately, it's best not to allow culturally grounded norms and values to shape your expectations and beliefs about the "right" time to retire. Think about all the things you have put on the back burner for so many years. Voluntary early retirement gives you a chance to pursue new areas of study, work part-time in an area that interests you, or move to a warmer climate. It's a great opportunity to pursue your goals and dreams while you are still young, energetic, and healthy enough to enjoy them. In addition, retirement may be your last shot at being the person you would like to be.

Let this be a warning to you: Retiring too early doesn't pose serious a problem; you can always go back to full-time work and give retirement another go sometime later. Retiring too late means you don't get as much out of life. Put another way, if you put it off until you are old, you may find out that it's too late to enjoy life to the fullest.

What can a man do who  
doesn't know what to do?

— Milton Mayer



lake can get boring after a week or two. Indeed, many retirees, after six months of total leisure, have become so bored that they go back to full-time work.

A research study released in 2001 by Cornell University psychologists found that, particularly for men, employment after official retirement is beneficial for their psychological well-being. Those who retire from their primary career, but then find some sort of other work, are the happiest and suffer the least depression. On the other hand, men who retire and don't go back to work experience the most unhappiness and depression. Surprisingly, the researchers didn't find much difference for women who go back to work after retiring versus those who don't. No reasons were given for this important difference between the sexes.

Whether you yourself are ready to fully retire will be determined not only by how much money you have available, but also by your age, your health, how much you like colleagues at work, whether your spouse wants you to retire, how much you believe in the work ethic, and your attitude towards leisure. Deep down you should know whether, in fact, you are ready to leave the workplace for good. In case you have some doubts, here are some signs that may give you a clue:

society that gives to one  
opportunities for  
all the

- ◆ The thought of spending a lot more time at home with your spouse makes you extremely anxious or dejected.
- ◆ Your spouse has always wanted you to get a life outside of work, but you haven't gotten around to it.
- ◆ You don't know the meaning of sabbatical, let alone having ever actually taken one.
- ◆ On weekends your spouse constantly complains about your getting into her or his hair.
- ◆ You persistently think of work, even when you aren't on the job.
- ◆ You are proud to be a workaholic even though you know workaholics aren't that productive.

In short, individuals without hobbies and other interests outside of work are poor candidates for full-time retirement. They have overidentified with their work roles for so long that they don't know who they are without them. Outside the main workplace, they are sure to have an identity crisis, feeling lonely, lost, and dejected.

Based on his observations, George Fulmore believes it takes five years to make a habit of workaholic behavior, and it never develops without a strong sense of purpose.

There is no wisdom without  
leisure.  
— Jewish proverb

Unless you are able to create some new structure and routine through leisure pursuits, it won't be long before you are missing some of the workplace structure and routine that previously felt confining and boring.

The degree to which you are able to give up the positive aspects of work will determine whether you are prepared to retire cold turkey in the traditional sense of the word. Semi-retirement may be a better alternative. It's a way to have your cake and eat it too. You can have a freer lifestyle and still enjoy the positives of having a job. Here are several reasons why many of today's retirees opt for semi-retirement:

- ◆ They love their field of endeavor.
- ◆ They want to feel productive.
- ◆ They can't think of anything else to do.
- ◆ They like the companionship of like-minded colleagues.
- ◆ They like being around bright people.
- ◆ They like the social aspect of work.
- ◆ They like building and creating in a work
- ◆ They like their spouse's hair.

for their

well in retirement. People who haven't had the chance to develop a number of interests while in the workforce may look at semi-retirement as a way to prepare for full-time retirement by gradually introducing more and more leisure pursuits into their lives.

Much work is merely a way to make money; much leisure is merely a way to spend it.

— C. Wright Mills

Of course, the issue of finances is ever so important. Can the retiree afford to retire full-time or does she need part-time work to maintain a comfortable lifestyle? A Rutgers University study found that 76 percent of baby boomers want to retire before sixty, but only 29 percent think that they will have enough money. Semi-retirement will allow many of these workers to experience the benefits of early retirement with a much smaller nest egg because they have a supplementary income and are able to keep some of their company benefits.

## A Major Dilemma: Life Is Short — and So Is Money

*Clearly money has*

*- In fact, the*

*y*

all their time and energy on building a huge nest egg often forget how to live happily in their working lives. They compromise their health, they neglect their friends, and they don't develop interests outside of work. Once they retire they realize that no amount of money can buy excellent health, great friends, or the ability to enjoy leisure activities. Sadly, they wind up even less happy in retirement than they were in their working lives.

No doubt the people with the best opportunity to fulfill their dreams in retirement will be the ones with the biggest nest eggs. Especially for those individualistic people who want to pursue expensive activities or hobbies, such as adventure travel or collecting African-American art, having a sizeable retirement fund is important. Having said this, not everyone wants to pursue expensive hobbies or live a lavish lifestyle.

Individuals looking forward to retirement must determine what sort of lifestyle will make them happy and how much money they will need to support it. They must then take steps to ensure that

they will have enough money to support this lifestyle. An AIG SunAmerica study found that satisfaction is positively related to the number of years individuals save for retirement. More than 80 percent of those who saved for 10 or more years reported being more satisfied than the other half of those who saved for fewer years.

... means and  
... the two

question the logic behind the 80 or 105 percent replacement ratio, they would see how ludicrous it really is. To be sure, if you want to live in Monte Carlo, go to five-star restaurants every night, and fly to Aspen to ski several times each winter, you will need not only a million, but five or ten million. The fact is, even most millionaires, let alone the middle class, don't want to live in this style. Most middle-class people will be content to live as well in retirement as in their working years — many will even be content to live at a lower standard of living.

To be fair, not all "experts" are hung up on a high replacement ratio for retirement income. "It's staggeringly stupid advice in Canada and bad in the U.S. as well," stated actuary Malcolm Hamilton in response to the Watson Wyatt Worldwide study and the 105 percent replacement ratio.

*It wasn't until after I worked hard for thirty-five years and retired with \$10 million to my name that I realized that money doesn't buy happiness. What can I do now to make me happy, Doc?*

*How the heck should I know? Get out of here, you freak. You're depressing me!*



surprisingly, the percentage falls as incomes rise — it's just 45 percent for those making more than \$70,000 a year. Here are eight good reasons why the large majority of retirees, whether they live in Canada, the United States, or other Western nations, can live on far less than 80 percent of their pre-retirement income:

- ◆ Most retirees have their homes paid off and no longer have to pay a mortgage.
- ◆ Retirees no longer have the expenses associated with employment such as daily commuting and the need to purchase clothing suitable for a work environment.
- ◆ Because their income is lower, and they wind up in a lower tax bracket, retirees pay much lower taxes than they did when they were working.
- ◆ Retirees can move to a new location where the cost of living is lower.
- ◆ Retirees' children are grown up so they don't have to pay for their education anymore.
- ◆ Retirees can get seniors' discounts on everything they buy.

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not as  
he:

retired to Nanaimo, B.C., they live extremely well on only \$47,000 a year. "And we're not skimping," according to Patricia. Ronnie and Patricia own two cars, are able to travel, and have no problem purchasing season tickets to the theater and symphony.

Notwithstanding the AIG SunAmerica study cited earlier, which found that satisfaction is positively related to the number of years one saves for retirement, Michelle O'Neill, vice president for strategic consulting at the Harris Poll organization that conducted the survey, declared, "The happiness of people in these categories was not necessarily linked to how much money they had made or had. Rather, happiness was linked with feeling financially prepared for whatever retirement lifestyle they wanted."

The point is, many people can have a happy, wild, and free retirement with a modest amount of money to their names. To put money in proper perspective regarding how much it counts towards a happy retirement, allow me to cite another retired individual who wrote to me. Here is the letter that Robert Radford sent to me from Ta Ta Creek, B.C.:

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

— Unknown

Dear Ernie;

I just finished at  
Working



enjoying the fresh air, marvelous scenery, different animal species and wonderful people in this part of the world. I am a volunteer pianist with the Valley Community Church in Wasa, Barbara is a volunteer with the Crisis Line in Cranbrook, Josh is a volunteer producer with the Kootenay Cable TV, and Sarah has her art for sale in Marysville. I am currently working to get some significant reforms in the Canadian parliamentary system, Barbara is working to self-publish a book which I wrote many years ago, Josh is working to create special computer graphics for TV lead-ins and Sarah is working to establish an animal shelter.

Your book verbalized and organized many of the lifestyle factors which we have exemplified in our own lives and it was reassuring to get a positive evaluation of these factors from an impartial source. I had two brothers who deplored the instability and irresponsibility of my chosen lifestyles. One was very with an unhappy family, who was old at 45 and eventually died of cancer. I, too, as an financially comfortable with an wife and four children life which led me

family don't have a lot of funds. They are, nevertheless, remarkably active and happy. The way I see it, Robert Radford has retired happy, wild, and free, much like Ian Hammond of Scotland.

Retirement planners who tell us that we need large retirement incomes to be happy should pay more attention to genuine, interesting individuals such as Ian Hammond and Robert Radford. These experts would learn a lot about what truly contributes to a happy retirement. To repeat, a successful retirement encompasses not only adequate financial resources, but also all other aspects of life — purpose, family, friends, interesting leisure activities, creative pursuits, and mental, physical, and spiritual health.

Of course, if you are a shallow person who believes that you need the latest SUV, a large house, and the latest fashions to overcome low self-esteem and be happy, you will require a great deal of money for your retirement years. Just be clear, however, that you won't attain true happiness, nor peace of mind, this — just as you haven't all your working years. You will fool yourself on the surface, knowing deep down the emotional and spiritual void within you, regardless of how much money you have.

When it comes to retirement, everyone is on a path to retire. The path is different for everyone, but the goal is the same: to live a happy and meaningful life.

I'd like to live like a poor man  
with lots of money.

— Pablo Picasso

## If Deep Down You Know You Are Ready, "Just Do It!"

*We start early in the morning,  
And work until we have to go to bed.  
If this is all there is to living,  
We would all rather be dead.*  
— Workplace Graffiti

Today, many people at a relatively young age are fleeing full-time work to live a lifestyle of their own choosing. You too may be able to realize the dream of a happy and productive retirement long

Liberty is being free from  
the things we don't like in  
order to be slaves of the  
things we do like.

— Benjamin

before the typical retirement age of sixty-five. You don't want to retire so early that you outlast your money, but then again, you don't want to retire so late that your health doesn't allow for a happy retirement. Should it be the case that you are financially ready, you must still decide if you are mentally ready.

You have to know yourself well to  
make the right decision. The key is to use a  
great deal of consideration to your  
decision, and

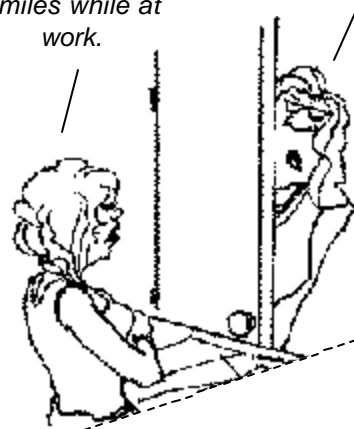
4. Make the decision. If the pros win out over the cons, it's time to go. As the Nike ad says, "Just do it!" If things don't work out, it's not the end of the world. You can find another job, possibly better than the one you have now.

To be sure, it takes courage to retire early, particularly if you don't have to. Ian Hammond, mentioned earlier, showed great courage to give up a high-paying job and retire at a time in his life when most people would be afraid to retire.

You may be wondering how Ian made out. Ian, in fact, let me know what he was up to in June 2001 after I had written to him for permission to use his letters in this book.

*I notice that only one employee out of 200 in this company ever smiles while at work.*

*She's taking early retirement next month.*



Dear Ernie,  
I have been biking Aust  
opened your let  
who had

for has now become a bigger company worth £110 billion with 100,000 employees worldwide in 150 countries. Unfortunately, the manufacturing/R&D site in Montrose doesn't figure in this latest example of multinational mergers, so it is to be sold with half the workforce being sacked. I'm glad I've had a three-year head start on this half and that at least I retired on my own terms with good feelings on both sides.

Best wishes for your future (which you don't need),

Ian

In case you have decided to opt for early retirement, semi-retirement, or traditional retirement after reading this chapter, congratulations. You are on track to becoming a different person, living a new way of life. It's important to do everything within your power so that you can enjoy a retirement filled with vitality and joy.

There are four fundamentals for attaining personal fulfillment during retirement:

1. Finding who you truly are and being this

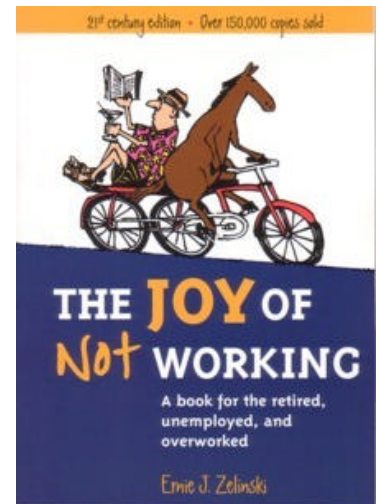
through personal interests  
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with this direct link.

# 2

## Retirement: A Time to Become Much More than You Have Ever Been

Retirement Can Set You Free

*An elegant sufficiency, contentment,  
Retirement, rural quiet, freedom,  
Ease and alertness,  
Prosperity*

When people are free to do as they please, they usually imitate each other.

— Eric Hoffer

to live life without any interference or guidance from someone else. Freedom is not always as easy as it appears. Saul Alinsky warned us, “The greatest enemy of individual freedom is the individual himself.”

Once most people attain it, freedom is no longer the panacea it’s made out to be. In fact, freedom becomes wasted opportunity. Lord John Boyd Orr articulated this point much more eloquently than I ever could with his classic statement: “If people have to choose between freedom and sandwiches, they will take sandwiches.”

Surprisingly, even highly intelligent and abundantly skilled people have a difficult time making the transition to retirement and the personal freedom that they gain with it. Retirement responsibilities are fundamentally different from those experienced when working for an organization or corporation. Thus, individuals who have had someone else plan a major portion of their waking life are at a loss when there is no one else there to do it for them. Those who plan carefully for retirement cannot fully appreciate the experience because it’s not just the end of a career. For example, a retired psychology professor who had taken a course on how to be happily retired, a course that had been central to a very early



interests are, and what your priorities are. More leisure time is an important aspect of quality of life, but so are freedom, creative pursuits, fun jobs, and enhanced health from not having to work at a stressful job. Retirement can provide you with this higher quality of life.

Freedom is always and exclusively freedom for the one who thinks differently.

— Rosa Luxemburg

Above all, retirement gives you the freedom to find your real self; it provides many opportunities for a new lease on life. Pursuing intellectual, creative, or spiritual goals is the road to personal renewal and renewed energy. Indeed, many people have spent practically all their waking hours for several decades working at their jobs, not knowing who they really were. Much to their surprise, after they retired, they discovered their true selves and what they really wanted to do with their lives.

“It’s never too late,” concluded George Eliot, “to be what you might have been.” In this regard, retirement gives you the time and freedom to become more than you have ever been. In fact, it may be your last shot to become the type of person you always wanted to become. Why not take advantage of it?

To Have

productive activities. "Leisure consists in all those virtuous activities by which a man grows morally, intellectually, and spiritually," declared Marcus Tullius Cicero, the great Roman statesman, orator, and philosopher. "It is that which makes a life worth living."

They intoxicate themselves  
with work so they won't see  
how they really are.

— Aldous Huxley

Plato and Socrates, two early Greek philosophers, also sang the praises of being leisurely in a productive way — that is, taking as much time as possible away from working life to self-actualize and grow as a human being. In spite of the fact that in today's workaholic world Plato and Socrates would be arrested for vagrancy, their philosophy merits serious consideration.

As Plato and Socrates pointed out, work is often an escape from freedom. Work, for the uncreative, is an easy and acceptable way to fill in a good portion of their lives which they couldn't do on their own. Learning to be productive with one's free time takes initiative and creativity — two things most people haven't developed.

One of the advantages of retirement is that you are free of the pressures and demands to face at work. You don't have to impress the boss and meet deadlines, and free of the pressure on workers. Best

easy

the alternative of retirement or semi-retirement. Ohio State University business professor Marcia Miceli claims, "It may be more beneficial to help achievement-oriented workaholics find ways to spend time doing what they enjoy — working." This sounds like a good solution on the surface; unfortunately, it may not be in the long-term interests of achievement-oriented individuals. This defensive, delusive, and dangerous practice can lead to failure and disillusionment.

In this regard, Richard Ryan, a researcher and professor of psychology at the University of Rochester in New York, has verified what wise people have been saying for centuries: The endless pursuit of status, power, wealth, and fame by achievement-oriented individuals begins and ends in unhappiness. According to Ryan, this is true whether the pursuit takes place in Russia or North America. In a lecture titled *Be Careful What You Wish For*, Ryan admitted that he was actually surprised by the results of his own research because he had expected achievement-oriented individuals to fare better on the happiness scale than they did.

Professor Ryan claims that his research conclusively shows that individuals driven by wealth goals — are much

Leisure is the most  
challenging response  
management

contentment, and peace of mind — true happiness, in other words. “One summary of this,” remarks Ryan, “is that the best things in life do remain free. But we’re being told that’s not the case and it’s an easy cultural myth to buy.”

In the event that you have been an achievement-oriented person all your working life, it behooves you to pay some attention to Professor Ryan’s findings. Sure, you can go into denial, discount what he says, and keep on working in an attempt to prove your worthiness and find some happiness in the process. The million-dollar question is: Do you just want to get by in life, or do you want to become the person who you can be? There’s a big difference.

The best intelligence test  
is what we do with our  
leisure.  
— Laurence J. Peter

This is the time to revisit the classic saying: “Doing the same thing over and over again and expecting your life to change is a good definition of crazy.” Given that as an achievement-oriented individual you stand virtually no chance of finding true satisfaction and happiness some time down the road on the same road? The truth is that you weren’t allowed yourself to become one by not including truly satisfying elements in life. The system and moral virtues of hard work and replace workaholics, “The

I'd long been laboring under some residual guilt feelings regarding my chosen lifestyle. I moved to a very simple life after I got separated several years ago. I wanted to have time to do all the things I'd rather do with my life, such as writing. As a result, I have been very fulfilled writing several books on economic freedom.

While I passionately love and believe in the simple, quiet life I lead, and have thrown off much of the guilt that came attendant with living radically differently from everyone else around me, and having so much free time to enjoy, I nevertheless retained an uneasy guilty feeling that I must work long hours, for no better reason than to excuse this lifestyle. I even avoided going into my local town during normal working hours lest I appear as a "lazier" than I always was.

*One big advantage of having chosen vagrancy as an occupation is that I have become very good at leisure. This makes me much better prepared for retirement than you guys will ever be.*



and with quality friends — end up feeling worthy and no longer need to zealously pursue extrinsic goals.

What Plato and Socrates were effectively telling us was that to have no aptitude for leisure is to have no aptitude for life. Regardless of whether you choose semi- or full-time retirement, you can reap many benefits from learning how to enjoy plenty of leisure time to the fullest. It is worthwhile to summarize the many benefits retirees get from more leisure time:

- ◆ It's much easier to be spontaneous.
- ◆ There is more opportunity for personal growth.
- ◆ There is more time and opportunity to develop friendships outside the workplace.
- ◆ People's health improves due to increased physical activity.
- ◆ Higher self-esteem can be developed from pursuing fulfilling creative pursuits.
- ◆ People experience less stress and a more relaxed lifestyle.

◆ A great deal of satisfaction can be attained from being involved in challenging activities.

◆ There is more opportunity to create a sense of adventure.

◆ Retirees benefit from

## Create a New Identity Because Your Old One Won't Do

*Retired is being tired twice,  
I've thought,  
First of working,  
Then tired to not.*  
— Richard Armour

As already emphasized, retirement allows you the freedom to be the person that you have always wanted to be. Paradoxically, you may not know any longer who it is that you exactly want to be. Work may have chipped away at your true identity until there is only an identity associated with the work world. This will have suppressed all the other wonderful aspects of your true self.

To ensure that you make the most of retirement, it's worthwhile to check whether your identity needs a little enhancement. How you eventually do yourself during retirement much different than yourself during your lives.

It is always the same:  
once you are lib  
you are

Identity is a bag and a gag.  
Yet it exists for me with all  
the force of a fatal disease.

— Judith Rossner

Unfortunately, we live in a culture where “What do you do?” and “How much money do you make?” are more important than who we truly are. The root of this problem is that in industrialized nations, such as the United States, Germany, Spain, Canada, and Japan, we have allowed ourselves to be conditioned by society, corporations, and educational institutions to believe that visible work equals visible dignity. Most of us strongly believe that we are supposed to be working continually through our adult lives, if for no other reason than to fill the hours between 8:00 A.M. and 5:00 P.M. with some structured activity.

Working at something that is extremely boring — even if the activity has absolutely no purpose to it — is seen to be much more noble and productive than taking it easy and enjoying one’s life. How sad indeed! Ironically, this happens in societies that consider themselves the most intelligent and advanced ever.

Professions and titles shape not only how people spend a  
their time, but also how they are regarded by others  
a work as part of their identity is not a  
developed a well-balanced life that  
an work; it is a serious  
themselves primarily  
as a



that they decided to become to earn a livelihood. Of course, some of the higher status careers may have also been chosen for their prestige quotient to give individuals a “better” identity.

After several years in the workforce, workers let their careers become their whole identities instead of just a minute part of much more comprehensive and wholesome identities. Barbara Udell adds, “For most of us, who we are, is based on what we do. If we become too dependent on this mind-set and our job ends, we lose our sense of identity. So before, or soon after retirement, we need to redefine who we are in a positive and meaningful way. Recycle yourself.”

To redefine and recycle yourself in retirement, you must challenge and change certain assumptions about yourself, including how much you need to have a work identity in order to be a complete person. The point is, if you got by without a work identity for the first eighteen or twenty years of your life, you can certainly get by without one for another twenty years — or for however long you live after you retire. Thinking that you need a career identity to be a whole person is to deny yourself and peace of mind.

What you have to accept is that your work identity is a distorted self-image, how the rest of the world looks at yourself. This identity is not the real, true

essence allows you to get closer to that state some people call enlightenment. When you are able to do this on a daily basis, you will no longer need a job or career to define who you are. You will experience much more peace of mind and happiness — with or without a job.

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

— Samuel Butler

Luckily, you amount to a thousand times more than the sum of your work and always have. You just haven't realized it because practically everyone else in society is going through life thinking that they are their work. To get a better idea of your true identity, first ask yourself what sort of person you would want to be if work was totally abolished in this world. Write this down. Also record your five best traits. These traits can't have anything to do with work — such as ambitious, well-organized, or hard working.

After you have written down what you would want to be in a non-work world and listed your five best traits, you will have a better idea of who you really are. You should realize that your feeling of being whole and has nothing to do with work. All things that truly matter do for a living. All things that truly matter are not based on any superficial identity — work-based on the experience of that accompany the than

new name or title to express to others what you do in life. Of course, you don't want your title to simply say "Retiree." One dictionary defines a retiree as "one who has retired from active working life." You want your new title to reflect a much more wholesome and expansive you.

Have some fun with this. You can tell people that you are a "Connoisseur of Leisure." This is what I have done during my many years of unemployment and semi-retirement. I even had a T-shirt made up with Connoisseur of Leisure written on it. Telling people that you are a Connoisseur of Leisure will likely result in their asking you why you aren't working. Just declare that you are too prosperous — more so mentally than financially — to work at a full-time job.

If Connoisseur of Leisure doesn't suit you because you intend to work part-time, try being a "Connoisseur of Life." As a Connoisseur of Life, you can tell people that you want to, and only on projects that make a difference in this world. "I do various projects, but only at my leisure." In response to the question "Don't you have a job?"

If you have a job, you can

The real meditation is . . . the meditation on one's identity. Ah, voilà une chose! You try it. You try finding out why you're you and not somebody else. And who in the blazes are you anyhow? Ah, voilà une chose!

— Ezra Pound

Have some new business cards — “personal life cards” is probably a better term — made with your name, phone number, and address. You can add a descriptive tag such as Connoisseur of Life; New Age Aristocrat; Chartered Member of the Happy, Wild, and Free; or President of the Too Prosperous to Work Society. When you introduce yourself to people, your card will project a healthy identity — and an inspirational one at that.

Be what you is, not what you ain't, 'cause if you ain't what you is, you is what you ain't.

— Luther D. Price

Again, retirement is an incredible opportunity for self-discovery. You get to find out who you really are and who you would like to be. Although this may be scary for a while, eventually you will find your true identity. You will think new thoughts about yourself and find different activities to give you a sense of achievement and satisfaction. Best of all, you will create a healthy new identity conducive to pursuing a lifestyle that makes a big difference in your life and that of others.

... Purpose Is Easy  
... One

... lifestyle  
... ent

In this regard, George Bernard Shaw ended up enjoying his later years because he retained a great sense of purpose until he died at the age of ninety-six. Indeed, he continued to write into his nineties. To the end, Shaw published brilliantly argued prefaces to his plays, flooded publishers with books, wrote numerous controversial articles, and regularly sent cantankerous letters to newspaper editors.

A major purpose is available to all retirees who are willing to discover one. Putting purpose into retirement is only unattainable to uncreative and unmotivated people who are unable to think and act on their own. That's why they need to inhabit a workplace eight or more hours a day where an employer provides them with some purpose, as shallow as it often is. It was Andy Rooney who said, "Making duplicate copies and computer print outs of things no one wanted even one of in the first place is giving America a new sense of purpose."

If you would like a higher purpose than is available in a Dilbertized work world, retirement is where you can find it. To be sure, purpose is an individual thing. What one person views as an important purpose in retirement may seem a trivial pursuit to many others. I'll use the example of Tom R. Durkan. I'll use my point. Tom wrote *The Joy of M*

Once, again, congratulations for putting together an outstanding book.

Sincerely,

Tom R. Durkan, Sr.

All things considered, it appears that Tom is truly enjoying his retirement. Based on most people's standards, he's living the good life. With excellent health and no money problems, indeed, he is happier than millions of retirees. For some retirees, there would be something important lacking if they led a life similar to Tom's. The main ingredient that would be missing is a sense of higher meaning.

Gail Sheehy in *New Passages: Mapping Your Life Across Time* advises us, "The secret in the search for meaning is to find your passion and pursue it." The fact is, many retirees need a higher purpose to make their lives complete. But who am I to say? Perhaps Tom's mission or passionate pursuit is chasing after women. (On second thought, I may just make this my passionate pursuit when I am in my seventies.)

Whether Tom needs a higher purpose retirement is not the issue here. Tom fits the profile of individuals "Contentedly Comfortably Contents" in the profile of retirees. I'd to

their time. "They have simpler needs and are happy as long as there is entertainment."

Ms. Chong adds, "Retirees who are more highly educated tend to look for enrichment elsewhere." In other words, if you have had a responsible and fulfilling career, it is unlikely that you will find happiness and satisfaction playing bingo, watching TV, napping, and window shopping. These passive activities are okay for filling some of your time, but you will require other activities that provide risk, challenge, purpose, and accomplishment.

Even people who fill their days with many interesting activities don't find the happiness and satisfaction they had hoped to experience in retirement. They are doing many of the things they have always wanted to do. Yet they sense that there should be more to retirement. Playing golf or debating controversial issues with the regulars at the local coffee bar for four hours every day of the week seems rather irresponsible and superficial after doing it for four months straight. Deep down these people crave far more meaning, purpose, challenge, excitement, and adventure in their lives.

Studies have shown that there are significant differences between those who feel retirement is a mixed feeling and those who feel it is a relief.

Nothing contributes so much to tranquilize the mind as a steady pace of life.

Put another way, many individuals (I use the term loosely in this case) don't have an important purpose because their focus has been on superficial pursuits, such as material possessions, status, competition, and wasteful consumption. They have been so programmed to work hard and earn a lot of money that they totally forgot who they are now that they have reached retirement age. They don't recall what they deeply care about or what really turns them on. Ironically, they may have more than enough money to do what they want, but they are not quite sure what it is.

You too may have allowed yourself to become so engrossed in your career and amassing material possessions that you have forgotten what makes you feel fulfilled and truly alive. Indeed, work and the pursuit of material things may have estranged you from who you really are. Thus, one of the most important aspects of defining a purpose for your retirement is to find out who you really are.

Singing has always seemed to me the most perfect means of expression. It is so spontaneous. And after I think the violin. I paint.

Discovering who you really are is essential because purpose is created from within. Again, I refer to purpose as an important mission, a true passionate pursuit. Clearly, if you haven't found it in a few days or weeks, wise,



- ◆ What makes me feel most creative?
- ◆ What special talent have I neglected while putting in long and hard hours in my career?
- ◆ What would I like to do that I have always wanted to do, but never got around to doing?
- ◆ How would I like to make the world a better place in my own way?
- ◆ What sort of legacy would I like to leave?

Write these questions down in a notebook, leaving sufficient room for several answers for each question. Then take a few minutes to spontaneously record your answers to the questions without stopping to think about them. Keep going no matter what you write down. You don't want your rational mind to interfere with your answers. Remember, your rational mind has a habit of disguising the real you.

Carry this notebook of questions around for the next two to four weeks and add to your answers. Every day take fifteen minutes or so to contemplate the questions further without interruption from outside distractions. Given time, you should discover sufficient information to discover at least one

Each of our  
state-

- ◆ Travel to at least fifty different countries and learn about the people, history, economy, geography, and customs of each country.
- ◆ Organize a protest group for some specific political pet project.
- ◆ First, retire happily. Then, teach a course on how to retire happily.
- ◆ Write science fiction.
- ◆ Record the history of your hometown.
- ◆ Write and publish several books of poetry.
- ◆ Become a public speaker about the benefits of preserving the environment.
- ◆ Start and operate a bed-and-breakfast place — not for the money, but for the fun of it.
- ◆ Help friends and family succeed in life.
- ◆ Indulge in a quest to prolong youth.

Don't ever underestimate the power of having an overriding purpose, or several of them, for your retirement years. A life without purpose can lead to disassociation from life; a life with an interesting purpose can lead to an incredible love of life. The following example indicates, however, that you can give yourselves a purpose and identify their

passionate pursuit will enrich you like no other leisure activity can. Being involved in activities with a major purpose will not only keep you mentally and physically active, it will also provide you with emotional and spiritual fulfillment.

## Finding and Pursuing Your True Calling Can Make Retirement the Best Time of Your Life

If you would like to work part-time in your retirement years, the optimum is to have your mission or overriding purpose take the form of a job that expresses who you are — your true calling in other words. Whether your true calling involves being a teacher of some important knowledge to children, or being an inspired artist, your retirement will be filled with satisfaction and happiness. To be sure, finding and pursuing your true calling can make the best time of your life.

For retirees who find their true calling, it is a joyous time to work for the love of work. Going to work when one is satisfied in itself instead of

their accomplishments; however, once they retire, a non-career pursuit brings them happiness that they never felt was possible. The reason is that working at a dream job with some meaning to it gives them the opportunity to be creative and produce something that is valuable to humanity. Moreover, the love of their work makes them extremely good at what they do.

What we need in order to experience the same high degree of fulfillment — to paraphrase Stephen Stills — is to love the job we're with. In the event that you have no idea what your true calling is, other than to ensure that you don't work at what you did all your adult life, it's worthwhile to put in the time and effort to discover it. Utilize your answers to the list of questions on pages 54 and 55 to design your dream job with a purpose and meaning to it. Once you know what it is, try to find such a job. If you can't find one exactly like this, find one close enough. Alternatively, you can try creating this job by becoming self-employed, starting your own business, or volunteering in that area.

If you are unable to find your true calling by utilizing the set of questions on pages 54 and 55, keep trying by utilizing other means. There are a lot of books written in this area. You should be sure that you end up with a job that you love full time. You should also be sure that you end up with a job that you love full time. You should also be sure that you end up with a job that you love full time.

...sure a man ought  
...leaving

something we are passionate about in an environment that is consistent with our values.”

You may also find Dorothy Cantor’s *What Do You Want to Do When You Grow Up: Starting the Next Chapter of Your Life*

helpful. This self-help tome is directed at retirees, wannabe retirees, and mid-life job swappers. Cantor outlines practical ways for readers to figure out strengths and interests so that they can set out a blueprint for the last third of their lives. It’s especially useful to people in middle age who have the sense that golf and bridge and visiting grandchildren can’t be all that there is to retirement.

In addition to books, a course or seminar on how to successfully change careers may help you find your true calling. Check out the community colleges and universities in your area to see if they offer programs similar to the Un-retirement Option at the North Carolina Center for Creative Retirement in Asheville, North Carolina. The Un-retirement Option is a program for retirees who want to ponder new careers, explore new workplace, and decide how they are going to spend their time.

With sufficient time and effort, retirees will discover not only what they really wanted, but also what they really needed, and how long it will take to get there.

I haven’t strength of mind  
not to need a career.

— Ruth Benedict

Accomplishment of purpose is better than making a profit.

— Nigerian proverb

Berkenfield thought that the new job was a nice match. He had developed an intense interest in the arts in the late 1950s and early 1960s when he lived in New York's Greenwich Village.

"My parents retired to Florida," Mr. Berkenfield told *Wall Street Journal* reporter Glenn Ruffenau in 1998. "My father fished; he grew old. His growth as a thinking man stopped. I have no intention of growing old. I've probably got thirty years left. And I intend to be active, involved, and intellectually challenged as long as I can." Berkenfield also advised retirees who want to keep working: "Spend your time learning and doing something very different from what you've done in your past life. This way, you have a better chance of remaining intellectually stimulated."

As John Berkenfield has indicated, it's important to separate the meaning of a job from its normal trappings. Disassociate yourself from how much money the job will pay, disassociate from the status and prestige you can attain, and disassociate from what others think about the job. You — to decide what's meaningful to you in a what will make you jump out of going to be working? are ready for it. find their years

- ◆ Buy a basketball team and run it as an avocation.
- ◆ Start and operate a humorous and exciting website for retirees.
- ◆ Promote a cause such as environmentalism that benefits all of society.
- ◆ Create a health product that enhances people's lives for the long term.
- ◆ Invent something useful.
- ◆ Help homeless people live better lives.
- ◆ Preach the gospel of one's church to people in a foreign land.

Summing up, a true calling can fulfill your inner needs more than money or other activities ever can. Working part-time at something you enjoy allows you to stay busily and happily involved in life while benefits of retirement. Being productive will enhance your self-esteem plus and social interaction. It is while enriching ve

Above  
the

It's time to take a look at my failures and stop calling them successes. Now I can start working at something that can use me best.

— Nina Simone

right job in which one can pursue a special purpose. In the event that you yourself are unable to merge work with a passion or personal mission, there is still no reason to take any job just to keep busy.

Perhaps you need a ready-made structure, a ready-made purpose, and a ready-made community that a workplace provides. Be clear, however, that working at a lousy job just to give you structure, purpose, and community is not the best way to live. There is so much more to life than a boring job. As we shall see in chapter 3, the elements of structure, purpose, and community can be created on your own if you set your mind to it. Alternatively, you can get yourself an enjoyable job that provides these three important elements.

By an enjoyable job, I am referring to what some retirees call a “fun job.” For example, Cliff and Babette Marten of Des Moines,

Iowa, get their kicks in retirement by driving vehicles across Iowa, across the midWest, and even clear across the United States. They get a chance to drive many types of automobiles — including Cadillacs and Lexuses — and they get for it. “About every drive is a situation,” Cliff Marten, the Des Moines

Retts



a fun thing to do,” admitted Laabs, sixty at the time. “I like history, I like people, and this is a melding of both of these things.”

Although the extra money Laabs makes allows him to live in more financial comfort than if he weren't working, this isn't his main point of working in retirement. “You've got to retire to something, not from something,” Laabs advises people about to retire. “Don't just get away — do something that enhances your lifestyle.”

All things considered, if you are going to work in retirement, the nature of the work should be much more important than the money you can make at it. Should it be the case that you need a reasonable income from your retirement career, careful thought and preparation will be needed to find part-time work that is both enjoyable and profitable. On the other hand, if you have a good retirement income without a job, even one that pays the minimum, should be taken in the provides you with enjoyment

Am I retired already? It's possible. I'm having way too much fun for this [job] to be work.

— Robin Fowler

*Patrick, I know you retired from your former CEO position with \$2 million in your portfolio*

*After I retired I discovered that regardless*

of fifty. For the first five years Remy worked part-time as a consultant. Regardless of the fact that being a consultant gave him a measure of status, Remy didn't find his retirement job much fun. Eventually he did something about it. "I decided to see what was out there," stated Remy.

As it turned out, Remy's fun job ended up being a truck driver, a job some retirees may have dreamed of doing as a kid, but never got around to pursuing due to the job's perceived lower status in society. This didn't stop Remy. He was first trained as a truck driver by Kreilkamp Trucking Inc. of Allenton, Wisconsin, before the company hired him. Now he spends up to forty hours a week behind the wheel of an eighteen-wheeler that he has nicknamed "Sweet Pea." Remy declares, "This is a great job for me because it keeps me moving — I'm happiest when I'm on the go."

We only do well the things we like doing.

— Colette

Particularly if you have a nice retirement nest egg, you too can make the transition from "I have to work" to "I want to work" — Getting the right fun job will allow you to work at your own time, at your own pace. The you can get a job for the whole year and as you want. You can (as a month) or part-

tain

- ◆ Get work as an extra with a studio doing a film or a TV documentary in your area.
- ◆ Expose yourself in the name of art and get paid for it. Model in the nude for a painting, drawing, or photography class.
- ◆ Become a roadie with a traveling rock band such as the Rolling Stones.
- ◆ Take off for the winter on a two-month-long trip to Las Vegas and work as a blackjack dealer in one of the casinos.
- ◆ Drive a tourist bus based in Banff in the Canadian Rockies.
- ◆ Offer your public-speaking abilities to conventions in major cities in exchange for travel expenses, food, and lodging.

It is not real work unless you would rather be doing something else.

— J. M. Barrie

Especially if your career work was not  
drudgery, a fun job may bring  
satisfaction that you did  
fun job after you  
of both  
lei

*Till the Devil whispered behind the leaves*

*"It's pretty, but is it Art?"*

— Rudyard Kipling

A chief source of happiness for retirees, whether they continue to work part-time or fully retire, is an artistic pursuit. Because they gain their freedom, and have more leisure time available than ever in their adult lives, many retirees reclaim their creative spirit after leaving their full-time careers. In the process they are fortunate enough to discover an artistic pursuit that engages their essence and their soul.

Once you retire, you too can reclaim your creative spirit and find an artistic pursuit that will ignite your inner fire. Your artistic pursuit — whether it's painting pictures, writing poetry, or making pottery — will rekindle a part of you that has been suppressed for years by the structure of a job and the routine of daily life. Not only can it make you feel more alive, an artistic pursuit can constitute a primary reason for your being.

Even, my friend Hendrik Bres has been a full-time artist for almost two decades. After working as a pressman for many years, his early retirement at the age of fifty made him feel he was destined to be an artist. He hasn't become an artist yet, but his being

creative potential due to self-imposed limitations. Sadly, many people have suppressed both their desire and their ability to be creative for so long that they think they are naturally uncreative and inartistic. You may be one of them. Yet to deny your creativity is to lie to the world and, worse, to lie to yourself. In fact, it's harder to suppress your creativity than to use it.

Clearly, being creatively satisfied doesn't have anything to do with attaining success in the traditional sense of the word. All too often, people think they can buy creative fulfillment if they are in a position to buy the richest of artistic pleasures. Not so! Buying the most expensive Rembrandt or Monet won't give people a fraction of the fulfillment that completing one of their own works will give them.

We all have hopes and dreams of achieving something creative, regardless of our age. Retirement is the time to revisit old fantasies and make time for something wild you have always wanted to do. But, however, that irrespective of how fantastic your dreams are, they are ten times worse than mediocrity if you do anything with them. As is to be around to doing will never

To aim for the rich  
what you want  
im-

When all is said and done,  
monotony may after all be the  
best condition for creation.

— Margaret Sackville

stained glass, a quilt, or anything else that challenges your creativity.

Without exception, there is no such thing as creative satisfaction without some sort of challenge, effort, and risk involved. This being the case, a great way to challenge yourself is to tackle a creative pursuit for which you have always thought you

He is very rich and he is very poor. Money cannot buy him creative fulfillment.

— Julia Cameron

have no talent. Chances are you will surprise yourself. In five or ten years you may wind up as a well-known artist after having convinced yourself that you couldn't even paint your kitchen door another color.

Although you may attain it eventually, your main goal shouldn't be to become a famous painter or a wealthy sculptor. Your main motivation, instead, should be the enjoyment, wonder, and satisfaction that come from being creative. In this regard, well-

known author Julia Cameron tells us, "Creativity lies not in the doing." Speaking of Julia Cameron, I strongly urge you to read her book *The Artist's Way*. It will help you conquer the mental barriers to being artistic that so many

people have. In situations, it's best to spend time on your talent and about the certain type of the

others.

A new artistic pursuit will ensure you are constantly growing and learning. It can lead to important breakthroughs in other areas of your life, such as having better relationships with your friends and family. Moreover, a new artistic pursuit can be thought-provoking, challenging, and amusing. Last, but not least, your health can benefit as you develop your creativity. An artistic pursuit will help you relax and reduce stress in your life. When you get totally engrossed in a passionate activity, such as painting a picture, you will clear your mind of needless worries and other mind chatter that has absolutely no benefit to your well-being.

It's never too late to pursue a lifelong dream of being an artist — whether it's a painter, a musician, or a sculptor. Regardless of how old you are, you can pursue it with vigor. If you need an education that will coincide with your reaching your creative calling, then get it. An excuse that arises is: "But I am fifty-nine and I will be sixty-three when I get there."

In four years, you are going to be sixty-three anyway. If you don't do what you have to, you will be sixty-three and just as dissatisfied as you are today (or more dissatisfied).

Tens of thousands of their late fifties and sixties are pursuing a field with passion, zest, vigor, and a focus on a

*I always wanted to be a painter. I haven't been the right-brain.*

I see no reason for calling my work poetry except that there is no other category in which to put it.

— Marianne Moore

the thing to do at the time for someone like me. But I could never get this dream out of my system.”

After auditioning along with a number of other applicants — most were half his age or younger — Foran was accepted for one of the limited number of openings in the Integrative Music Studies program at Concordia University in Montreal. He will be sixty-seven by the time he graduates with a Bachelor of Fine Arts in 2005. This, however, doesn't faze him. “Nobody has told me that I'm nuts going back to school,” confessed Foran, “but even if they had, I wouldn't frankly care. My biggest regret would have been to give up on the dream.”

Foran isn't concerned that he will be too old to use his music education after he graduates. “Time is on my side,” he observed. “Basses and baritones — unlike tenors — get better with age. We barrel on until we die.”

As like Brian Foran, you too have a lifelong dream, a dream that is your driving force, you too can strike a blow that is greater than you have ever achieved before. “If you can, begin it,” declared Foran. “Genius, power, and



ability and the creative talent to transcend these standards and retire happy, wild, and free. In doing so, you will help transform the world in some little way and experience great satisfaction from having done so.

A primitive artist is an amateur whose work sells.

— Grandma Moses

The great thing about being an artist is that this is something you can pursue for the rest of your life. Picasso continued to create masterpieces well into his later years. He not only painted, but also worked in various media, creating lithographs, ceramic pieces, sculptures, and engravings.

In short, an artistic pursuit will likely turn out to be an extraordinary challenge; it can be a challenge above all other challenges that will keep you vibrant and enthusiastic in your later years. In this regard, Picasso insisted, “We artists are indestructible; even in a prison, or in a concentration camp, I would be almighty in my own world of art, even if I had to paint my pictures with my wet tongue on the dusty floor of my cell.”

## Not Writing a Book Can Be More than Writing

Like many people  
Deep down

most interesting challenge and satisfaction.

To be sure, not everything about writing a book is easy. Richard Bach, author of best-selling *Jonathan Livingston Seagull*, admitted that it was tough for him to write his next best-seller, *Illusions*. Ernest Hemingway confessed, "I read my own books sometimes to cheer me when it is hard to write and then I remember that it was always difficult and how nearly impossible it was sometimes." Joseph Heller, author of *Catch-22*, summed it up very well when he stated that all great writers have difficulty writing.

No doubt some people are born with more talent than others. This superior talent gives them greater potential to excel at certain things, including becoming an accomplished author. Writing a book is largely dependent upon commitment and perseverance, however.

Take me, for example. I know my limitations as a writer. My writing abilities will never approach those of George Bernard Shaw or of any other Nobel Prize winner. Indeed, giving me the Nobel Prize in literature would spark one of the biggest controversies ever in the world's literary community.

On the other hand, I won't allow my limitations to stop me from writing. I am capable of writing. What I realized some time ago was that I was not on the same level as William Faulkner. Surprisingly, by the time I had written my first book, I was too successful to write any more books.

minutes, I am still closer to completing a book than people who talk for ten hours about writing one, but never spend a minute on it.

According to *Writer's Digest* magazine, 81 percent of Americans think they should write a book, but only 2 percent have completed a manuscript. Do doubt most people cop out by saying that they can't write. Others say that they don't have enough time. Still others think that no one would be interested in what they have to say. These are excuses, far from being good reasons. If people are too lazy to write, at least they should admit it, and take responsibility for their own laziness.

Many retirees from all walks of life are achieving their dreams of writing and publishing memoirs, novels, nonfiction books, short stories, and poetry through creative writing classes at various institutions. Michael A. Smith, the author of several novels, teaches beginning and advanced creative writing classes offered through the Adult and Continuing Education Department of the School District of Florida. His classes are specifically directed at retirees in the Palm Beach area. All

*I still haven't made the New York Times best-seller list.*

*Try writing a book first!*



Anybody can write a three-volume novel. It merely requires a complete ignorance of both life and literature.

—Oscar Wilde

appear on talk shows, and be written about in newspapers. Somewhat humble about her success, Miss Foveaux contended, “I imagine I’ll be like everyone else who ever got into a mess like this.”

You too can take a course on writing books but it’s not necessary for many people. Indeed, most famous writers never took a creative writing course. Again, as Nike advises, “Just Do It!” Put another way, just start writing. Conversely, you may have noticed that it takes an eternity to complete something you aren’t working on.

There is no question that being an author offers one of the few opportunities to make a great deal of money in a short period of time. There are far greater payoffs, however — adventure, personal satisfaction, and acknowledgment from readers. Most accomplished writers profess that the biggest reward isn’t financial. It’s the thrill of sharing their views of the world with others and having others tell them that they experienced pleasure and fulfillment — from reading their books.

It’s not necessary to do these benefits if you are prepared to do it. Many books that don’t equate to the effort of writing one

# 3

## So Many Worlds, So Much to Do!

### To Be Bored Is to Retire from Life

*'Tis easy to resign a toilsome place,  
But not to manage leisure with a grace;  
Absence of occupation is not rest,  
A mind quite vacant is a mind diseas'd.*

— William Cowper

Making the most out  
increased freedom  
exciting

to work at the most boring jobs imaginable. British-born American writer and critic W. H. Auden remarked, "A tremendous number of people in America work very hard at something that bores them. Even a rich man thinks he has to go down to the office every day. Not because he likes it but because he can't think of anything else to do."

Half of our life is spent trying to find something to do with the time we have rushed through life trying to save.

— Will Rogers

No doubt there will always be people who display impressive talent in the work world, but aspire no higher. They have no inclination to develop themselves as more rounded human beings by getting immersed in the world of leisure. These people will probably want to work at their boring jobs until they drop dead, or can no longer work due to ill health.

Many individuals, however, muster enough courage to leave their boring and unfulfilling jobs for a life of leisure. Alas, some do not find an abundance of leisure that retirement brings doesn't bring an abundance of happiness. These retirees, after six months of being out of work, have become so bored that they would do anything to get back to work. Indeed, one study showed that 25 percent of North American retirees are back to work within a year of retirement.

vehicles and they're traveling around the country, and they continue to interact a great deal with their grandchildren."

Again, retirement can be extremely fulfilling and rewarding or it can be extremely boring and disappointing. Richard Bach offered an important warning: "In order to live free and happily, you must sacrifice boredom. It is not always an easy sacrifice." Particularly if you have wasted the first part of your adult life on boring work, you certainly don't want to be like so many individuals who waste the second part of their adult lives on a boring retirement.

If you have been forced into retirement by ill health or the inability to get suitable employment after being forced out of your long-time career, you don't have the luxury of part-time work to help alleviate boredom. Nevertheless, instead of looking at your retirement as an unavoidable

*I may be a genius to design this funky bicycle. But God only knows if I am creative enough to enjoy a life of total leisure like Socrates and Plato advocated.*



list of serious symptoms that accompany boredom — even for those bored retirees who are still alive. In the eighteenth century, English statesman Lord Chesterfield lamented about his own and his friend's dilemma after the two had retired. "Lord Tyrawley and I have been dead these two years," remarked Chesterfield, "but we don't choose to have it known."

Given that life offers us so much in the way of interesting pursuits, to be bored is to retire from life. When you retire, you want your life to be more than just something to do when you aren't sleeping. Whether you avoid boredom and depression will be determined by the nature of your leisure activities. You must not commit the grave mistake of making the couch, the fridge, and the TV your three best friends. This trio not only contributes to boredom big time; it also contributes to poor mental and physical health.

And when I get real, real bored, I like to drive downtown and get a great parking spot, then sit in my car and count how many people ask me if I'm leaving.

— Steven Wright

to be the best time of your life, you must be  
on your own, make decisions on  
your own. What's right for others is  
not necessarily, however, is not  
your pursuit —  
interesting



employment behind.

For individuals who have their psychological act together, even a traditional retirement — one without part-time work or a major passionate pursuit — doesn't have to be boring. On the contrary. Many people find traditional retirement much more exciting and stimulating than being in the workforce. Take, for example, Betty Sullivan, one of several Miami Beach retirees featured in filmmaker Marian Marzynski's PBS documentary *My Retirement Dreams*. Unlike many individuals, Sullivan, sixty-nine at the time, didn't find traditional retirement a major disappointment in her life.

Before Sullivan retired, she was an administrator in the Department of Animal Pathology at the University of Miami for seventeen years. Prior to this, she and her husband owned an appliance and sewing machine store in Amherst, Massachusetts. For Sullivan, retirement was liberation from years of responsibilities associated with work and family.

"Before I left," Sullivan disclosed, "some warned and joked about the possibility of an imaginary health problem leading to depression. None of us exchanged a word about it, and even

The cure for boredom is curiosity. There is no cure for curiosity.

— Ellen Parr

spiritual fulfillment, quality family time, creative pursuits, and fulfilling leisure activities.

All things considered, your retirement reward should be a life that is at least as exciting and interesting as your work life was. In fact, with creative and constructive use of your time, you can be happier than you ever were in the workplace, regardless of how much satisfaction your work provided. Retirement turns out the biggest nothing of all time to many people simply because they refuse to put in the effort to conquer boredom.

Is not life a hundred times  
too short for us to bore  
ourselves?  
— Friedrich Nietzsche

The word “boredom” should not even be part of your vocabulary. As Jules Renard commented, “Being bored is an insult to oneself.” You as a creative individual have the ability to pursue interesting activities. Creative expression is the natural inclination of life. Keep reminding yourself that retirement is a series of adventures and wonderful discoveries because you are a creative person and not a boring one.

Life Tree

grow

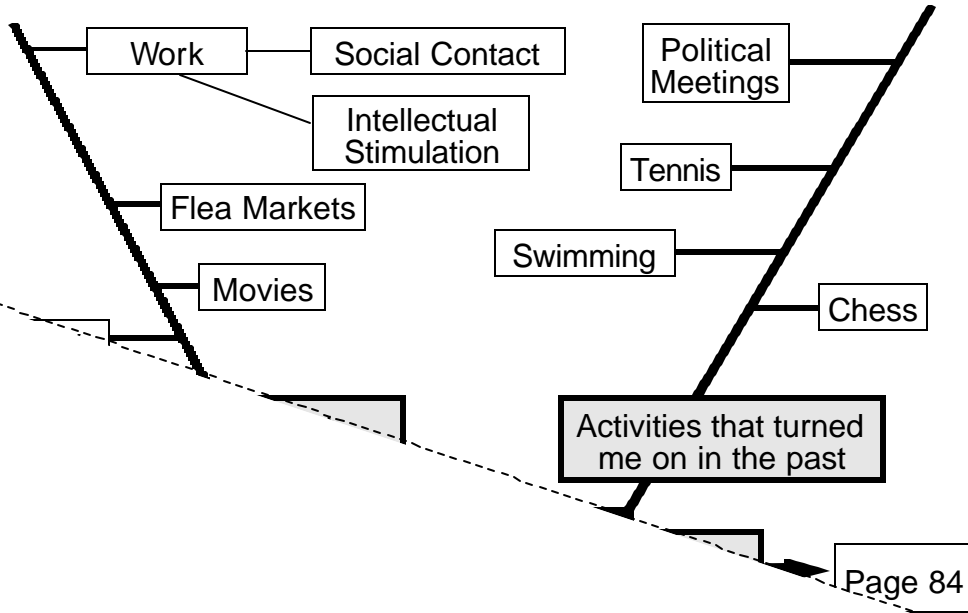
of the workplace for good. Because our memories are not as good as we think they are, it is important to write all our ideas down before we select those activities that we are going to pursue. If you are like most people, you normally use a list to record ideas. A list is better than nothing, but it may limit the number of ideas you generate. The Get-a-Life Tree is more effective in this regard.

A Get-a-Life Tree is started at the center of a blank page by recording the goal, theme, or objective. In figure 3-1 on the next page, "Options for My Retirement" appears in the center of the page. Branches or lines are drawn from the center towards the boundary of the page. On these branches are printed any principal ideas that relate to the objective of the tree. Principal ideas are recorded on separate branches near the center of the page.

Three important principal ideas should be used to generate retirement activities that you may want to pursue:

1. Activities that turn you on now
2. Activities that turned you on in the past (but you have stopped doing)
3. New activities you have never tried

Figure 3-1. The Get-a-Life Tree



least fifty even if it takes you two days; forty-nine won't do!

Other principal ideas can be added if you have special categories of activities you want to actively pursue. For example, you may be very interested in getting fit and traveling in your retirement days. Then, as in figure 3-1, you can record the principal ideas, "Activities that will get me physically fit" on one primary branch, and "Travel" on another primary branch. Note that if you run out of room, the Get-a-Life Tree can be expanded to another page, as this one has been for travel.

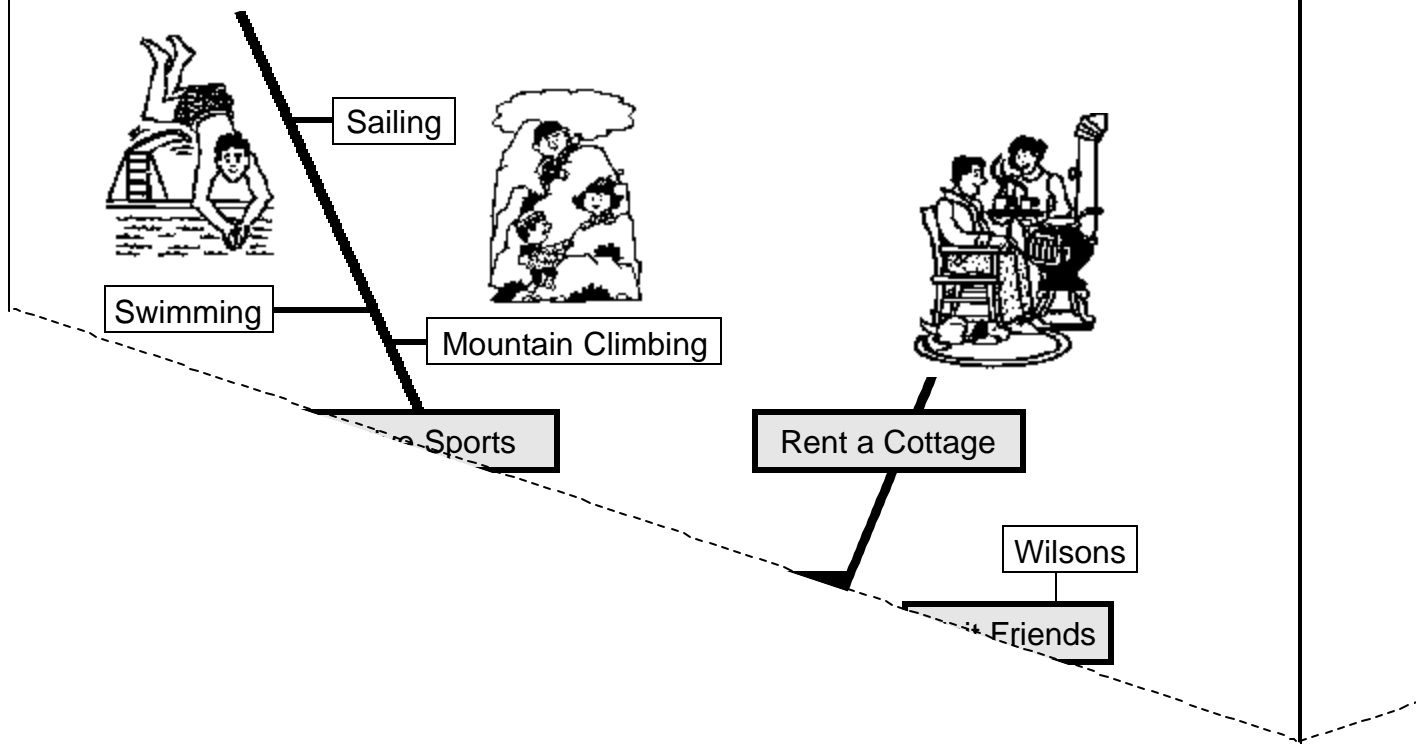
It's fine for the same idea to appear in more than one category. In fact, if this happens, you've identified a leisure activity that may be a priority in your life. In figure 3-1, "Swimming" appears in the categories "Activities that turned me on in the past," "Activities that will get me physically fit," and "Travel." If this was your actual Get-a-Life Tree, swimming have to be one of the first activities that you pursue.

Let's look at the benefits of using the Get-a-Life Tree generating tool: First, it is compact—fits on one page. If needed, the tree can be expanded to additional pages. Second, it allows you to categorize activities and ideas on your own terms.

The basic ingredient in my definition of retirement is action. The things I have planned for that time of my life continue to grow.

— Brooky Brown

Figure 3-2. Enhanced Get-a-Life Tree



activity according to whether it:

1. Turns you on now
2. Has turned you on in the past
3. Is a new activity that you would consider doing
4. Does not interest you at all

Obviously, activities in categories 1, 2, and 3 interest you and belong on your Get-a-Life Tree. As you add these activities to your Get-a-Life Tree, they may trigger new ideas that you will also want to put on the tree. In no time, your Get-a-Life Tree should have enough activities to keep you busy for a long time.

## Activities for Your Get-a-Life Tree

Spend a lot more time with  
your grandchildren

Start a new business  
enjoy

Climb the mountain you  
have always wanted to  
climb

Take up

doesn't turn out well, you  
can always blame the  
subject

Teach children of low-income  
parents to read

Write your autobiography

Play an instrument

Learn to play an instrument

Walk

Run

Volunteer

Choose a person who you  
have been angry with and  
write a letter of forgiveness

Join a discussion group

Go to the beach and  
the ocean

Take a survey

Sleep

Meditate

Drive around in the city

Drive in the country

Count the items in this list  
to see if there are really  
over 300

Read books

Listen to the radio

Watch television

Listen to the stereo

Travel

Go to the movies

Make a movie

Learn computing

Write a computer program

Paint your house



Create a drawing of your family tree

Write a book about how your ancestors have affected your life

Become a connoisseur of inexpensive restaurants

Have a latté while reading the newspaper in the outside patio of a coffee bar on a weekday morning

Ride a bicycle

Ride a motorcycle

Invite friends to your home

Invent a new board game

Go to the library

Play with children

Appear on a talk show

Offer to work for nothing

Play billiards

Dance alone for an hour

Dance with a partner

Pan for gold

Sunbathe

Swim

Have sex

Go to church

Dive in the water

Go scuba diving

Go snorkeling

Get a pilot's license

Take up photography

Develop a photo album

Find out what a rebus is and create ten of your own

Find out what was happening the day you were born

Have a garage sale

Rearrange furniture

Memorize a song  
Gaze at the stars  
Truly experience a sunset  
Watch the moon  
Learn about new religions  
Build a house  
Design a unique house  
Go live in another country  
Go sailing  
Play hockey  
Build a boat  
Watch interesting court  
cases at the courthouse  
Learn more about the stock  
market  
Bait a mousetrap

Reminisce about your  
favorite childhood pastimes  
— then choose one to  
relive today  
Take up wood working  
Write a hand-written letter  
to an old friend  
Have a long conversation  
with a child to see what  
you can learn  
Research the Green Tortoise  
bus tours on the Internet  
and choose one for your  
next out-of-town trip  
Photograph nature while  
enjoying the outdoors  
Shop for clothes  
Watch people in public  
Roller skate  
Play cards  
Host a talk show to  
the union

- |   |  |
|---|--|
| Take a catnap   | Walk in the wilderness                         |
| Go to garage sales  | Do crossword puzzles                           |
| Help an environmental group<br>preserve a rain forest   | Start and operate a bed and<br>breakfast       |
| Use the Internet to search for<br>former classmates   | Build a swimming pool                          |
| Test your memory by seeing<br>if you can name all your<br>school teachers from grade<br>school to senior high | Daydream                                       |
| Prepare a collage of all the<br>things you want to do in<br>retirement  | Attend a sports event                          |
| Create your own file of jokes<br>and graffiti and see if you<br>can get it published                          | Travel to old haunts                           |
| Start a pirate radio station  | Go white-water rafting                         |
| Record a CD   | Go up in a hot-air balloon                     |
| Sponsor a foster child in<br>Haiti  | Be a big sister/brother                        |
| Go visit your foster child<br>Haiti   | Go to your favorite restaurant                 |
| Start   | Try a new restaurant                           |
|   | Go to a tennis ranch to<br>improve your tennis |
|   | Teach your dog new                             |
|   | Learn a new                                    |

Improve your personality  
End the evening by reflecting  
on your day  
Start a new charity  
Study clouds  
Make a list of all the  
successes in your life  
Play a prank on a friend  
Dream up new pranks  
Take twice as much time as  
usual to eat  
Go bird-watching  
Create a new comic strip  
Try doing nothing  
Visit a museum  
Join a club

Learn to speak French,  
Spanish, or any other  
language  
Care for someone ill  
Be a philosopher  
Be nasty to politicians  
Write down five of your  
greatest faults or  
weaknesses and then  
choose one to overcome  
over the next year  
Compile a to-do list for the  
rest of your life  
Write a fairy tale  
Truly enjoy the atmosphere  
of the present season by  
looking out of your front  
window for a few minutes  
Organize a protest group for  
your political pet peeve  
Write a not-to-do list for  
your life  
Gather material

Put something out-of-the-ordinary in your will so that your heirs will have to earn their money in a fun way

Invent a new service, product, gadget, or the like

Choose a town within fifty miles of your home and spend the afternoon there

Go to a park and sit in

silence for thirty minutes to absorb the sounds of nature

Celebrate your adventurous spirit by ...

Reconnect with a hobby from your youth

Expand this list to 500 activities to outdo me

## You Don't Have to Watch One Minute of TV When You Retire — and Perhaps You Shouldn't

Perhaps you are already retired and unfulfilled individuals spend most of their watching TV their

the source of your boredom. Watching a lot of television is a choice you make and not a great way to spend the bulk of your retirement years. If you are not yet retired and spend most of your leisure time in front of the TV set, this is certainly not good training for leading an active retirement.

“What’s wrong with watching television?” you may vehemently ask in defense of one of your best friends. There is nothing wrong with watching an hour or two a day. And there are a lot of reasons that you shouldn’t watch more than that.

The biggest reason is that the boredom experienced in retirement can be a form of prolonged suicide for those who end up watching TV most of the time. If you are going to do nothing but watch television, putting yourself out of your misery may be the better way to retire. You may as well dig a hole, climb in it, and pull the dirt over yourself.

Television has proved that  
we will look at anything  
each other.

As a matter of fact you don’t have to watch one minute of TV when you retire — and perhaps you shouldn’t. Granted, it would be a little too extreme for me to suggest that no one should watch any — Even so, given the detrimental we should try to minimize — People who easily get getting rid of — healthier

Retiring happy, wild, and free is about fulfillment and there is nothing very fulfilling about watching eight or more hours of television a day while vegetating on the couch. TV is low involvement, not only physically, but mentally as well. Highly evolved individuals don't call it an "idiot box" for nothing.

TV substitutes for time that would normally be spent in personal encounters with real human beings. As we shall see later, intimate human encounters can add immensely to retirees' happiness. David Campbell and other members of a Harvard research team recently reported that television viewing has a corrosive effect on social and public life. People who adopt TV as their primary form of entertainment are significantly less likely to attend dinner parties, visit friends, entertain at home, go on picnics, give blood, and send cards.

Moreover, these same researchers discovered that television viewing corresponds with the "isolated" lifestyle, which is somewhat deficient in character. Television is not likely to give you the social life that you need. The researchers also found that television viewing is just

It [television] is a medium of entertainment which permits millions of people to listen to the same joke at the same time, and yet remain lonesome.

— T. S. Eliot

dejected.

Summing up, television fills the void for those retirees who don't have a major purpose or other interesting activities to pursue. Television will do very little to conquer boredom, however. What will cure retirees of boredom is their getting off the couch and branching out in new directions. In his book *The Four Agreements*, Don Miguel Ruiz states, "Action is about living fully. Inaction is the way we deny life. Inaction is sitting in front of the television every day for years because you are afraid to be alive and to take the risk of expressing what you are."

## An Ounce of Action Is Worth a Ton of Sitting Around

*So many worlds, so much to do,*

*So little done, such things to be.*

— Alfred, Lord Tennyson

ent won't be attained by freedom  
a life filled with nothing  
if you have read  
erage North  
end



happy, wild, and free. Indeed, an ounce of action is worth a ton of sitting around. When Willie Sutton was asked why he robbed banks, he answered, "Because that's where the money is." Similarly, if you want challenge and adventure in your retirement life, you will have to go where the action is.

Being genuinely active is more than getting out of bed every morning, making yourself a big breakfast, and then watching TV for most of the day. It's also more than skimming newspapers and listening to radio talk shows. Being genuinely active transcends being involved in only passive activities that do little or nothing to stimulate any part of you.

For many retirees, who have a difficult time filling their days, gambling becomes an appealing activity, simply because it's easy to do. A United States federal government study found that the percentage of sixty-five-and-over Americans who recently gambled jumped from 20 percent in 1974 to 50 percent by the start of the new century, a surge unmatched by any other age group. Loneliness, boredom, and a craving for excitement are cited by experts as the factors fueling the huge increase in gambling.

Sadly, gambling is an activity that causes more problems for retirees than it solves. Gambling addiction is a serious problem for retirees losing their

perseverance.

Gambling, like watching TV, is nothing more than mindless entertainment, something that can't be very satisfying. Poet, singer, and songwriter Leonard Cohen once told a British reporter,

Nothing is more terrible than activity without insight.

— Thomas Carlyle

“We can be destroyed just as easily by mindless frivolity as we can by obsessive depression.” For this reason, you must be deliberate with your leisure pursuits.

In retirement, as in any stage of life, you will find that it's hard feeling active when you aren't being active. The argument can be made that one is always active as long as one is alive. However, it's a matter of degree; passive activities don't make us feel alive. Too many people choose activities that involve them primarily on a superficial level, both mentally and physically. These activities, such as watching soap operas on TV, leave them feeling empty and unfulfilled.

On the other hand, meaningful activities involve some measure of stimulation. At the same time these activities provide physical, mental, and emotional satisfaction and accomplishment. There are even more intangible rewards

Psychologists separated happiness into two types: pleasure-based happiness and purpose-based happiness. Watching a TV show provides pleasure-based happiness — is, in other words, a dopamine hit. Purpose-based happiness — is, in other words, a serotonin hit. With time, pleasure-based happiness wears off, while purpose-based happiness grows.

In order that the participant experience satisfaction, leisure activities should be creative, challenging, and constructive. It follows that this leaves out watching TV and gambling. Retirement can be so much more satisfying with activities such as gardening, tennis, mountain biking, hiking, painting pictures, climbing mountains, traveling to out-of-the-way places, playing an instrument, taking a Spanish course, starting a part-time business, and volunteering.

The Academy of Leisure Sciences, a group of academics who study time use, have determined that we get the most satisfaction from leisure activities that are harder and more challenging. It's best for us to put our time into activities requiring high levels of physical and intellectual energy. A leisure pursuit will be truly satisfying if it meets all or most of the following eight criteria:

Rest is a good thing, but  
boredom is its brother.  
— Voltaire

1. You have a genuine interest in it.
2. It is challenging.
3. There is some association

- ◆ Drinking beer
- ◆ Going for a drive
- ◆ Junking out on food
- ◆ Gambling
- ◆ Napping
- ◆ Watching spectator sports
- ◆ Shopping
- ◆ Talking about yesterday's news
- ◆ Goofing off in shopping malls

#### Active Activities

- ◆ Writing a book
- ◆ Hiking
- ◆ Cross-country skiing
- ◆ Auditing fun courses at a university or college
- ◆ Attending plays, concerts, and movies
- ◆ Taking piano lessons
- ◆ Tracing your family tree
- ◆ Drawing cartoons
- ◆ Stained-glass windows
- ◆ World's problems
- ◆ ...thing as personal
- ◆ ...erent. involved.
- ◆ ...calling

warned us, "Don't mistake pleasure for happiness. They are a different breed of dog." Indeed, total pleasure and comfort can become detrimental to our well-being.

There is nothing wrong with regularly indulging in pleasurable activities that, for example, involve rest and relaxation. I am a strong advocate of a daily afternoon nap, given that napping has been proven to enhance our health. Nonetheless, I am not impressed by anyone who tries to make a marathon out of this activity. The rewards will be fleeting at best. If our passive activities aren't complemented by active ones, we won't experience the degree of happiness we are looking for in our retirement years.

Many men die at twenty-five and aren't buried until they are seventy-five.

— Benjamin Franklin

Study happy retirees and no doubt you will notice active individuals undertaking challenging pursuits that provide a good measure of satisfaction. When retiree Frank Kaiser is asked by his friends why he and his wife take hot-air balloon rides, fly monoglers, and skydive, he answers, "I suppose part of it is that we don't want to become like so many old fart and not knowing it."

In designing a happy and out what makes worth activities worth

improved health, excitement and adventure, more satisfaction, more happiness, and an overall higher quality of life.

Now is a good time to return to Ian Hammond from Scotland, who was mentioned earlier in this book. Note that in his resignation letter quoted on page 6, Ian had planned a variety of activities for his retirement. Moreover, all of his activities fell in the active category versus the passive category. Given that Ian pursues these activities, do you think he gets bored?

In August 2002, I sent Ian a letter and a copy of my book *The Lazy Person's Guide to Success* (as a bribe) to find out what he was up to. I was also curious about how old he was, given that he had not mentioned this in his earlier letters. Here is Ian's response:

Dear Ernie,

Thank you for your letter and a copy of your latest book. I hope to return the compliment one day,

because I still intend to write my travelogue, starting next year. It will be fairly easy reading, detailing my journeys (one country per with humor, historical descriptions of hical + to

like to start some Portuguese because I refuse to go there until I can speak it! This year has also seen me try painting in oils as I've been doing watercolours since retiring and wanted to branch out a bit. Also a lot of classical guitar (still terrible) and chess (won a tournament).

On the personal side, I did a 'grand tour' of various family members scattered around England (some of whom I hadn't seen for a decade), much perusing over photo albums, country walks, meals out, and reminiscing. And in spite of being away for a few months each year, I see my immediate family more than when I was working. I think if I ever return to the workforce it will be in some sort of semi-voluntary capacity overseas.

My immediate plan is to continue biking, hope to go to West Africa (there's a small country called Gambia) and head east, more realistically, south of the Sahara.

People can be divided into three groups: those who make things happen, those who watch things happen, and those who wonder what happened.

— John Newbern

On one hand, a great deal of leisure time in retirement can mean idleness, uselessness, and boredom. On the other hand, this leisure time can lead to excitement, adventure, and fulfillment. The way to move from the former to the latter is to indulge in a variety of activities with most of them in the active category.

In short, retirement life is a game of action. Happy people are the players. Unhappy people are the spectators. Which would you like to be?

## Create New Structures and Routines with Your Leisure

As mentioned earlier, being without a job can be detrimental to many retirees' well-being and self-esteem. Retirement stress can result from the lack of predictability, lack of control, and lack of contact. Indeed, after they have left their careers for good, many are so lost that they have been known to start over with new and hated and colleagues who used to drive them crazy. A lowest ranking job is better than no job at all. Life of total leisure. Keep them busy.



In preparing for a successful retirement, it's valuable to figure out what work has meant to you. What intangible or non-financial aspects of work have given you meaning and satisfaction? These may include friendship, challenge, accomplishment, purpose, and power. It is possible for you to implement all these elements into many leisure activities.

University of Michigan researchers concluded that the most contented retirees had made the most effort to replace the relationships and activities they lost upon leaving work. Often all it took was volunteering for charity. "The important thing is to reach out and grab what you like," advised one of the researchers.

To design the best possible retirement, figure out the types of interests and leisure activities that can bring you the same types of benefits and rewards that work brings you. Napping and watching TV certainly won't provide these benefits, but volunteering or running your own non-profit organization may. Pursuing satisfying and productive interests will ensure that your retirement life has as many rewards and as much meaning as your work life has.

There are three important human needs that are often inadvertently filled by work: a sense of purpose, a sense of accomplishment, and a sense of belonging. The needs are often filled by work, but if work is undesirable, the job is not satisfying all three.

A full life requires at least some structure, sense of community, and purpose. In a traditional retirement, all these needs have to be met through our own initiative. We have already discussed how we can put more purpose in our lives with a true calling, a fun job, a creative pursuit, and constructive leisure activities. In chapter 6, we will discuss how to put more friendship and community into our retirement lives. Here, though, we will discuss the importance of erecting new structures and routines.

Initially, the loss of ready-made structures and routines sounds great: no need to get up early in the morning, no need to rush breakfast, no meetings to attend on time, and no commuting in rush-hour traffic. In other words, the clock no longer rules us. The problem is that most of us, no matter how creative, like at least some structure and routine in our lives. Being creatures of habit, we get addicted to structure. There is a great deal of comfort from the routines, and, of course, we all like comfort.

habit, and not to be  
window by

Losing structure and routine can create much havoc, especially for very rigid and highly structured people. Time can't be filled to pass the days, but it can end up being the rule of the day. Empty time can be a problem. Empty time may even be a problem if they

regularly visiting coffee bars to have coffee, chatting with the regulars, and reading three different newspapers. Setting regular time slots to write this book, as well as ten others, has provided me with even more structure. I have established routines because I realize that a moderate amount of structure is necessary for my well-being. In his book, *Ageless Body, Timeless Mind*, Deepak Chopra emphasizes the importance of daily routines for retarding the aging process.

Below are a few other ways to put routine and structure into your retirement life that will assist you in adjusting to retirement life and help you age better.

There is no pleasure in having nothing to do; the fun is having lots to do and not doing it.

— John W. Raper

- ◆ Take courses at your local college or university.
- ◆ Have an artistic pursuit that you indulge in for three to four hours a day.
- ◆ Take a one-hour walk every morning and evening.
- ◆ Join the boards of churches or clubs regularly.
- ◆ Involvement in community activities.

time; thus, I decided to depart from my routine and run an extra fifteen minutes over my normal forty-five minutes. I did so by extending my run into a new neighborhood.

Here I encountered two little girls walking on the sidewalk towards me. One was about five years old and the other one was about three-and-a-half. They both had some toys with them and seemed to be enjoying themselves even more than I was enjoying myself. As I passed by the smiling little girls, I said, "Hello," and they both responded by saying, "Hi."

I continued on my merry way, but about five seconds later, I heard, "Why are you running?" I looked back and was surprised to see the three-and-a-half-year-old running in an attempt to catch up to me. I responded with, "Because I like it!"

A few seconds later, I looked back again and saw that this little toddler, with a big smile and rosy red cheeks, was still running full tilt trying to catch up to me. Again, she yelled, "Why are you running?" I replied, "Because I want to," but the little girl ignored me. Eventually, after running about half a block, she gave up. I was away how the little girl decided, at the spur of the moment, to run after me in an attempt to find

"What does this story have to do with the importance of running?" I replied, "Because I want to," but the little girl ignored me. Eventually, after running about half a block, she gave up. I was away how the little girl decided, at the spur of the moment, to run after me in an attempt to find

"What does this story have to do with the importance of running?" I replied, "Because I want to," but the little girl ignored me. Eventually, after running about half a block, she gave up. I was away how the little girl decided, at the spur of the moment, to run after me in an attempt to find

bed early and rise early thrive on routine and rigidity. They end up going to the same old places, associating with the same people, taking the same route home, listening to the same radio stations, and watching the same sitcoms on TV. No wonder they get bored. Trying something new would do wonders for their psyches.

Routine is good to a certain degree; we all need some routine in our daily lives. Too much routine, however, can be detrimental to our well-being. Routines can eventually turn into deep ruts. Doing the same things every day with the same people who think the same thoughts is no way to enhance our retirement and outlook on life.

Breaking away from your routine may take some effort, particularly if you are a rigid person. "Improvisation is too good to leave to chance," said Paul Simon paradoxically. Put another way, spontaneity is too important to be left to your whims. To put more excitement in your life, you must make the decision to be more spontaneous. I don't mean that you should plan to be spontaneous at 7:00 P.M. tomorrow. Only an accountant with no intention of retiring until he is ninety would do something that silly.

Today, you can be more spontaneous and impulsive.

For the happiest life,  
should be five  
pick

being by making the right choices, and not adopting the choices of society or others who may have an influence on you. Right choices are ones that go against the grain. The best choices always appear to be the most off-the-wall ones to others.

Perhaps, if it weren't for television, you — like many other retirees — wouldn't have any nightlife at all. Then it's time to get out of the house and do something about it. You must put more

*The biggest problem I have with full-time retirement is that I never get a day off.*



effort into adding novelty to your life instead of doing the same old things. Constantly challenge your inhibitions about trying new activities or going to new and different places. Meeting new people and exploring new things should be a regular activity and not something you do once every ten years.

The unknown and unexpected can add immensely to your experience of life. Be sure to seek out new people, new places, and new points of view. Talk to the young and the old, the sailors and the waiters and communicate with

# 4

## Take Special Care of Yourself — Because No One Else Will!

You Too Can Exercise Your Right  
to a Healthy and Happy Retirement

*Joy and Temperance*

*Slam the door*

— Henry W.

Of course, if you aren't retired yet, adopting a healthy lifestyle is something you should have done long ago. This improves your chances of reaching retirement and enhances your ability to enjoy retirement once you get there. In the event that you are less healthy than you should be, you should put a lot more time and energy into improving your health than increasing the size of your retirement portfolio. Retiring rich, but unhealthy, won't do you much good. Without good health you can never be truly rich.

People who don't know how to keep themselves healthy ought to have the decency to get themselves buried, and not waste time about it.

— Henrik Ibsen

Perhaps you know several people in their seventies and beyond who are in excellent mental and physical condition. They are living life with more vigor and joy than most people in midlife. They play tennis or hockey, run, walk, hike, dance, communicate, and debate with the same amount of energy that they had in their thirties or forties.

On the other hand, you undoubtedly know many people only in their sixties or fifties who appear lazy, tired, and unenthusiastic. They get out of bed in the morning, twisting a bottle cap, and setting up a major project. Not only is their health compromised by midlife, but their attitude is also compromised. They are negative, resistant to change, and not looking new. To add to their frustration, they are not getting the mental,



you still have it when you retire. More than anything else, poor health will limit you; it will put a lot of stress on your retirement. In fact, poor health can disrupt the plans that both partners have for their retirement years. Studies show that when one partner's health is poor, both partners have a much more difficult adjustment to retirement.

Even if you retire early, the first decade of retirement will probably be the most fulfilling. After that, health problems can multiply, especially if you don't take care of yourself. Aging brings enough new aches and pains without your having to add to these with an unhealthy diet and a lack of exercise. Feeling good about yourself at midlife and beyond is an important aspect of overall well-being.

Maintaining great health is also important so that you don't have to become dependent on others. Not being able to drive a car or walk to the shopping mall will mean that you will have to ask someone else to drive you wherever you want to go. This has a serious effect on your self-esteem and sense of freedom.

In the event that you still have great health, don't take it for granted. Great health is sometimes lost — sometimes for good. It's difficult to regain your health.

Some people live with

Happiness? That's nothing more than health and a poor memory.

— Albert Schweitzer

*All those health nuts who eat nutritious foods and exercise regularly are going to feel really stupid when they die of nothing.*



some high-tech surgery," he adds, "it's a little late. Prevention is much better for you."

Generally speaking, retirement allows you more opportunity to spend time on your health. With a lot more spare time available to you, why not devote a good portion of it to being healthy? Indeed, you may want to make health the focus of your day with all activities centered on maintaining good health.

At sixty, retiree Peter Heegaard had this to say: "A big difference when you retire is that you move health to the top of your priority list. When you are a full-time chief executive, you are always sacrificing vacation time, downtime, or exercise time because there's always another or another place to go. First priority, family is senior."

genetics. To be sure, hereditary plays a part, but the aspects of aging that are genetically based are much less prominent than people make them out to be.

The real story, as noted in the groundbreaking study on *Successful Aging* sponsored by the John D. and Catherine T. MacArthur Foundation, is that only 30 percent of how we age can be attributed to genes. The remaining 70 percent is determined by our lifestyle choices.

Put another way, successful aging is overwhelmingly in our control. We can influence our environment — regulating factors such as diet, exercise, pollutants, health habits, and smoking — to prolong our lives. Notwithstanding that genes play some role, “Most of us who take good care of ourselves probably can get into the eighties,” concludes Thomas Perls, director of the New England Centenarian Study at Harvard Medical School.

Clearly, if you think that life is too much fun to leave at an early age, the onus is on you to ensure that you don’t. For a health-filled retirement, you must take special care of yourself — because no one else will. The key is to take charge of your health and be engaged in life so that you use, rather than lose, your mental capabilities.

Let Harold Fisher of the D... suburb of Harper Wood... inspiration to you... hundred year... desire...

## Obesity Is Really Widespread — Avoid It If You Can

*Health is the greatest gift.*

*Our body is precious.*

*It is our vehicle for awakening.*

*Treat it with care.*

— Buddha

“Obesity is really widespread,” concluded Joseph O. Kern II. Particularly in North America, nothing is more true. The reason is that life is too good. Far too many North Americans are overweight due to laziness and their habit of eating two to three times as much food as their bodies require.

According to Statistics Canada, 48 percent of Canadians are overweight, including the 13 percent who are obese (dangerously overweight). Not to be outdone by Canadians, 61 percent of Americans are overweight, including 20 percent who are obese. Even worse, that people tend to be considered

people are born to  
have to get

twice as much body fat as one aged twenty. Men fare not much better. To a lot of people, these studies are “proof” that they can do nothing about it and offer an excuse for gaining weight, in spite of the truth.

People do have control over their weight. Although only 10 or 20 percent of the population manage to maintain the same weight in their later years as they did in their early twenties, this, however, shows that it can be done. Moreover, blaming obesity totally on hereditary factors is an insult to those genetically predisposed to gain weight who have nevertheless lost substantial weight, and kept it off for years.

To be sure, it gets a little harder to maintain a constant weight as one ages. The first problem is that the average human’s metabolism slows 5 percent every decade after the age of thirty. “So you have to decrease your food intake by that much just to stay even,” states Kelly Brownell, a weight-loss researcher and professor of psychology at Yale University. This shouldn’t be too hard for most North Americans since they eat way too much anyway — regardless of their age. It’s a matter of being committed to remain healthy instead of being eating more than one

The second  
as one

Imprisoned in every fat man a  
thin one is wildly sign  
be-

As is to be expected, some other experts take issue with these guidelines, particularly those who themselves are overweight. It's a lot easier to avoid the reality that they don't have to be overweight than to do something about it. Unfortunately, being in denial about important health issues doesn't keep people healthy.

It's easier to stay out of trouble than to get out of trouble. This is what exercise is supposed to do. Exercise by itself, however, won't prevent obesity. Along with lack of adequate exercise, the two primary reasons for obesity are overeating and eating the wrong foods. In the early 1600s, George Herbert concluded, "Gluttony kills more than the sword." Things haven't changed much over the years.

A healthy diet is critical for preventing obesity and slowing the aging process. The first factor of a healthy diet is the quality of food. Robert Ringer, in his book *Getting What You Want*, mentions how a friend stated that the greatest killer of human beings is not war, but fast-food outlets. Plenty of fruits and vegetables and little fat will go a long way towards great health and maintaining the same weight

Thou seest I have more flesh  
than another man, and  
fore more frailty.  
Shakespeare

diet is the size of servings.  
merica, it's easy to fall  
eat. A survey  
that

donate the money allocated for food to some of the many charities that help starving people in Third World countries. Not only will you end up thinner, you will have contributed to the health of people a lot less fortunate than yourself. Both of these results will make you feel good about yourself. Of course, how you feel about yourself is just as important to your overall well-being as your general physical health.

He had had much experience of physicians, and said, "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 druther not."

— Mark Twain

## If You Don't Take Care of Your Body, Where Do You Intend to Live?

*Better to hunt in fields, for health unbought,  
Than fee the doctor for a nauseous draught.*

*The wise, for cure, on exercise depend;  
God never made his work for man.*

— John P.

A graffiti writer  
where do

lose weight, experience less anxiety, conquer depression, reduce the urge to eat, and sleep better. It also decreases the risk of colon cancer, breast cancer, heart disease, strokes, high blood pressure, prostate problems, and diabetes.

In the long term, physical activity contributes to robust health, long life, physical attractiveness, and happiness. Dr. Roy Shephard in his article "Exercise and Aging" (featured in the May 2002 issue of *Geriatrics Magazine*) claims that retirees who regularly indulge

in moderate exercise can expect to avoid institutional health care for ten to twenty years longer than people who don't exercise.

It's always easy to find an excuse for not exercising. Yet knowing that you have to exercise regularly for good health, and still not doing it, can cause

you to feel lousy and disgusted with yourself. This is a big energy drain that can further negatively affect your health.

Exercise is not the only factor that affects the quality of one's life experiences, but it is one of the most important. Doing something physical, if not every day, at moderate amounts of rigorous exercise

considerably older, you can stay young. Think regular

Health is the vital principle of bliss.  
And exercise, of health.  
— James Thomson



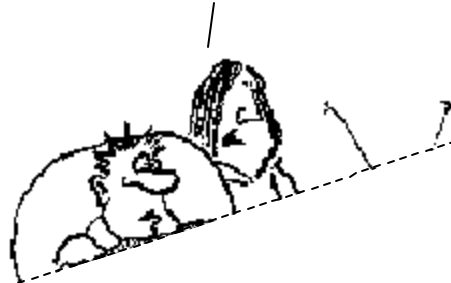
exercise, it might be wise to place these words by Edward Stanley somewhere where you can see them every day: "Those who think they have not time for bodily exercise will sooner or later have to find time for illness."

There are many other excuses that you can use to avoid exercise. Excuses are just that — excuses and nothing else. Being an adult, you should have noticed by now that making excuses is always an exercise in tedium with no results to show for it.

Richard Simmons, America's eccentric — but wise — fitness guru, told *USA TODAY*, "For twenty-four years, I've been telling people, 'Please exercise, I beg you to exercise.' They have the time to see a movie. They have the time to go shopping. They have the time to go out and eat. But they buy a piece of exercise equipment and it ends up in the closet."

The important point about exercising is getting out there and doing it. The times that you don't feel like exercising are the times you need it most. Motivation must consciously overcome

*Archie, I just don't get it. How is watching Richard Simmons exercise with all those young women going to increase your metabolism and get you fit and trim?*



- ◆ Try to find time for proper exercise, but regard it as icing on the cake.

Never hurry. Take plenty of exercise. Always be cheerful. Take all the sleep you need. You may expect to be well.

— James Freeman Clark

The fact is that retirement allows you the time for exercise that you may not have had when you were working full-time. According to a recent survey conducted by Trimark Investment Management, 45 percent of retired Canadians said they increased their level of physical activity after they left the workforce. You can do the same.

All told, it's important to build a lot of physical activity into your daily routine. When you don't have enough time for your hour of exercise, at least spend twenty or thirty minutes. You will still feel a lot better than if you don't do any.

## Get Cut to Being Truly Fit and Trim from Rigorous Action

Composer Gioacchino  
...ome so lazy,  
...ic he

dollars spent, despite evidence that physical activity is a key to robust health, long life, and good looks, despite all we know about cholesterol and heart disease and diabetes and obesity, the fact remains — we are a nation of sloths!”

Apparently, even people whom we expect to be fit aren't. A study by the Ontario Heart and Stroke Foundation found that the image of baby boomers as an exercise-crazed generation is a myth. Surprisingly, baby boomers are less fit than their parents were at the same age. The obvious reason is that they are looking for a shortcut.

As it turns out, the shortcut to being truly fit and trim is long-term vigorous action. French journalist Pierre Joseph Proudhon proclaimed, “The chief condition on which, life, health and vigor depend, is action. It is by action that an organism develops its faculties, increases its energy, and attains the fulfillment of its destiny.”

You aren't going to get fit by casually riding a bicycle miles an hour or going for a fifteen-minute walk shopping. A Harvard University study found that only activity sustained for longer periods, such as a standard round-trip walk, which linked vigorous exercise to a standard round-trip walk, resulted in a significant workout. Since then, nothing has changed.

The only athletic sport I ever mastered was backgammon.

— Douglas Jerrod

unlikely to stave off an early death from heart disease, according to a 2003 research study by Queen's University Belfast. The researchers concluded that regular exercise has profound benefits on health, but that only vigorous exercise — such as jogging, hiking, stair climbing, swimming, racquet sports, and heavy digging — seems to make any difference to the risk of premature death from heart disease.

Be careful when reading health books; you may die of a misprint.

— Mark Twain

Resist being like most baby boomers who are inclined to choose those activities that require the least effort. A recent newspaper article indicated that the baby boomers were going for more “relaxed exercise.” If ever a term came

close to being an oxymoron, without actually becoming one, “relaxed exercise” is it. No one is going to get truly fit with relaxed exercise. Watching TV is the ultimate in relaxed exercise.

There are 168 hours in every week. A rule of thumb is that you should devote at least five hours to rigorous physical exercise. For less exercise, the American College of Sports Medicine recommends twenty to sixty minutes of continuous aerobic exercise, such as brisk walking, swimming, or dancing will do

eight training twice a week.

posture and to keep

only are you

take

sex when you are overweight.

Being serious about getting fit and losing weight means choosing those activities that require the most effort. Reject any thoughts that you can coast for a week or two. You must do something physical every day, or at least every second day. Make no exceptions during your vacations. Sitting around the pool, and having drinks brought to you all day, won't keep you fit and trim.

Don't look around for someone to blame if you have gotten terribly out of shape. It's your fault for letting yourself go, no matter how many excuses you can fabricate. I have decided the weight and fitness level that I am comfortable with. My duty is to do the same if you want to.

A fit and trim body is important, it comes with the territory. If you are overweight or out of shape, it is your duty to get fit.

*Swimming in this channel can get you in pretty good physical shape in no time flat.*



your body.

Some days you may be so stressed that you think you have a nervous breakdown coming on. Instead of seeing a psychologist, head for the closest park, seashore, or forest. An active walk in nature is the best medicine for many of your ailments. Walking outdoors will do more to relieve your stress, and revitalize you, than prescription drugs, six Miller's, two hours of TV, a big meal, or a visit to your therapist.

Give me health and a day, and  
I will make the pomp of  
emperors ridiculous.

— Ralph Waldo Emerson

Given that strenuous exercise will not only reduce your stress, but will also prevent you from getting stressed out in the first place, you shouldn't wait until you get to that super-stressed-out state before you take a walk. Attacking your stress early on, before it gets out of hand, is much more effective in the long term. Start noticing your stress early on before it starts affecting you in any significant way. That is the time to relax both your body and your mind by heading outdoors for a walk.

Walking in nature's big picture with exercise will not only help you relax, but you will value life more. We keep forgetting how much nature has to offer. The more humans we become, the more alienated from the natural world we become. For every person, you will find a way to relax and enjoy the outdoors. Hats, jackets,

popular exercise among older Americans. Indeed, 20.2 percent of the fifty-five-plus age group indulged in fitness walking in 2000 as compared to only 15.9 percent in 1987.

“As people age, they worry more about their health and their ability to maintain independence,” states Mark Fenton, author of a book on walking and editor at large of *Walking* magazine. “Even if you haven’t been a jock your whole life, walking is something you can do easily. It is beneficial even if you don’t start until your fifties or sixties or even seventies.”

For a healthier you, try to walk at least an hour outside each day. Walking has not only highly significant physical rewards, but also highly significant psychological benefits. Because it has tranquilizing powers, it is one of the best ways to relieve stress.

We can never have enough of nature.

— Henry David Thoreau

Researchers confirm that walking is a great way to calm our troubles. As with any other vigorous exercise, a brisk walk will prompt your body to produce endorphins. These are chemical compounds that reduce pain and stress as they are released. Endorphins are said to enhance memory and mood. Walking quickly also produces increased energy and an important brain neurotransmitter, serotonin, while reducing anxiety.

The benefits of walking are both physical and psychological.

## Your Mind Needs a Good Run Too

*At books, or work, or healthy play,  
Let all my years be passed;  
That I may give for every day  
A good account at last.*  
— Isaac Watts

Rigorous physical exercise will help keep your body in great shape. Equally important is rigorous mental exercise to keep your mind in great shape. Your mind, as much as your body, regularly needs a good run, too, if you want it to serve you well in your retirement years. Of course, in addition to keeping your brain in shape for the future, mental exercise will keep you from getting bored in the present.

At least as much mental involvement as you had in your work life should be your goal. Your brain will lose its capability to respond to new challenges and learn new things in the future if you don't give it the exercise it needs today. Recent studies, such as the project sponsored by [redacted] indicate that [redacted] help to

are like old horses;  
them if you  
ing



when, in fact, they are just being normal.

“The more you learn,” declares Buzan, “the sharper your memory becomes over time.” To be sure, there is no reason why you can’t master a new language or learn the complete history of the Italian Navy in your sixties or seventies. What it takes is the desire and motivation to make it happen.

If your brain isn’t challenged to learn new things for a prolonged period of time, it will lose its ability to discern and assimilate new information. The biggest cause of brain neglect, no doubt, has to be laziness. Spending your entire retirement life watching TV — physical and mental laziness at its best — isn’t going to keep your mind in shape.

Heed the words of someone who should know. Bette Midler may appear on TV, but, in her fifties, the singer-actress maintains a strict TV ban at home, not only for her daughter, but for herself as well. “I won’t allow it,” she recently told the *TV Guide*. “I made a pact with myself a long time ago. Never watch anything stupider than you. It’s helped me a lot.”

Several research studies support the conclusion that mental capacity tends to deteriorate when the brain is exercised over an extended period. A study conducted by University of California researchers with the order

In a disordered mind, as in a disordered body, some of health is

Scientists theorize that brain-stimulating activities strengthen the information-processing ability of the brain while at the same time offsetting age-related declines in brainpower. The key is to be involved in unfamiliar areas and activities. Katz, co-author of *Keep Your Brain Alive*, advises, "The goal is to activate the brain's own biochemical pathways and to bring new pathways online that can help to strengthen or preserve brain circuits." Here are some of Katz's suggested activities:

- ◆ Take a new route to your best friend's house.
- ◆ Choose your clothing based on sense of touch rather than sight.
- ◆ Read a book upside down.
- ◆ If you are right-handed, brush your teeth with your left hand.

In case you want to keep a mental edge over people your age, playing bridge may be the best way to do it. Addicts say that it is stimulating to play it well. Bridge demands superior memory, and stamina. This is evident by the fact that certain corporations encourage employees to play bridge, expecting the develop sharper minds and better corporate challenging

and doing crossword puzzles can reduce the risk of developing Alzheimer's disease by almost half. Even information-processing activities such as reading newspapers are beneficial. People who routinely participate in stimulating mental activities suffer far less cognitive decline than those who do not.

There are many other ways to keep your brain in tiptop shape — things as basic as reading, engaging in active discussions, experimenting with mind games, and playing chess. Exploring new places, learning new things, and meeting new people with fresh perspectives also play an important role in stimulating the mind — as well as helping you experience more joy and satisfaction.

The goal is to keep your mind active through learning, particularly new manual skills. You should be involved in some

*Why do you spend so much time on self-development?*

*My mind is important to me. It's where I spend most of my time.*



One of your most powerful inner resources is your own creativity. Be willing to try on something new and play the game full-out.

— Marcia Wieder

Being an active learner throughout your retirement years will not only help you conquer boredom, it will also keep your brain in great shape. Being involved in new and unfamiliar areas of life is key. Things that are intellectually stimulating will keep your brain active and prolong its ability to serve you well in your retirement.

To sum up, research conducted by the MacArthur Foundation concluded that people who are continually active and engaged in life lead longer and healthier lives. Being both physically and mentally active improves memory, learning ability, and physical and mental well-being. Thus, health should always be an important consideration when you plan your retirement activities. Choose your activities based on how much they will contribute to your physical, mental, and spiritual health and your retirement will be enhanced immeasurably.

# 5

## Learning Is for Life

Commit Yourself to Being a Lifelong  
Learner and Your Life Will Never Be  
without Purpose

*The love of learning, the search for knowledge,  
And all the rest.*

*As a man*

retirees to attend courses at Lasell College in Newton, Massachusetts. Landowne must take 450 course-hours per year whether he likes it or not. Like the undergraduates at the college, he must also write papers and take quizzes, but unlike the undergraduates, he doesn't have to take the final exams.

Landowne is a resident of Lasell Village, the retirement facility built by Lasell College for its faculty and alumni. There are nearly seventy colleges and universities in the United States with similar retirement facilities and twenty-five more have plans to construct their own. People moving into Lasell Village must sign an agreement that they will complete a full course load each year until they are deemed medically unable to do so. The retirees are permitted to take some fitness classes and one or two independent correspondence courses.

The heavy course load hasn't fazed Landowne. In his second year at the college, he enrolled in a Web-design class even though he knew nothing about computers and suspected the course material might be too tough for him. After he passed the final exam with flying colors, he decided to enroll in more computer classes the next semester. "I never want to stop learning," Landowne told a reporter in 2002.

Stay

instructors who teach in these programs say that they learn as much from the students as the students learn from them. "I enjoy the people the most," insisted an instructor with the Creative Retirement Institute at Edmonds Community College. "They come because they want to learn. They bring a whole lifetime of experiences."

Some retirees prefer to enroll full time at a college or university to receive a degree, whether to qualify for a job or become better educated. According to United States Department of Education statistics, well over 500,000 seniors are enrolled nationally in colleges and universities. These students take regular classes on the main campus and share the classroom with a variety of other students, many of whom are the age of their children and grandchildren.

The majority of retirees, however, enroll in programs that offer non-degree courses. The students in these programs pay a one-time fee for each course and more than for an entire semester. Although the cost is more important to the students, the primary reason for enrolling is their interest in the subject. Many retirees are also interested in increasing their earning power.

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

As most retirees realize sooner or later, learning is for life. No doubt you will want to keep learning and growing throughout your retirement years. To help you do this, the Learning in Retirement Institutes provide a formal setting with open discussions and topnotch information as priorities. You have the opportunity to learn practically anything imaginable in these programs. Check out your community newspapers or the Internet to see if a Learning in Retirement Institute exists in your area.

## Take a Joy Course for Personal Growth, Self-Development, and Lifelong Learning

If there is no Learning in Retirement Institute available in your hometown, there are other avenues for you to learn in a formal setting. You can actually enroll in courses designed for degree-students and not have to actually complete a degree. Many Canada and the United States have a policy that permits retirees to audit courses for a nominal fee, as long as the classes are fully enrolled.

Midstone, a retiree in  
heled these  
has



five college degrees between them when they started auditing courses. Instead of adding to their degrees, auditing provides the Gangs with personal growth, self-development, and lifelong learning.

Kenneth and Faye Gang can be found somewhere on the Purchase campus three or four times a week, for several hours each time. "We finished college many, many years ago, but we won't quit," Kenneth told *The Journal News*. Faye added, "We just finished a course on the Middle East, and it was fantastic. We got such a view on what is going on there. It's all about learning."

## Work on a University Degree and Experience a Sense of Belonging with Younger People

Going back to college for further education can give a sense of accomplishment and pride, and provide valuable benefits. This happened to Ingrid Whitman of study, Whitman graduated from Whitman University's Lincoln Center. "I did it," Whitman told *Christi*.

## It's More Fun to Be Wired than Not

At one time Mildred Evans of Tampa Bay, Florida, experienced fear whenever she encountered a computer. "I didn't want to touch it," Evans admitted. "I thought I'd break something." What's more, Evans didn't see much use for computers in her personal life.

Education is the best  
provision for old age.

— Aristotle

This all changed by mid-2002. Evans, sixty-three at the time, had just graduated from an eight-week computer course through The Florida Kinship Center at the University of South Florida. "It's a whole new world," Evans told a *Tampa Bay Tribune* reporter. "I never thought there'd be this much to learn, just by hitting a few keys."

Evans now even owns her own computer. She bought it not only for herself, but also for her fourteen-year-old grandson, whom she is raising. Although Evans graduated from a computer course for people raising their grandchildren or other young relatives, she applies her computer knowledge, including the Internet, to many aspects of her own life. Unfortunately, only about 10 percent of Americans over the age of 50 are online in 2002. For many people, the Internet is a new frontier. Fifty-

Many community colleges and universities also have courses on how to use a computer and the Internet. Typical of these is the “Seniors Internet” course offered by the Continuing Education Department at the University of Calgary. In Montreal, the McGill Institute for Learning in Retirement is a good place for seniors to start learning about computers and the Internet. Courses are usually taught by experts in the field and require a small registration fee.

Perhaps you are a retiree who has resisted learning how to use computers and the Internet. You may not be aware that there are many ways in which you can use the Internet to make your retirement years easier and happier. Following is a list of a few of them. This list may even give you a few new ideas if you have been wired for some time.

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

— Daniel Boorstin

- ◆ Communicate with friends and relatives, including grandchildren.
- ◆ Find out about bargains on
- ◆ Plan your next travel
- ◆ Explore new
- ◆ Help

- ◆ Take part in auction sales on [www.ebay.com](http://www.ebay.com).
- ◆ Send bad jokes to your friends.
- ◆ Check out retirement communities.
- ◆ Take part in a discussion forum on politics.
- ◆ Check out your daily horoscope.
- ◆ Keep up-to-date on sports scores.
- ◆ Identify public benefits for which you qualify on government websites.
- ◆ Indulge in ego-surfing. Type your name into a search engine and see if you can find something about yourself on other websites.

If you still aren't convinced about the value of the Internet, here is a bit of information that may persuade you to start embracing computers: Once someone — usually a friend, a son or daughter, or a grandchild — convinces seniors to sit at the computer and log on for the first time, they become among the most enthusiastic of the Internet, according to a study by The Pew Internet & Project.

The project's research director, reported, "These vast amount of information available they love it." The Pew Project 70 percent of seniors so on a typical ent for

Thompson, a retired lawyer, and his wife Brandy, a former school nurse, include at least two Elderhostel programs in their vacation plans every year. "Last summer, we stayed in Connecticut and enjoyed a week studying at a local historical seaport museum," Thompson recently told a reporter, "then we went to New York to learn about medieval church music and life in a monastery. This year, we're being even more adventuresome and going to British Columbia to learn about the geology and wildflowers of the Canadian Rockies."

You may want to check out Elderhostel yourself if you want to discover the world like never before. This is the world's largest educational and travel organization for adults fifty-five and over. Each year Elderhostel draws more than 300,000 students at 1,900 sites worldwide. The learning adventures can last from several nights to several weeks and include daily lectures, field trips, and activities along with accommodations and meals.

From the organization's website, "Elderhostel is a not-for-profit organization dedicated to providing learning adventures for adults over 55."

*Does Elderhostel have anything to add to my liberal education? I already know the arts of feather balancing, paper-airplane making, pen bouncing, creative beer-can crushing, and generating false symptoms of physical self-abuse.*



some extracurricular activities. Travel costs are not included. Participants must make their own travel arrangements to the campuses of their choice. Elderhostelers experience campus life staying in a dormitory and eating in campus facilities. They attend lectures and participate in discussions with anywhere from twenty to forty other students.

It is impossible to withhold education from the receptive mind, as it is impossible to force it upon the unreasoning.

— Agnes Repplier

For those who despise exams and studying, the great news is that Elderhostel's not-for-credit courses involve no exams, grades, or homework. Moreover, no prerequisite studies of the topics are required. This means you can have a Ph.D. or a grade-nine education and still enroll in any course you desire.

Retirees wanting to experience more exotic destinations can enroll in Elderhostel's international program. Two- or three-week stays at colleges and campuses can be arranged in several countries such as Australia, New Zealand, Britain, and Italy. The international program are usually related to the culture, history, economy, and politics.

for the international program but they include round-trip airfare, country, and limited programs

# 6

## Your Wealth Is Where Your Friends Are

Above All, Friends Make Life Complete

*From quiet homes and first beginning,*

*Out to the undiscovered ends,*

*There's nothing worth the wear of*

*But laughter and the*

You may not miss

you are like

It's

workplace. Upon retirement, these ex-workers become social misfits. They no longer have the corporate social haven that provided them with familiarity, security, and community.

New retirees have to replace the sense of community that the company provided them with some other means of social contact. The degree to which these retirees establish social interaction outside the workplace will depend upon whether they are married, whether they have children and grandchildren, and whether they rely on siblings for social support. To feel part of a community, individuals must optimize different ways of being involved with and enjoying family, friends, and acquaintances.

A study (titled *It's My Turn Now*) conducted by the Simon Fraser Gerontology Research Centre in Burnaby, B.C., found that the happiest seniors tend to be those who are experiencing community involvement. They belong to an active community of peers found in such places as churches, clubs, or housing communities. Study director Veronica Doyle concluded, "It isn't how often you see your

— it's how many places in the world you are a somebody." Most retirees, making and maintaining great friendships and being a new sense of community that translates into physical well-being. Several research have intimate relationships with their spouse. On the other hand, those who do not have a greater chance of

works



As is to be expected, yearning for close friends can take on a greater sense of urgency when people retire. Modern working life makes our individual lives busier and more fragmented to a point where many people neglect to devote time to making close friends while they are working. Retirement provides much personal time to devote to friends, but for some people retirement also detracts from the number of friends they end up having.

This is one of the challenges of taking early retirement. Although you may be in a mental and financial position to retire at thirty-five, that doesn't mean any of your friends are. There is the danger that you may have a lot of time for interesting activities, but no one to pursue them with. Of course, you can always make new friends, but it may be a little difficult to find like-minded people in your age group.

It is most helpful to develop a broad-based network while still employed. Developing a number of relationships outside the workplace will ensure that you have a wide circle of acquaintances to associate with when you retire. For example, getting to know your neighbors, parents of your children's friends, or people whom you attend religious services and social or community events can be a great help.

Surprisingly, a sense of community is a key factor in determining on the quality of your retirement. Canadian research has shown that the need for social contact increases as people age, and that the need for social contact is a key factor in determining the quality of your retirement.

happiness levels were about the same.

The University of Michigan researchers found that solid social support was the dominant factor in determining whether retirees were happy and satisfied four years after leaving the workforce. The people who were most pleased with their retirement years had sixteen friends or good acquaintances that they could rely on

compared with the fewer than ten that were typical of the unsatisfied retirees. Tony Antonucci, one of the researchers, asserted, "While friendship can't replace things like health and money, it can help you manage the stresses associated with an illness or a financial difficulty, for instance."

The best time to make friends is before you need them.  
— Ethel Barrymore

To be sure, your best support during troubled times will always be a dear friend. According to an old Greek proverb, "It is better in times of need to have a friend rather than money." Perhaps you have noticed that attention and kindness from a true friend will warm your heart a lot more when you are sick than receiving

constant or crabby relative. It's worth remembering that friendship isn't just about the good times. Without great friends, a journey is less adventurous; a million dollars is less useful on a lousy day; the most beautiful day is less joyous; and life is less meaningful.

members, previous classmates, ex-colleagues, and neighbors. Of course, new acquaintances are also a good source of new friends.

All things considered, happiness is one of the cheapest things in the world when we secure a good part of it through friendship. As with all true happiness, there is little monetary cost. There is a significant cost, nonetheless: the time and effort we must invest creating and maintaining our friendships.

Portland resident Lenny Dee told an *Utne Reader* reporter, "I have always thought you could invest your energies in making money or making friends. And they achieve much the same ends — security, new experiences, personal options, travel, and so forth. I have always found it more fulfilling to make friends."

Friends are the sunshine of life.

— John Hay

Above all, friends make life complete. Have you ever noticed that when you have dinner at a restaurant with a good friend, a terrible meal will end up tasting a lot better? Good friends will also make a long journey seem a lot shorter. Indeed, even the most tedious and depressing day worth living.

Two or Th  
M

outside your workplace, now is the time to make some true friends. The fellow worker with whom you share a perverse interest in the weather and the fortunes of the New York Yankees is not likely to maintain any sort of relationship with you once you retire. Even if he or she wanted to, why bother? There is a lot more to friendship than talking about unpredictable things and superficial events.

I have friends in overalls whose friendship I would not swap for the favor of the kings of the world.

— Thomas Edison

There is also a lot more to friendship than just talking about work. “Do not keep company with people who speak of careers,” advises Roger Rosenblatt. “Not only are such people uninteresting in themselves; they also have no interest in anything interesting. Keep company with people who are interested in the world outside themselves. The one who never asks you what you are working on; who never inquires as to the success of your latest project; who never uses the word career as a noun — he is your friend.”

The closer you are to retirement, the more important it is that your friends not be associated with your job. As a rule, you need at least two or three friends who are not your career friends. These are the people you can relate on a deeper level. These are the people you enjoy and with whom you can share your career. They are the people you spend a lot of time

and creativity, resources that can be better utilized in getting what you want out of retirement. What's more, it's unlikely that you will develop many real friends if you spread yourself too thin among too many individuals.

Whom you associate with in retirement will vary from mere acquaintances to casual friends to true friends. Of course, to have a true friend is one of the highest prizes of life. And to be a true friend in return is one of the most formidable tasks of life. In this regard, always remember that friendship is a verb — and not a noun. Put another way, friendship is an active element that requires constant input for it to survive and thrive.

It's important to know the difference between acquaintances and friends. Acquaintances are like Mack trucks — cumbersome, dull, and low maintenance. They lose much of their warmth and appeal soon after you first encounter them. Friends are like Ferraris — sleek, exciting, and high maintenance. Properly cared for, look after them, they keep their warmth and appeal.

Someone once said that friendship is like a fire. It is made than kept. The best way to keep a fire burning is to ensure that the people you don't give fire to, they will fire.

Books and friends should be few but good.  
— Greek proverb

expected, the individual who spends time with them will always be made of dearer substance than the one who doesn't.

The proper office of a friend is to side with you when you are in the wrong. Nearly anybody will side with when you are in the right.

— Mark Twain

For a friendship to succeed, it must work both ways in all respects. You must be able to trust your friends and they must be able to trust you. You must be getting something of value from them and they must be receiving something of equal value from you. You must find them pleasant to be around and they must find you just as pleasant.

People who have ulterior motives in becoming your friends should be avoided. They can cost you your time, energy, creativity, and finances. They can even cost you your health — mainly mental. Here are some signs that a person will not make a good friend:

#### A True Friend Is NOT:

Someone who wants you to have exactly the  
interests as they do  
Who wants to control you  
Who depends on you for financial

on hard times is when many people discover who their true friends are.

All things considered, true friends add to your happiness and seldom, if ever, subtract from it. As Alice Walker concluded, “No person is your friend (or kin) who demands your silence, or denies your right to grow and be perceived as fully blossomed as you were intended.”

Try surrounding yourself with people who radiate warmth, kindness, and a fresh perspective on life in general. You are likely to wind up with at least one true friend. In my view, a true friend is someone with whom you can do something boring — and still enjoy your time with him or her. Following are a few more qualities that people cherish in a friend:

Friends and good manners will  
carry you where money won't  
go.

— Margaret Walker

#### A True Friend:

- ◆ Continues to like you whether you are rich or poor
- ◆ Likes you despite your faults
- ◆ Will not abandon you in times of trouble
- ◆ Will not let you down

develop and maintain if you want to attract quality friendship into your life.

## You Can't Wait at Home to Be Discovered

*Senescence begins  
And middle age ends,  
The day your descendants  
Outnumber your friends.*  
— Ogden Nash

It's important for retirees to be good not only at keeping friends, but also at making new ones. As they get older, they tend to lose friends due to death, not to mention those who move away, or drift away to different interests. For most people, new friendships won't just happen on their own, with little effort on their part.

Although some people make friends less easily as they age, this is not to say that it is extremely difficult or impossible. The key is to use strategies for making new friends. Children see friends and everywhere they encounter other friends in adults as well. In retirement, there is an opportunity for friendships, but it must be seized. Over time, they can be lost.



husband died in 1980. “When I came back in the house after the funeral, I was seventy-seven, and I sat down at the dining room table and was alone for the first time in my life,” Rittgers told a *US NEWS* reporter in 2002, “I made up my mind that I was not going to ruin the lives of my children by crying every time they called.”

To deal with her new single status, Rittgers made the creation and maintenance of friends her overriding purpose. With time, she developed a close network of friends, particularly a number of individuals associated with her church. Happily, in 2002, Rittgers turned one hundred and still had several friendships to keep her life interesting.

The moral of this story is straightforward: If you want to meet new friends, you can't wait at home to be discovered. Nor are you going to meet new friends if you pursue your interests alone. If you watch TV or work on a solitary hobby all day long, you can rest assured that no new friends will come your way. Making new friends requires that you place yourself in social situations where you can share your interests.

Where you go and don't go to social events is important. People who have little or no social life are not making friends.

Friendship is a very taxing and arduous form of leisure activity.

— Mortimer Adler

*My name is Howard. How do you like me so far?*

*So far, I think that I probably like you more than spiders and flat tires.*



Florida, a community of 16,000 seniors twenty-five miles south of Tampa.

At first, Wayne was concerned whether he and his wife would be able to make new friends. "But I found it easy," he told a newspaper reporter. "We have different pockets of friends from all over. We play golf with some, eat out, or go to the performing arts with others."

What makes large retirement communities such as Sun City a great place to make new friends is the array of social activities they offer. At Sun City, groups meet for breakfast, socials, walks, water aerobics, dancing, tennis, biking, exercise classes, and horseback riding. There are genealogy, acting, ham radio, woodworking, art, ceramics and computer courses. Some also have the arts, concerts, museum and sports football

symphony performances, and writing poetry — goes a long way toward creating a bond between two people. Initially, a common interest is a good reason for acquaintances to meet before the friendship takes hold. Here are some other places and activities to consider:

#### Activities and Places for Making New Friends

- ◆ Personal-interest groups such as investment clubs and book-reading clubs
- ◆ Group sports such as baseball and bowling
- ◆ Aerobic classes
- ◆ Organizations that promote a social or environmental cause in which you believe
- ◆ Volunteering for a charitable organization
- ◆ Courses at colleges and universities
- ◆ Fraternal groups such as the Lions
- ◆ Church or spiritual gatherings
- ◆ Other people's parties
- ◆ Coffee bars
- ◆ Walking your dog
- ◆ Weddings
- ◆ Spectator
- ◆ Co

have nothing interesting to learn from someone new.

Everyone has an interesting story to tell if you ask them for it. Being eager to learn new things is one of the best qualities you can have to help you make new acquaintances. Of course, the tangible rewards of meeting new acquaintances go far beyond the opportunity to learn something new. New acquaintances could develop into great friends.

Your friends will know you better in the first minute you meet than your acquaintances will know you in a thousand years.

— Richard Bach

Although you don't want to associate with obnoxious people, you can't be too picky when choosing new acquaintances. Don't let your mind trick you into rejecting someone who may be good for you. It's best to suspend judgment for at least a short while. This

will make a world of difference regarding how fast you create new acquaintances, as well as how many you create; many of them will turn out to be great friends.

Even if you only meet ten or fifty new people each year, you must give them a chance to show their essential qualities. No doubt you will meet people in your life for whom you didn't give a second thought, but who turned out to be great friends. Surprise us if we give

your

and from all walks of life. What's more, let age play no part in your choice of companionship; try to have friends from all age groups. Particularly, try to have close relationships with individuals younger than you. They will influence you to renew your energy and have a fresh outlook on life. While older friends will help you grow old gracefully, young ones will help you think young — and stay young.

Wear a smile and have friends; wear a scowl and have wrinkles.

— George Eliot

## Keep Active and Enjoy Yourself While Looking for Love

Robert Traller (his name has been changed due to the personal nature of his letter) from the state of Washington wrote to me in April 1998. His retirement, after a period of adjustment, was the most part enjoyable and fulfilling. The only thing missing, however,

Dear Mr. Zelinski,

I recently

right one will “come along”!

Do you have any suggestions/comments regarding dating and relationships? I agree with you that it’s better to be alone than in bad company! However, it is enjoyable to occasionally take a lady to a concert or dance.

Thank you and best regards,

Sincerely,

Robert Traller

Whether by choice or by chance, more retirees than ever before, both in numbers and as a percentage of the population, are single today. Due to separation, divorce, or death of a marriage partner, most people can expect to spend at least part of their retirement years being single. Naturally, finding a marriage partner or meaningful relationship enters the minds of many single retirees. However, for millions of retirees, being single is not a problem, but an opportunity instead. In fact, for some individuals who are single is an opportunity to live life better than ever. In contrast to married life, allows them to be happy and free.

... after separating  
... four-year-old  
... B.C.,

The following case should provide encouragement to retirees for whom meeting someone special and forming an intimate, loving relationship is a dream. Betty Joray, a seventy-one-year-old widow and cancer survivor, wanted more companionship in her life. So the retired hospital secretary did something about it. Unlike many single retirees wanting to meet others, she didn't sit around home, waiting to be discovered. "You can sit home and feel lonesome," observed Joray, "or you can get out and be with people."

Joray also emphasized that not only is it important that people get out of the house, but that they should also remain positive and maintain a sense of humor if they want to meet interesting people. "Lighten up and don't take everything so seriously," she said. "I learned that over the years. You can do a lot of worrying, but it's not going to do any good anyway."

One of the ways Joray enhanced her social life was by enrolling in weekly dance classes at a community center in Oregon, Ohio. She ended up dancing her way to a new friend. Her positive outlook and sense of humor attracted seventy-eight-year-old Ed Linchester into her life. They have been dancing, riding bikes, and many other things together ever since.

Linchester, a widower, also emphasized a positive attitude for retirees who want to find joy in their lives. "Don't get too serious. Have a little fun here and there. Make the best of what you have."

*We could be friends  
if you would face  
reality a little more.*

*Reality is a  
temporary  
illusion brought  
about by the  
absence of beer.*



by the crusty old age of thirty-one to thirty-two, 73 percent of men and 64 percent of women get out once a week, while only 15 percent of men and 11 percent of women go out three times a week.

If you are like many singles who have difficulty in meeting and connecting with others, there are several ways to increase your chances. The matching industry is booming in North America. Those searching for Mr. Right or Ms. Right can use the services of health spas, singles clubs, dating services, newspaper ads, books, sports organizations, dining clubs, cruise lines, Club Med, and counselors.

...ity for finding, attracting,  
...e. There are several  
...ounters to



easy. Patience is key, not only when you are meeting others, but also when you are waiting for a relationship to develop. To be sure, rarely do singles meet, or connect with, that special individual at the time that they think they will.

A relationship is going to take time, effort, and energy. Keep in mind that relationships lead to both pleasure and pain; breakups are a possibility. Relationships complicate our lives at the same time as they enrich our souls. Thomas Moore, author of *Soul Mates* states: "Relationships have a way of rubbing our nose in the slime of life — an experience we would rather forego, but one that offers an important exposure to our own depth."

Regardless of the potential complications, you may want to be in a relationship for the positive reasons of intimacy, love, support, great communication, wonderful sex — and a hundred more. If so, then you must do what is necessary to create a relationship. The next time you are feeling sorry for yourself because you haven't connected with that special person, recall that there are many retirees out there right now doing just what you are doing. You have to meet someone. You have to

A man who was loved by 300 women singled me out to live with him. Why? I was the only one without a cat.

Choose surround  
pressure of  
play

Plant a seed of friendship;  
reap a bouquet of happiness.

— Lois L. Kaufman

pressure ways to meet like-minded people include joining a fraternal organization, regularly attending church or some other spiritual gathering, and becoming involved in a group activity, such as taking a course at a college.

Above all, learn to relax, enjoy yourself, and be yourself when meeting others. Most singles state that they enjoy being single most when they aren't actively or desperately seeking a dating partner. Paradoxically, many men and women reveal that their special person entered their lives when they least expected it, and when they weren't desperately searching for someone.

## You Grow Most When You Are Alone

*Don't you stay at home of evenings?*

*Don't you love a cushioned seat?*

*In a corner, by the fireside,*

*With your slippers on your feet?*

— Oliver Wendell Holmes, Sr.

...es try to create a marital  
... unsuccessful.

...ot in their

...ety

“Never get married.” Ms. Parr believed the headaches that a husband could have given her would have left her less content in life.

If you are a formerly married person, but recently single, you, à la Elizabeth Maidstone mentioned earlier in this chapter, can create a happy and fulfilling lifestyle that will defy explanation to other retirees — both single and married. There are many opportunities to enjoy life without a relationship. Regardless of your age, sex, financial status, or marital history, you can embrace single life and make it a satisfying experience.

The common thread uniting successful and inspirational singles is having an important purpose in life. They also have a strong sense of community, established through a number of meaningful relationships with close friends. Although these relationships aren't necessarily as intimate as typical marital relationships are made out to be, the relationships are nevertheless very important for support and companionship.

Research conducted by the Simon Fraser Gerontology Research Centre confirms that living alone can be rich, meaningful, and satisfying for retirees. Today, singlehood offers many options, identities, and lifestyles. The following factors contribute to successful single retiree life:

If you have recently become separated from a partner, effective transition to single life will require that you transform your identity, maintain high self-esteem, acquire new friends, and develop fresh interests. If you haven't exercised for years, start now. Your health will be enhanced both mentally and physically. Writing and other inner creative pursuits can be effective ways to develop your individuality. Pursue interests and activities that you have always wanted to pursue, but may not have had the opportunity to pursue in the past.

All things considered, being happily single is about freedom — freedom to sleep late, watch a soap opera, and go visit that charming member of the opposite sex at the coffee bar. Being single also affords the time and freedom to write a book, go for a ten-mile bicycle ride, and talk to a friend for two hours. All of this without being disturbed by a demanding spouse!

Although inspirational single retirees enjoy the company of close friends and other individuals, they also enjoy spending lots of time by themselves. They value their privacy, independence, and freedom much more than they ever value having dollars, if it meant their solo

*All I want is my  
freedom on this  
planet.*

In this regard, American poet and religious author Thomas Merton wrote, "The monk in hiding himself from the world becomes not less than himself, not less of a person, but more of a person, more truly and perfectly himself: for his personality and individuality are perfected in their true order, the spiritual, interior order, of union with God, the principle of all perfection."

This brings us to the issue of solitude as an important element for having a happy, wild, and free retirement. Because they like themselves, happy and successful retirees enjoy themselves just as much when they are alone as when they are in the company of others. This applies to all retirees — whether married or single.

By now you should know that solitude is not the same as loneliness. In this regard, Germaine Greer proclaimed, "Many a woman staring at the back of her husband's newspaper, or listening to his breathing in bed, is lonelier than any spinster in a rented room." To be sure, some of the loneliest people in the world are people who are always around other people. They are afraid to be alone because of fears of isolation, unhappiness, and negative self-assessment. Yet only by being alone a lot can they overcome loneliness.

As the Hindu proverb implies, solitude is necessary for self-discovery. Making space in your life for solitude every day is essential if you want to know yourself.

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

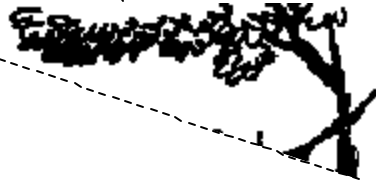
— Eleanor Roosevelt

the crowd and avoid noisy environments as much as possible. Take a break every day to visit yourself when you can have at least a few quiet moments away from others to treasure and enjoy. The idea is to spend a sufficient amount of time in solitude completely undisturbed by other human beings, television, radio, or

the telephone.

You will find that being alone allows you to experience the world and yourself in a way not available when you are with other people. When you master the art of solitude, you master yourself — and life in general. Best of all, you no longer have to experience loneliness.

*George Washington was right. It is better to be alone than in bad company!*



Summing up, creating great friends and learning how to enjoy yourself while alone are two of the most precious gifts you can give yourself. You gain wealth that many millionaire retirees don't have. With these two priceless gifts, with your health, you the author of it will

# 7

## Travel for Fun, Adventure, and More

Take Yourself Out of Your Element and  
Inspire Yourself with New Insights

*Henceforth I whimper no more, postpone no*

*Done with indoor complaints, lit*

*Strong and e*

travel can support one of your purposes or missions in retirement. Wanting to understand a nation — anything from the people to the history to the economy to the geography to the customs — is an admirable purpose indeed. Best of all, your purpose doesn't have to be cast in stone; it can vary from year to year, changing from studying famous works of art to photographing the great sights of the world to experiencing the most inspirational religious sites.

The joy of travel is in the wandering.  
— Joe Robinson

Travel can enhance your retirement significantly since it provides an elevated degree of stimulation, freshness, and pleasure not encountered in your everyday routine and environment. Of course, travel is a great teacher.

Regardless of where you go, you can always learn something new. Learning about the food, the cooking, and the clothing of a country, along with what retirement means to the locals, are just a few things that can broaden your knowledge of the world.

Early when you go abroad, travel takes you out of your routine and gives you to new insights about your life in general. It forces you to think in different ways about the world around you. Above all, travel to other countries increases your awareness about how different people live and their appreciation of all the great things in life.



city of Derby, had just returned from a trip to South Africa and were about to leave on a trip around Europe.

“It really depends on how long we’re able to travel, but if we go on like this, we won’t be leaving our children anything,” declared Adair. “My parents worked until they were sixty-five, by which time they were worn out. If we don’t enjoy life now and make the most of it while we’re active, we will lose the chance.”

I travel not to go anywhere, but to go. I travel for travel's sake. The great affair is to move.

— Robert Louis Stevenson

## Tips on How to Enhance Your Next Journey

If the travel bug gets the best of you in retirement, you may want to stay close to home and discover your own state or you may want to venture to foreign lands. Depending on where you go, the degree to which your trip should be pleasurable, adventurous, and challenging. How you plan your trip. The more you know about your ability to travel, the better you can maintain your health and safety.

interest.

- ◆ Have you made plans for next year's annual trek? If you have, change your plans and be more adventurous. You will be glad you did.
- ◆ If one of your retirement dreams is relocating to another city or country, then head there and treat your vacation as an adventurous research expedition.
- ◆ When visiting towns and cities, take the extra time to check out the local cafes and diners instead of eating at the restaurants catering to the tourist trade. You will experience cheaper and better food as well as a more interesting atmosphere.

- ◆ To make vacations more affordable, escape expensive hotels and meal costs by finding short-term apartment, villa, or cottage rentals. These can cost less than 50 percent of hotel room prices and be much more interesting stay in.

A nomad I will remain for  
with distant and  
ees.

vacation to a destination  
aning to you. Visit a  
was born or a  
visited

their aspirations.

- ◆ What is the one thing you would enjoy doing on your vacation more than anything else? Then why aren't you working towards making it a reality?

## Use the Internet to Make Your Travel Adventures Affordable and Enjoyable

A great way to enhance your travel adventures is to use the Internet for researching and booking trips. About 13 percent of the American population (21 million people) now routinely uses the Web to book rental cars, hotel reservations, airline tickets, and complete travel packages. The Internet is especially suited for retirees who want to comparison shop so that they can get the best deals. If you are uncomfortable booking trips on-line, you can use a travel agent to book your chosen package.

Following are some ways that you can use the Internet to make your travel destinations more economical and enjoyable:

anywhere in the world.

- ◆ To book a last-minute getaway, and possibly save some money in the process, contact [www.site59.com](http://www.site59.com). At times you can book a flight that leaves for Hawaii in as little as four hours.
- ◆ Find a bed-and-breakfast place on several websites (view bed-and-breakfast descriptions, photos, and reviews on [www.breadandbreakfast.com](http://www.breadandbreakfast.com)).
- ◆ Detailed research can be conducted at [www.worldtravelguide.net](http://www.worldtravelguide.net). You can learn a lot about a particular country or region — anything from its history and its government to its climate and its accommodations.
- ◆ Check out when Walt Disney World or Disneyland is open, how much it costs, and how to find either at [www.disney.com](http://www.disney.com).
- ◆ Discover how much your dollars are worth in another country's currency (try [www.x-rates.com](http://www.x-rates.com)).
- ◆ Check out weather forecasts for destinations at

normal places — now they want to expand their horizons.”

Retirees, particularly those in better physical and financial shape than other sixty- or seventy-year-olds, look for the unusual, whether it's far off the beaten track or has some adventurous aspect to it. Essentially, they are looking forward to an experience that will enrich their lives as opposed to checking into a hotel and sitting on the beach all day.

Exotic adventures of all kinds, practically everything from waltzing in Vienna to cruising on the yacht that Jackie Onassis used to cruise on, are marketed by most travel agencies today. These treks can last anywhere from a day to several weeks. Eldertreks in Toronto offers adventure for small groups (maximum: fifteen) to less-traveled parts of the world such as Borneo and New Guinea, with activities that can include exploring temples or rice paddies, but “ending the day at a comfortable guesthouse or small hotel,” says its president, Gary M.

Another travel agency you may want to consider is Expeditions (1-866-318-5050 or [www.expeditions.com](http://www.expeditions.com)) which specializes in adventure travel. According to its website, it offers vacations in East Africa, Borneo, India, and Antarctica.

Adventure is worthwhile in itself.  
— Amelia Earhart

- ◆ Amuse yourself on a ten-day Halloween ghost tour of England.
- ◆ Take an African elephant safari.
- ◆ Experience dog sledding in Alaska.
- ◆ Fly to the Swiss Alps for a massage and a mud bath at an exclusive spa.
- ◆ Take a submarine expedition under the polar ice pack.
- ◆ Go llama trekking in the Andes Mountains of Peru or Bolivia.
- ◆ Try hacienda hopping in Ecuador.
- ◆ Hike in Uzbekistan and observe lemurs in Madagascar.
- ◆ Take up bone fishing in the Seychelles Islands.
- ◆ Indulge in a multi-sport adventure in Morocco.
- ◆ Heli-hike or heli-ski the Canadian Rockies.
- ◆ Enjoy a jungle expedition along the Amazon River.
- ◆ Scuba dive among sunken ships in the Caribbean.
- ◆ Sip California's wine country in a hot-air

heat vacations and  
such as  
in

to help.

Virtuoso is a network of 250 independent travel agents who specialize in arranging luxurious and out-of-the-ordinary getaways for the moneyed class. The agents are polled annually about the nature of the business. One of the questions regularly asked is, "What was the most unusual active/adventure trip you scheduled for clients?" Following are some of the responses that agents gave one year. These may give you an idea or two for something unique you would like to implement into your next trek.

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

- ◆ California-to-Florida car and driver for client and caged bird.
- ◆ Bear watching in the Arctic Circle.
- ◆ Find the home in Shanghai where I was born fifty-five years ago.
- ◆ Arrange an on-the-road New York between San Antonio and
- ◆ Arrange for me to
- ◆ Teresa C.
- ◆ H.

## Become an Ecotourist

*In Zen they say, "no matter where you go, there you are." Well, here I am in Hawaii and I know "where" I am, but I still don't know "who" I am. All I know is that I like drinking a lot of beer wherever I go.*



Perhaps you love nature, enjoy travel, and want to do your part to preserve the environment. Then why not combine all three? An eco-friendly, educational experience may be what you are looking for and the ecotourism industry is there to serve you.

Don't confuse ecotourism with nature or adventure tourism. With nature travel, most tourist dollars come at the cost of irreparable damage to the environment and diminishing wildlife populations. For example, the environment in the Florida Keys has been viewed by many as a tourist operators are far from

paints the  
ter is



Society. Some of the other websites offering ecotourism products include [www.worldsurface.com](http://www.worldsurface.com), [www.ecoclub.com](http://www.ecoclub.com), [www.transitionsabroad.com](http://www.transitionsabroad.com), and [www.ecotourism.sk.ca](http://www.ecotourism.sk.ca).

## You Don't Have to Be Rich to Spend a Month or Two in a Warmer Climate

As you may already know, my hometown is not the warmest place on the North American continent, especially in winter. For the past two years, to escape Edmonton's winter in January and February, my friend Ron Homenchuk has spent two months in Mexico. He flies to Mexico City and takes a six-hour bus trip north to San Miguel de Allende. He likes the warm climate, cheap accommodation, galleries, and relaxed lifestyle.

Note that Ron is not a wealthy person. He is fifty-nine with no pension and no big money in the sixties and beyond. He works for a living. Nevertheless, he feels that a winter vacation is well worth the cost.

Incid

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

— Saint Augustine

A traveler to distant places  
should make no enemies.

— Nigerian proverb

Despite not being wealthy, Ron Homenchuk takes an annual winter trek to San Miguel because he believes that travel is one of the best treats on earth that we can give ourselves. Ron agrees that, “Travel stretches the imagination, opens the mind, and enlivens the spirit.”

## Enjoy Yourself in a Myriad of Ways at a Recreational Vehicle Retirement Resort

Once you are retired, each winter you can take your recreational vehicle down to Mesa, Arizona, and soak up the Arizona sun while you enjoy all the amenities of home away from home. Better still, by taking advantage of all the amenities that Towerpoint RV Retirement Resort has going for itself, you can pursue current and discover many new ones.

Visit the resort's website ([www.towerpointresort.com](http://www.towerpointresort.com)) to learn more about the program, under the direction of our full-time staff, designed to encourage personal growth, intellectual stimulation, physical exercise, and social interaction. The resort is planned for

Pool & billiards	Wood shop	Lapidary/Silversmith
Library	Sewing for dolls	Writing family stories
Shuffleboard	Yoga	Hydrotherapy pools
Line dancing	Singles Club	Friday night cabarets
Computer Club	Casual swimming	Amigos Spanish Club

## Why Travel Alone When You Don't Have To?

Single? You don't necessarily have to stay home just because friends and relatives can't go with you on a journey that you would like to make. Of course, one alternative is to go alone. If you feel lonely and uncomfortable traveling alone, however, there is an alternative.

Given that there are many other single retirees who share your aspirations of enrichment through travel, why not find someone compatible with whom you can share both experiences and expenses? If you have someone to "supplement" your travel

He who has traveled  
tells

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

Vacation and Home Exchange ([www.seniorshomeexchange.com](http://www.seniorshomeexchange.com)). This exchange allows you to do a straight vacation exchange of your home with people across North America, and even with people abroad. Alternatively, you can exchange a hospitality vacation in which you visit with them and, in return, they visit with you.

The cost to register as an exchange member is only \$65 in US funds for a three-year listing or \$100 for Lifetime Membership. Better still, AARP members pay only \$45 for a three-year membership.

There are many ways you can benefit from swapping homes through the Seniors Vacation and Home Exchange. Here are some of them:

- ◆ Boats, caravans, and motor homes may be exchanged with each other or in any combination, to provide even more exciting and diverse vacations.
- ◆ For motel expenses to pay.
- ◆ in any organized

- ◆ You can take longer vacations because your exchange partners normally have a lifestyle similar to yours and not that of people with jobs or kids. Seventy-one percent of exchanges were for two weeks or more and 25 percent of exchanges were for more than one month.
- ◆ You can make three or four vacation exchanges a year.
- ◆ Exchange members can take part in travel-related discussion forums.

You can check out other house-swapping organizations. For a \$29.95 membership fee, the International Home Exchange Network ([www.homexchange.com](http://www.homexchange.com)) will add you to its list of people worldwide who wish to swap houses for a temporary visit. You can also contact the Vacation Exchange Club at 1-800-638-3841.

## Try a Working Vacation for a More Satisfying Traveling Experience

Another way to cut down on travel costs in a foreign country is to become a "volunteer" traveler.

researchers discover a new species. These vacations aren't a canned experience."

Locations far removed from luxury are typical destinations for volunteer travel. Weekends usually are free, and volunteers often spend the days mingling with the locals and visiting scenic or historic sites. Regardless of the focus of the programs, most volunteer vacations allow participants to blend the pleasures of travel with a higher purpose — either making the world a better

I have found out that there ain't no surer way to find out whether you like people or hate them than to travel with them.

— Mark Twain

place or learning more about it. Volunteers normally pay for their own transportation to and from the projects. The projects can be either humanitarian and service-oriented projects, such as helping villagers build a church, or scientific projects, such as studying whales in the Pacific Ocean. Typically, each program has a project leader or

principal researcher with several support staff.

Projects usually provide accommodations, training, meals, like-minded companions. The tasks can vary from the boring, depending upon whether you bring a camera, a hammer, a shovel,

to volunteers gain a lifetime of memories.

- ◆ Assist a principal investigator on the Watershed Restoration Project, trying to rectify the threatened river system on the Cape Peninsula in South Africa.
- ◆ Help native Maoris in the Cook Islands improve their healthcare system.
- ◆ Help build a bridge in Africa.
- ◆ Teach English in a village in Costa Rica or Italy.
- ◆ Assist archaeologists excavating ancient settlements in Russia, the Pacific Spice Islands, or Easter Island.
- ◆ Work in the library at the Nave Institute, a 150-year-old school with an enrollment of 2,550 students, representing some of the poorest of the poor in the northern India province of Uttar Pradesh.
- ◆ Hunt for sources of water in Mongolia with a Chinese hydrologist.
- ◆ Care for abandoned children in a Romanian hospital.
- ◆ Spend a year in a village in the mountains of France.
- ◆ Spend a year in a village in the mountains of France.

## Journey Close to Home and Do the Things That an Out-of-Town Tourist Might Do

*Oscar Wilde was right. The sight of Niagara Falls must be one of the earliest, if not the keenest, disappointments in American married life.*



Many people believe that the farther away from home one travels, the better the journey will be. Not necessarily so. "It is not worthwhile to go around the world to count the cats in Zanzibar," advised Henry David Thoreau.

As an alternative to distant travel, you can take a journey close to home and do something interesting that you have always wanted to do, but never had time for. You can even journey in your hometown. Regardless of how long you have lived there, chances are there is a beautiful park, interesting street, fascinating neighborhood, or historic site that you haven't seen. Here are some of the things you can do in your hometown that a tourist out of town might do:



# 8

## Relocate to Where Retirement Living Is Best

Live Somewhere Else and Do What You  
Have Always Wanted to Do

“Go and live somewhere else,” advises John Osborne  
Victoria, B.C. “Try doing what you think you  
do.” Osborne, a retired psychology prof  
Alberta, moved to Victoria after  
to be desired in his old

Perhaps, like  
scenery

and Patricia Robertson. They sold their \$250,000 house in Calgary, Alberta, and used a portion of the proceeds to buy a \$205,000 house in Nanaimo, B.C. Not only did they wind up with an extra \$45,000 in the bank as a contingency fund, they found that moving to a warmer climate helped them save on living expenses. "We save money by not having to drive the car much or heat the house much. Energy prices are cheaper here, and wine is cheaper, too," declared Ron.

I have just returned from Boston. It is the only thing to do if you find yourself there.

— Fred Allen

There are three other main motives why retirees may move to a new location. The first is to relocate to a beautiful location and find refuge there. It can be a place formerly reserved for annual vacations somewhere close to the mountains, beside the ocean, or in a nice warm climate.

The second motivation is seeking new adventures. Some people want a place that is more interesting and exciting than their current location. It can be San Francisco, New York, or some place they such as a nice villa in Italy.

Another reason to a support structure is the third. Some people want to move to a new location, not for a change of scenery, but to be near their children and grandchildren. The move will be a relief for the children and grandchildren.

wouldn't want to be anywhere else. Moving abroad has been challenging and stimulating, physically, intellectually, and emotionally, and it came just as I was beginning to feel brain-dead and on a tiresome treadmill," stated Betsy, fifty-seven, to an Associated Press reporter. "It's been like returning to university life as one big adult-education course."

Retiring abroad can make economic sense, particularly if you choose a country with a low cost of living. Roseanne Knorr, author of *The Grown Up's Guide to Retiring Abroad*, asserts that American retirees living abroad tend to spend less. "You're not keeping up with the Joneses," observes Knorr, who divides her time between France and Florida. "You're not worried about the latest car. If a couple is living in a small town in France, they may only need one car, not two."

Perhaps you have dreamt about taking up refuge in a foreign land, typically some place where you can experience a climate and more favorable tax laws. Keep in mind that retirement often means seeing children, grandchildren, and grandkids a lot less. This is primarily the reason for retiring abroad. It can be an emotional standpoint.

If you are  
quest

I hate small towns because once you've seen the cannon in the park there's nothing to do.

— Lenny Bruce

buy, the housing is affordable.

- ◆ There are a variety of housing options to suit your needs — from a stately house to a smart new apartment, a townhouse, or a gracious bungalow with the right-sized garden to look after.
- ◆ Many cultural amenities — such as museums, theaters, and concerts — are available either locally or in a nearby city.
- ◆ Just out your back door — either a short drive or a healthy walk from your home — you can participate in outdoor activities such as skiing, tennis, golf, fly-fishing, and hiking.
- ◆ You can depend on excellent transportation facilities, including a modern transit system.
- ◆ Neighborhoods are peaceful and the crime rate is low.
- ◆ A variety of clubs and non-profit organizations welcome your participation and talents. You can be part of a community of like-minded interests.
- ◆ There are many opportunities at computer

...m eighty-one now. I would  
... eighty-two, but I  
... Winnipeg.

...s at computer  
...ama

opportunities at local educational institutions.

- ◆ The residents are diverse so that you can enjoy the company of those younger and older than you.
- ◆ Taxes are low.
- ◆ Pollution is not a problem — the air and water are clean.
- ◆ The country is known for its political stability.

Above all, get to know the cities and countries you are considering. Research each place carefully. Books, magazines, newspaper articles, and websites can be a big help. For example, AARP's former magazine, *Modern Maturity* (now called *AARP The Magazine*), recently chose its top fifteen places that Americans should consider if they want to retire abroad.

If you think you've found where you want to spend your retirement, the best way to check it out thoroughly is to take a vacation there first. Go more than once or twice. Try to visit the city or country in all seasons so you can get a sense of whether you'll be happy full time.

In your search, don't overlook

*I am going to leave this one-horse town once it's my turn to ride the horse.*

Asheville, which is, in fact, a city of 68,000 people. Downtown has upscale restaurants, shops, coffeehouses, bookstores, galleries, and boutiques. Many painters, writers, musicians, and artisans have been drawn here because of the friendly people and climate.

George Rogers, a retired engineer for the U.S. Navy and now a part-time graphics designer, moved to Asheville with his wife from the Northern Virginia suburbs of Washington. "It's a magical place," Rogers told a *Baltimore Sun* reporter. "When we go out, whether it's to dinner, or just to hang out, or to a cultural event, it's rare that we don't see someone we know. When we lived in the D.C. area, I can count on one hand how many times that happened in twenty years."

A major attraction for retirees is Asheville's North Carolina Center for Creative Retirement, which was started in 1988 just as Asheville was beginning to attract more retirees. Each semester, between five and six hundred retired people enroll in thirty

courses. They develop their own curriculum, and retirees teach the classes. Today, the program is regarded as a leader in its field and reporters with the *Washington Post*, *Wall Street Journal*, *Baltimore Sun* regularly contact the writing articles about

mazines such  
res to

can dine in New  
et dwell

*Town for Retirement* by Joseph Lubow covers sixty-four college and/or university towns in twenty-nine states. The other book, *Retirement Places Rated* by David Savageau, compares more than 200 top retirement areas according to costs of living, housing, climate, personal safety, services, employment opportunities, and leisure activities.

## The Secret to a Really Wonderful Retired Lifestyle

In one of their occasional newsletters that they send to keep friends up to date on their adventures, Bill Myers and Valerie Ossipoff pronounced, "We believe we've discovered the secret to a really wonderful retired lifestyle. It is simply to live somewhere else. When we come home to visit we are wined and dined and treated like visiting royalty. Our friends are too classy to mention that we come home every six months or so."

Originally from the LL  
now live on a St  
moored in  
h

"Home" is any four walls that  
enclose the right per

Toma, a nationally recognized fiber artist.

- ◆ They bought a one-person inflatable kayak and now have a ball paddling it around their Hawaiian marina as well as at their cruising anchorages.
  - ◆ In July 2001, they went back to their home on the mainland to “visit the doctor, dentist, audiologist, optometrist, dermatologist, financial advisor, get nails done and have a massage, visit, have dinner with various friends, etc.”
  - ◆ Bill maintains a website to share material concerning his interests in sailing and celestial navigation with others.
  - ◆ While on the mainland, they found time for a four-day trip to the Sierra. They “stayed in an inexpensive motel in Mammoth, dined out in style most nights, and did day hikes back into the mountains to Red’s Meadow, Mts. Ritter and Banner, Garnet Lake, Muir Trail. Great great sights, great time!”
- mainland, and before  
visited Alaska for two  
nian



# 9

## Happiness Doesn't Care How You Get There

Retirement Is Not a Time to Sleep,  
but a Time to Awaken to the Beauty  
of the World around You

*No longer forward nor behind  
I look in here  
But, grat*

conclusion that a happy retirement has little to do with level of income.

Marzynski's conclusions aren't all that surprising. His conclusions support the premise of this book that how happy you will be in retirement will depend on whether you are willing to be happy. Clearly, happiness will elude you as long as you are thinking and doing what's wrong for you. And needless to say, it will come rather easily when you are thinking and doing what's right for you.

The gradually declining years are among the sweetest in a man's life.

— Seneca

To be sure, happiness in retirement, as in all stages of life, doesn't care how you get there. Not only doesn't happiness care how you get there; it doesn't even care if you get there at all. And you are sure not to get there if you rely solely on money, as do so many people in Western society. You are also sure not to attain true happiness if you wait for destiny or others to show you the way. If nothing else, satisfaction and inner peace will

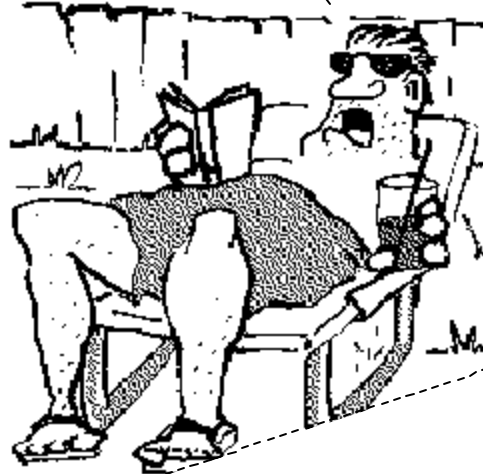
...an, one of the retirees featured in Marzynski's ... it for destiny or others to show him the ... ce. A New York native, Salzman ... ked for almost forty years ... ed, he completed a ... ad Florida ... nty-

comes when you cast out all the negative elements that cause confusion and turmoil in your mind and allow serenity to prevail.”

If you are to, as Howard Salzman says, “awaken to the beauty of the world around you,” you must put your life in synch with your deepest values and beliefs. You must pursue what you truly want out of retirement, and not what others want you to pursue, or what other retirees are pursuing. This is not an easy thing to do, particularly in modern Western society where we are subject to so many outside influences.

Erich Fromm in *Escape from Freedom* wrote, “Modern man lives under the illusion that he knows what he wants, while he actually wants what he is supposed to want society, advertisers and supposed to want greedily instead of having

*I always thought lots of leisure time was for losers, but looking retirement straight in the eye is probably the most challenging and satisfying thing I have ever done.*



The greater part of our happiness or misery depends on our dispositions, and not our circumstances.

— Martha Washington

contrary, there is much scholarly evidence to support these statements.

Research by psychologists indicates that the things that most people assume would make life better — money, status, beauty, or social prominence — over the long run don't seem to matter all that much, if at all. For example, one

research paper reported that physical attractiveness has at most a very marginal effect on how content people are in life. Another study concluded individuals may be pleased for a month or two after a big lottery win, but there is no relationship between the money and ultimate happiness a year later. Still other research has shown that social standing has no effect on true happiness.

Why waste time, energy, and money chasing after something you don't really need and may not even enjoy? Some things are important, and others are not. Some things appear to be important because people have been brainwashed by society, educational institutions, and advertisers to believe that they are important. In reality, most of these things have no relevance to a happy and healthy lifestyle.

Instead of chasing after things, we should think for ourselves, use common sense and wisdom to run their lives, and focus on doing and thinking. We should be creatively and proactively looking for ways to

- ◆ Am I in control of my lifestyle?
- ◆ Do I make the most of my money to give me the best quality of life?
- ◆ What can I achieve in my retirement that would make me proud?
- ◆ What can I do that is unique?
- ◆ Do I have enough great friends in my life?
- ◆ Do I devote sufficient time to see my close friends?
- ◆ Do I watch too much TV?
- ◆ Does my lifestyle complement my partner's?
- ◆ Do I travel as much as I would like?
- ◆ Do my time commitments allow me to make a contribution to making this world a better place?
- ◆ Do my time commitments allow me to indulge in creative endeavors?
- ◆ Am I developing spiritually as a human being?
- ◆ Do I exercise enough, in my own enjoyable way?
- ◆ Do I complain too much?
- ◆ Am I as grateful in my life?
- ◆ Am I as grateful in my life?

everybody-else — means to fight the hardest battle any human being can fight; and never stop fighting.”

If you want to experience fulfillment and satisfaction, one of your most important retirement goals should be to be you and not anyone else. When Leonardo da Vinci was asked what his greatest accomplishment had been in his life, he replied, “Leonardo da Vinci.” In this regard, Zen masters don’t ask us to be something or someone we aren’t; instead, they ask us to be more truly and more fully who we are.

## Celebrate Your Eccentricity and You Will Be Set Free

*There's nothing surer,  
The rich get rich and the poor get poorer,  
In the meantime, in between time,  
Ain't we got fun.*

John and Raymond B. Egan, *Ain't We Got Fun*

...many people with a lot less  
...are much happier than  
...these people  
...her way

this world. There is no better example to make my point than busker Ben Kerr of Toronto. He is one of the most intriguing individuals that I — and thousands of other people — have ever met. You can often find Ben performing his songs before hundreds of people either at the St. Lawrence Market or at the corner of Yonge and Bloor, in Toronto's busiest business and tourist district.

I first encountered Ben late October 13, 1993, when he called the John Oakley radio talk show on which I was a guest, discussing with listeners the joys of being unemployed. After a few words with Ben, I promised to meet him in person on the corner of Yonge and Bloor the next day and give him a copy of *The Joy of Not Working*. In exchange, Ben agreed to sing his song "I Don't Want to Be the Richest Man in the Graveyard."

Here are some of the things that I have learned about Ben since I met him that lucky day. Somewhere in his fifties at the time, Ben retired from his executive position at the Toronto Harbour Commission on March 31, 1981, because he wouldn't put up with the smoking-allowed policy the company had at that time. Soon after, he ran — physically — 3,000 miles from Toronto to Los Angeles to campaign against office buildings.

Before he  
for his

Freedom is always and  
exclusively freedom for  
one who thinks

Show where he promoted his no-smoking-in-the-workplace cause and aerobicized with Simmons and a number of fit, energetic women.

- ◆ Throughout his singing years, Ben has met many other international celebrities including Elizabeth Taylor and Richard Burton.
- ◆ Ben has written and sung songs for Mel Lastman, the mayor of Toronto, and Mike Harris, the premier of Ontario at the time.
- ◆ After Ben wrote a song about Frank Stronach, the CEO of the giant international Magna Corporation, Stronach took Ben to the racetrack — and signed him in as a guest in the exclusive clubhouse — to watch one of Stronach’s prize racehorses compete.

Only those who dare, truly live.  
— Ruth P. Freedman

- ◆ For years Ben has promoted his cayenne pepper cocktail (made with a tablespoon of cayenne pepper mixed in a glass of carrot juice). According to him is better than any other diet. He has taken on the cayenne



What You Got before You Lose It") with The Buckaroos (Buck Owens' backup band) in Bakersfield, California.

- ◆ Since 1985, every three years Ben has run for mayor of Toronto. He has never come close to winning, but he says he will win sooner or later because he plans to live forever. "The thing is, I'm going to win eventually," he declares.

Ben surmises that if he had decided to stay with the Toronto Harbour Commission until the traditional retirement age of sixty-five, he probably wouldn't be alive today. Yet today, in the words of *Health Perspectives* reporter Jerry Gillians, "Ben is as spry a senior as you will ever meet with energy and enthusiasm abounding."

When reporters ask Ben his age, he typically replies, "I am ageless, because age is a state of mind. I'm not too young or too old to do anything. When you are ageless, you never get sick, tired, or depressed."

In June 2002, Ben told me, "When I was a young man, I would look at 'old' people, and tell myself 'When I get old, I'm not going to be like that.' I had a firm resolve back then that I would stay healthy, and move."

intelligent than the general population. True eccentrics are highly creative, curious, idealistic, intelligent, opinionated, and obsessed with some hobby. These non-conformists give themselves the freedom to be themselves, a luxury that most people in society haven't learned how to enjoy. Eccentricity allows them to pursue hobbies and lifestyles that are their passions. Freed from the need to conform, eccentrics aren't bothered by what others think about them.

It follows that only those who can be eccentric can truly live. Thus, celebrate your eccentricity and you will be set free. Your self-development and movement toward self-actualization will be wondrous, mysterious, and fascinating.

## If Money Can Buy Happiness, Then Why Aren't You Selling Some of Yours?

*I can't bring us happiness;  
I can't make us glad;  
I guess.*

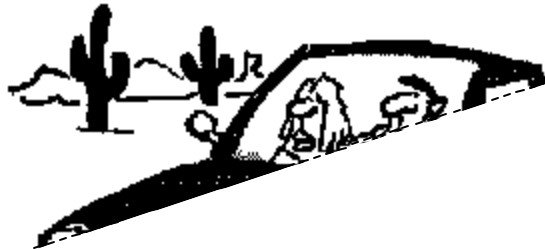
individuals at home watching the game on TV. Moreover, there are millions of retirees who can be extremely happy without having to watch one minute of any football game, Super Bowl, or otherwise.

It's important that money and its relationship to happiness be put in proper perspective. Money is an important element for comfort and enjoyment of the finer things in life, but how much money retirees need to be happy is another question.

Money may eliminate certain modes of unhappiness but it certainly won't guarantee true happiness — even for a day. No one agrees with this more than University of Illinois psychologist and researcher Edward Diener, who specializes in what makes people happy. After conducting many studies over the last decade, he has

*I can't figure out why all our friends our age are still working ten years after we retired and moved to Mexico.*

*Perhaps their incredible ability to delude themselves about the importance of both money and their work plays a key role.*



they are healthier. But they are no happier.”

As a matter of course money is an important element for our survival, but how much money we need to be happy is another matter altogether. As well as anyone, Benjamin Franklin expressed the folly in trying to achieve happiness through money. “Money never made a man happy yet nor will it,” observed Franklin. “There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one.”

Perhaps you have been really broke at some time in your life. I am not talking about a time when you considered selling the cabin cruiser or the cottage to help you through a downturn in the economy as you continued to bask in luxury. I am referring to a situation when you were so broke that you might not have been able to think of a word or phrase to describe it. “Hard up” or “short of funds” just wouldn’t do.

If you have experienced this mode of being broke, undoubtedly you imagined that you would be really happy when you could elevate yourself to the financial position that you enjoy today. Your happiness today, however, is probably less than you imagined it would be. Your net worth hasn’t increased as much as you thought. You may be richer, but you’re not happier.

proportion to  
can

and possessions, the more your life will be enhanced by the things money can't buy.

Generally speaking, you can't buy things you can't see. Yet some of the things that you can't see are fundamental to happiness. In this group you can list peace of mind, love, satisfaction, health, and spiritual enlightenment. Lots of rich people don't have these things and, regardless of how much money they have, they can't buy them. Even health can't be bought. Sure, money can help maintain your health, and can provide quality healthcare, but once you lose your health, you can't buy it back.

If you were to think about it for a while, you would realize that there are many more personal attributes contributing to happiness that are beyond the realm of money. Following is a list of thirty-seven elements of happiness that I challenge you to purchase on the open market:

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

— Mary Quant

#### Elements of Happiness That Money Can't

Health

Longevity

Personal creativity

Satisfaction

Int

Granted, a lack of money for basic necessities will leave us unhappy and dissatisfied about our position in life. This fact doesn't mean that having a lot of money will leave us truly happy and satisfied, however. Money may get us to a neutral state, somewhere between unhappy and happy, and somewhere between dissatisfied and satisfied. Generally speaking, more money won't get us beyond that neutral state. After we reach the neutral state, happiness depends on things that money can't buy.

Fantastic as it sounds, a cool million dollars won't make the slightest difference in your life if you have been miserable on a moderate income. You can live in a sparsely furnished one-room studio apartment and be surrounded by abundance. Or you can live in a lavishly furnished \$10-million mansion and be operating out of scarcity. After basic necessities are provided for, abundance is, above all, a state of mind.

To be without some of the things you want is an inevitable part of

Virtually everyone will agree at some level that money doesn't buy happiness, but deep down they haven't accepted it. Regardless of how old you are, you will show wisdom well beyond your age when you truly accept that money can't buy contentment and peace of mind. The more that you believe that the less money will

with

peace of mind than many people who have a lot more money than they do. Active retirees learned a long time ago that money is not a guarantee of a happy and successful life — whether it's in one's working years or in retirement.

I have the greatest of riches:  
That of not desiring them.

— Eleonora Duse

Whether people accept it or not — and most people don't — ultimately happiness comes from within. A happy retirement starts with having a great attitude about life in general. In this vein, Dr. Joyce Brothers observed, "Those who have easy, cheerful attitudes tend to be happier than those with less pleasant temperaments regardless of money, 'making it,' or success."

Summing up, if you want to feel rich and happy, just count all the things you have that money can't buy. Happiness is priceless. And priceless things can't be bought. Never forget this — unless you experience great delight and happiness from being terribly deceived. In this case, more power to you. Again, happiness doesn't care how you get there.

You Will Overlook the Silver  
If You Are Always

clothes, or have more physically attractive lovers. How happy they are is another matter. If they are envious of people who have things that they do not have, they certainly aren't happy.

One of the most important factors for enjoying life to the fullest is an absence of envy of others. Someone once said that envy is the satisfaction and happiness that we think others are experiencing, but aren't. Many, perhaps most, people whom we envy aren't any

happier than we are. Even many of the rich and famous don't make good targets for our envy. Singer and actress Barbara Streisand warned us, "Oh God, don't envy me, I have my own pains."

To envy the rich and famous is rather ill-considered in light of the fact that many aren't happy. If you are going to envy anyone, envy the poor of this world

who are happy. Being happy takes some doing on their part.

Another important point is that experiencing envy has no benefit. Envy is an extremely heavy burden to carry of contempt and hate. Someone once said, "Envy is a box that it's in."

you can't be both envious and in hand. Envy of even one thing someone else's your own? to

Now is not the time to think of what you do not have. Think of what you can do with what there is.

— Ernest Hemingway



feel deprived because someone has something you don't, keep in mind that billions of people in other countries would gladly trade places with you.

Gratitude for what you have will do wonders for overcoming envy and enhancing your well-being. Pay heed to these important words by an unknown wise person: "You will overlook the silver lining if you are always expecting gold." When you regularly take the time to appreciate the things you have — your health, your home, your friends, your music collection, your knowledge, and your creative ability — you won't have time to be envious of others.

Over the ages the wise people of this world have advised that we be grateful for what we have. Now there is scientific evidence that gratitude enhances our well-being. In 2003, researchers at the Universities of California and Miami reported that people who consciously remind themselves every day of the things they are grateful for show marked improvements in mental health and some aspects of physical health.

The results appear to be equally true for healthy college students and people with incurable diseases, according to researchers, who published their findings in *Personality and Social Psychology*. Compared to control subjects who counted hassles, such as traffic jams, the grateful people felt better. In other words, they were happier.

To be happy, you must be grateful for what you have. The more you appreciate the things you have, the more you will love life.

Just think how happy you would be if you lost everything you have right now, and then got it back.

— Unknown wise person

which many others don't have, and think yourself rich.

Moreover, ten times as many good things happen to you as bad things. Thus, it behooves you to spend ten times as much time ranting and raving about the wonder of life as you do complaining about it.

To become aware that you have a lot of great things in your life, pay attention to the small things instead of the big ones. "Most of us miss out on life's big prizes. The Pulitzer. The Nobel. Oscars. Tonys. Emmys," stated an unknown wise person. "But we're all eligible for life's small pleasures. A pat on the back. A kiss behind the ear. A four-pound bass. A full moon. An empty parking space. A crackling fire. A great meal. A glorious sunset. Hot soup. Cold beer. Don't fret about copping life's grand awards. Enjoy its tiny delights. There are plenty for all of us."

Above all, try living by this motto: "Happy to have, but just as happy not to have. And happy to be, but just as happy not to be."  
— The way to retire happy, wild, and free.

Are Alive

Dead

little prince, in bewilderment, says to himself: “As for me, if I had fifty-three minutes to spend as I liked, I should walk at my leisure toward a spring of fresh water.”

This story has a lot to say about how we use our time and approach life. In Western society, there never seems to be enough time. In this do-it-all society, many retirees — not only working people — drive fast, walk fast, dine fast, and talk fast. Time is so precious that people don't even have a moment to think about time. They have become so involved in controlling time that they have forgotten how to live the moment.

In some cultures, a moment can last the entire afternoon. Activities have natural starting and ending times not dictated by the clock. People don't limit their conversations to fifteen or thirty minutes. Conversations start when they start, and end when the end, regardless of the number of clocks in the immediate vicinity.

Sadly, many North Americans haven't had a truly leisurely conversation with any of their relatives, friends, or neighbors for years. Given that a research study found that most couples spend about eight minutes a week conversing most

*I am taking early retirement because life is too short to waste in traffic and working with people so industrious that they have a clue about how to*

you are a long time dead.”

The way to join the conscious and happy minority is to accept that now — and only now — can you ever experience happiness. Living in the moment is crucial for living happily because the present moment is all that you really have. Being in the now means accepting that you can never experience past or future moments.

In short, this is it! Believe it or not, the now is all that you have and all that you will ever have. Don't be discouraged, however. The now holds the key to freedom, happiness, and peace of mind.

Mastering the moment is important for enjoying leisure, and life in general. The degree to which you can get totally involved in your

If you have one eye on yesterday, and one eye on tomorrow, you're going to be cockeyed today.

Unknown wise person

leisure activities will determine the quality of your life. Unless you can get totally involved, you won't get much satisfaction from whatever you are doing. This is true whether you are playing chess, talking to a friend, wading through a stream, or watching a sunset. Learn to spend all your leisure activities in the now and you will experience peace in this world.

energized by energy that it carried you to a state of indescribable bliss. The moment and the moment normally

body as the water connects with it as one. When you experience bliss and peace of mind, you are truly experiencing the shower.

Doing one thing at a time, instead of two or three, is crucial for mastering the moment. Doing something physically and thinking about something else at the same time are contradictory. You aren't fully taking part in the activity if you are thinking about something else. Key to mastering the moment is sticking with an activity, instead of quitting halfway through. Any activity or task should be worthy of your total attention, and of completion, if it is worth doing at all.

You can transcend time by doing your own thing at your own speed. Again, forget about what the masses are doing. Even if practically everyone else seems to increase the pace of life every day, you don't have to try to keep up. Take control of your physical and psychic space instead of allowing the distractions of the modern world to influence your lifestyle.

To make your days longer, don't rush; slow down instead. In a somewhat magical way, you will have more time when you start living every moment for all it is worth. Once you slow down, you will no longer fight time; you will master it. Full appreciation of any activity, whether it is writing your first novel, walking in a park, talking to your neighbor, or taking a shower, will make you slow down for you.

you will have no problems and no worries. No doubt this is hard to do and few people ever get to this level. If you are able to do this, however, you will become one of the truly enlightened individuals in this world, experiencing perpetual peace of mind and happiness that others experience sporadically, if at all.

As you walk and eat and travel, be where you are. Otherwise you will miss most of your life.

— Buddha

Retirement, more than any other time in your life, is an opportunity to enjoy the moment for all it is worth. In fact, only by living in the moment can you make retirement the best years of your life. The thing to remember is that happiness has no past and no future. It is what it is right now. Experience it while you can. Happiness not enjoyed today can't be saved for the future. It is lost forever.

## It's Better to Live Rich than to Die Rich

*...lies a miser who cared for himself,*

*...nothing but gathering wealth.*

*...and how he fares,*

*...pres.*

*...and*

*...the*

they hoard money instead of spending it.

All things considered, it's better, in the words of Henry David Thoreau, to live rich than to die rich. Several other wise people have warned us about the folly of not enjoying our money. "To die rich," stated spiritual teacher Jiddu Krishnamurti, "is to have lived in vain." Errol Flynn declared, "Any man who has \$10,000 left when he dies is a failure." And Thomas Fuller pronounced, "He is not fit for riches who is afraid to use them."

For some strange reason, many retirees don't like to see their net worth decline, even when they have less than ten years to live, and ten times as much money as they need to live in style for their remaining years. The fact is, most people who are well-off when they retire never even come close to running out of money before they check out for good. Given that most aspects of a happy, wild, and free retirement can't be bought, there is no rational reason for retirees to have their net worth increase.

Riches are to be used and not to be hoarded. After all, what is the ultimate purpose of money, but to spend it? Some people will point out that another purpose for money is to invest it. You can do so that you have more to spend later. Saving for retirement is prudent. When you are retired already, however, having a retirement income guaranteed for the rest of your life is a good portion of it so that you don't have to sacrifice your entire person to live on a small amount of money.

Salvation Army. Upon his recent death, it was learned that through self-denial and a shrewd understanding of investments he amassed a fortune of \$9 million. At least there is a good side to this story: Elwood left all his fortune to social agencies, including the Salvation Army, which he had so loyally patronized.

As odd as it may seem, some people actually find making money easier than spending it. Spending it is a chore that makes them extremely uncomfortable. Giving his thoughts about hoarding money, sixteenth-century French writer Michel de Montaigne stated, "Once you have decided to keep a certain pile, it is no longer yours, for you can't spend it."

Clearly, financial satisfaction is more important than financial immortality. Financial longevity is important until the day you die; after that it's useless. You may want to argue that you have to

*Buying this new Porsche in my later years has proven that I can only be young once, but I can be immature forever.*

leave money for your adult children. This is hogwash. Your adult children can take care of themselves. Don't you have any faith in their creative ability to make a living and fend for themselves?

Unfortunately, many people put together great piles of money that they never get around to spending. Their



inheritance for their children seems to be a sound way in which to fund these lifestyles.”

The new, happy-go-lucky British retirees use their savings to shop, socialize, and travel. Virginia Johnson, a retired child-and-family-court adviser, announced, “I spent my youth bringing up four children and now I would like to do the sort of things I thought I would do when I was a teenager, before things took a different path.”

Johnson, a resident of Derby who recently trekked across Malaysia and Crete, is planning to spend the £100,000 equity in her Midlands cottage on herself. “I consider myself still young at fifty-five,” Johnson told a reporter with *The Observer*, “and envisage travelling and enjoying myself to the full until I’m well into my eighties. I have some ideas about my pension but I’m thinking first and foremost about this next stage in my life.”

Not only does Johnson like to travel, she socializes at least three times a week. “I don’t think my children want me to leave my money to them,” Johnson concluded. “I have worked hard to help them create their own independent, successful lives and if they are happy and settled, I want to enjoy myself.”

Like this new segment of British retirees, you shouldn’t be afraid to attempt to leave your children to enjoy their lives.



gives their lives purpose. Making the world a better place to live helps them earn self-respect and the respect of others.

Volunteering is often viewed as serious leisure by many retirees. It provides work-like activities that require goal-setting, discipline, responsibility, and teamwork. Above all, volunteering makes retirees feel needed and productive. On the other hand, certain retirees refuse to volunteer because they don't feel good working at something for which they receive no pay. Unfortunately, these mercenaries don't see the great benefits that come from volunteering.

Ex-president Jimmy Carter, who was quoted earlier, is arguably the most famous volunteer in America. Carter had this to say about volunteerism and the art of giving to others: "It's not something that's special for former presidents; it's the kind of chances or opportunities that are available to every person in America. There are hundreds or maybe thousands of opportunities that we have to expand our lives and to do something that might benefit other people, but in the long term we get more benefit from it than the people we're trying to help."

Thousands of groups across the United States offer service opportunities for people aged fifty and over with diverse backgrounds, skills, and interests. For individuals who are new to volunteering, there are new opportunities. Web

Institute for Social Research, said, "We are social animals and if you think of volunteering as a type of social interaction, it can make a big difference for older people."

Indeed, volunteering offers many retirees the opportunity to do something creative and out of the ordinary. They have the opportunity to get out of the house and rub shoulders with a wide range of people. Volunteers can shop around for activities that complement their skills and there is usually training available for those who want to try something new.

What acts of commitment and contribution would you like to engage in that will add value not only to your own life but to the lives of those around you? You don't need to make a big difference on a global level. You can make a big difference through a commitment to help others in your community, volunteering for a charitable organization or even on a one-to-one basis.

The best choice of a volunteering assignment is one in which you learn new knowledge and skills while you are helping others.

You not only give to others but you get something invaluable in return. The more you give, the more you will receive.

Givers are the greatest beneficiaries according to Claus Wedekind, one of the professors in the Department of Biology at the University of Zurich. The benefit is not a selfish one; it is for the long term and it benefits others.

always provide Cornish “with a very good rate of exchange.”

In short, helping others while volunteering for a charity creates feelings of achievement, responsibility, growth, and recognition. The result is satisfaction and happiness that no

amount of money can ever buy. American comedian and civil rights activist Dick Gregory agreed when he reflected about his life, “One of the things I keep learning is that the secret of being happy is doing things for other people.”

The miracle is not that we do this work, but that we are happy to do it.

— Mother Teresa

## Forget How Old You Are — This Becomes More Important the Older You Get

Age, many of you retirees, soon-to-be retirees, and wannabe retirees will be happy to hear, is not all it's made out to be when you look at it. As a matter of course retirement is not the end with old age, even though it shouldn't be. If you are retired long enough, sooner or later you will be known of you as an older person. If you have entered old age will be known to everyone else.

“The discouraging one is that negative self-perceptions can diminish life expectancy. The encouraging one is that positive self-perceptions can prolong life expectancy.”

The lesson here is that you shouldn’t waste too much time and energy worrying about getting older. “Never think oldish thoughts,” advised James A. Farley. “It’s oldish thoughts that make a person old.”

Talk to active elderly people with a *joie de vivre*, such as Ben Kerr mentioned earlier in this chapter, and you will learn that they are young at heart and don’t perceive of themselves as old. Sure, they realize that they are physically limited to some degree, but psychologically they don’t see age having much to do with their true selves. This applies whether they are in their sixties or nineties.

To be sure, many upbeat retirees usually feel extremely uncomfortable when in the presence of people their age, primarily because the majority of people their age think and act old. Simply active and happy elderly people don’t want to waste their years listening to people their age complain about the old.

“Youth,” declared Sophia Loren. “It is your youth you bring to your life, and the more you learn to tap this source, you are thinking, have

of the Vacaville Cultural Arts Center. Recently, he designed the panels for the kiosks in the new downtown Creekwalk. In 2001, he worked on the tedious task of organizing archive collections of old photographic negatives for the Vacaville Heritage Council.

To keep his musical side in tune, Robert regularly sings in the West Valley Chorale made up of singers from his hometown Vacaville and nearby towns of Dixon and Davis. Robert told the Vacaville newspaper reporter that he stays young by following the advice of his ninety-seven-year-old mother, Dorothy Allen: "To grow old, you have to be willing to take chances."

Robert Allen is not unusual in his approach to staying middle-aged for four decades or more. According to a 2002 study by The National Council on the Aging (NCOA), in this day and age one-third of Americans in their seventies consider themselves middle-aged. Among respondents age sixty-five to sixty-nine, nearly half (45 percent) said they considered themselves middle-aged.

Thinking young can help you to stay busily and happily involved in your later years. "The most successful old-old important connection, a zest for life," remark of Texas's prod

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

- ◆ George Bernard Shaw was writing plays in his nineties. At ninety-three, Shaw wrote *Farfetched Fables*.
- ◆ Architect Frank Lloyd Wright, a pioneer in the modern style and considered one of the greatest figures in twentieth-century architecture, was eighty-nine when he designed his last building.
- ◆ How about Leopold Stokowski? Stokowski founded the American Symphony Orchestra at eighty and recorded twenty albums in his nineties. At the age of ninety-six, Stokowski — an eternal optimist no doubt — signed a six-year recording contract.

You're never too old to  
come younger.

Mae West

These people appear to be somewhat remarkable, and in a way they are. They are not unusual, however. Hundreds of thousands of people in their seventies, eighties, and nineties have an incredible zest for life and show great vigor, for living. Like these active and you are dictate when you business is to forget under you get.



unsung that you would like to sing. Nor do you want to end up on your deathbed pleading, "Lord, give me one more shot and I'll give it all I got." Thus, you must start singing these songs today if you are already retired. If you are working but contemplating retirement, the sooner you retire, the sooner you will have the time and freedom to sing the songs you have wanted to sing.

In an interview on CBC radio, a number of individuals, all over sixty years old, were asked what advice they would give themselves if they had life to live over. Here are six of their most important suggestions:

- ◆ Take the time to find out what you really want to do with your life.
- ◆ Take more risks.
- ◆ Lighten up and don't take life so seriously.
- ◆ Be more patient.
- ◆ It's best to suffer from the Peter-Pan syndrome. Relive your younger days. What were your dreams when you were young?
- ◆ Live the moment more.

Ultimately, successful retirement requires that you be in control of your mind. To be sure, you must be in control of your relationships.

your life, you may determine that some of the things you presently want — things that you are pursuing with great zeal — may be a lot less important to your happiness than you thought. On the other hand, some of the things that you are presently neglecting may be essential to your peace and contentment. If you want your life to change for the better, you may need to change your relationship with money, material possessions, time, leisure activities, and even people.

The French have a saying, "*L'homme absurde est celui qui ne change jamais*" (The absurd human being is the one who never changes.) I couldn't agree more. If you aren't getting much out of life emotionally and spiritually, then you must look at what you bring into life. Clearly, to get more out of this world, you must make some changes in your life.

While making life-altering changes to create a fulfilling lifestyle isn't always easy, millions of retirees have shown it is possible. They have gotten their emotional acts together and accomplished what the majority have not. It is no wonder that these people live more and fuller lives.

They are absolutely clear about what really counts. And you must know what doesn't count. Only then can you make the most of what you have and make nothing of what you don't. It's a daily struggle to make your life less stressful when you work as hard as you can, or

to run dry before you cross it is no way to live your life. Only by facing some risks along the way will your journey be worth making.

Some days you may be so bored that an invitation to the opening of a new garbage dump will excite you. Remind yourself who is responsible for your boredom. To repeat the words of Dylan Thomas: "Somebody is boring me; I think it is me."

Handling boredom is actually quite easy. Get busy doing the things you love, or something that you have always wanted to do. Your willingness to be accountable for your boredom is the creative force that will make it go away.

You are not retiring from life; you are only retiring from a job. I must repeat the importance of variety. Florida retiree Douglas Spangler, a former university administrator, claims, "For me, writing, photography, travel, and several other interests fill my days to the point that I can't imagine how I found time to also work before I retired."

The secrets for living a full, rewarding, fulfilled, and a life are not really principles. It's through

*Master, I have come all this way to find out how to retire rich and famous in America.*

*Why? No matter how much wealth and fame you attain, the size of your funeral will still pretty much depend on the weather.*



Therefore, always think and act as if you and your life really matter. Surprisingly, after awhile you won't be able to tell the difference.

Don't do things because you feel you have to do them. Do things because you want to. The difference in the results you attain will be beyond belief.

It is folly to strive for total comfort, however. Be creative, active, and productive in leisure activities that require some risk, challenge, and discomfort. Comfort is a double-edged sword. A little will increase health and happiness; too much, and it will destroy both.

You may hope for but you won't be happy with an entirely easy life. When you always do the easy and comfortable, life turns out difficult and uncomfortable. When you do the difficult and uncomfortable, however, life becomes easy and comfortable. Think about this carefully; it applies to many areas of your life.

In your search for Shangri-la, don't overlook the possibility that paradise may be where you are right now. Everyone seems to want to be somewhere they aren't. Choose to be where you are right now and you will be happy, wild, and free. 99 percent of humankind. Your thoughts will

Spend time with people whom you like best. Get involved in the activities that you enjoy most. And totally avoid the people and activities that you like least. This strategy is so obvious, but few people use it.

Strive for personal freedom. Otherwise you will be imprisoned a good portion of your life. As indicated in the first chapter, you will have attained freedom 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.

For independent-minded individuals, freedom contributes to much happiness. But freedom isn't the ability to do what others are doing. On the contrary, freedom is the ability to do what the majority in society are afraid of doing on their own. Only when you are able to be creative and different — even wildly eccentric — will you be free.

Don't lose touch with the craziness within yourself. Often one gets a reputation for mental stability simply because one doesn't have enough courage to make a fool of oneself. Is it more important to live with zest and have people think nice things about you? The point is, if you think.

Sail away from the safe harbor. Catch the trade winds in your sails. Experiment.

childhood if you haven't lost your first. A variety in relationships and interests will go a long way to making life rich and satisfying.

Always keep in mind that happiness is a mode of traveling and not the destination. Zen masters tell us that we corrupt the beauty of living by making happiness the goal. They say happiness is the practice of living in the moment; it's in everything we do.

Remember that a successful retirement is not possible unless you involve yourself in something that is vital and purposeful. Retiring happy, wild, and free means being engaged to the full level of your mental and physical ability. If you dream about writing books, write books. If you dream about traveling to Thailand, hop on an airplane for Bangkok. And if you dream about being a visual artist, then start painting pictures. Otherwise, you will find that the ache of unfulfilled dreams is the biggest pain you ever experience.

Keep a green tree in your heart and perhaps the singing bird will come.  
— Chinese proverb

As the Western saying goes, "Get a life." Not just an ordinary life. Get a great life. Get a focused, satisfying, balanced life instead of one filled with nothing but watching TV and other passive activities. Spare lots of time for family, friends, and forget to spare time for yourself. Give attention to you. Make the small world see people on Earth with, music,

Put another way, this is it! Today — this is all you get. Take it or leave it. And you can't leave it. Therefore, make the best of it. This way, if you get to Heaven, you will be well prepared to enjoy yourself there.

Freedom and happiness are easier to attain than you think. Take your lesson from children. Don't fret about the future. Don't regret the past. Live only in the present. The happiness you have at any moment is the only happiness you can ever experience. Reminisce about your great yesterdays, hope for many interesting tomorrows, but, above all, ensure that you live today.

It's essential that you identify the resources most important for your present-day happiness. When money is lost, a little is lost. When time is lost, much more is lost. When health is lost, practically everything is lost. And when creative spirit is lost, there

The rest of your life  
ever been. v  
can

*When it's time for my retirement, I would like to have the arrogant bloke on the back of this bicycle pedal me around for a year or two.*



## Don't You Think That It's Time to Buy The World's Best Retirement Book?

As you can see from reading this e-book version of *How to Retire Happy, Wild, and Free*, half of a book is better than no book at all. **The whole book, however, is ten times better than half the book!**

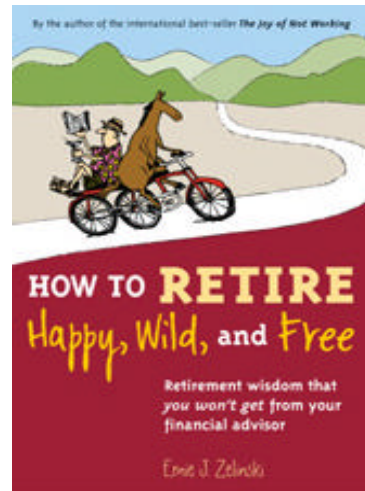
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**Note: The second last page (page 244) lists prices for quantity purchases of How to Retire Happy, Wild, and Free.**



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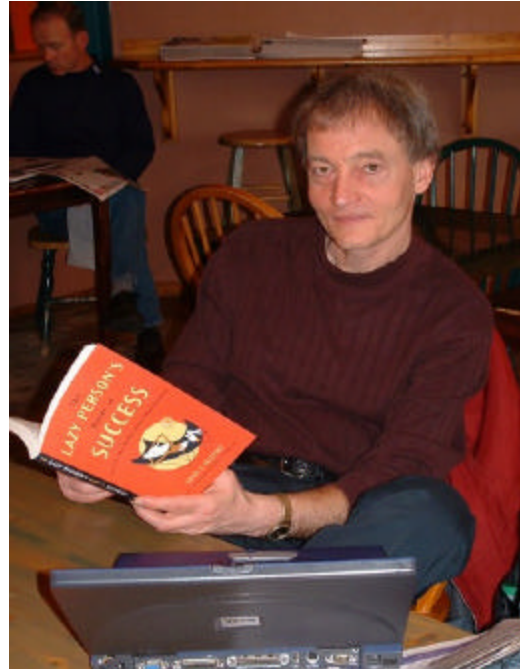
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## About the Author - Ernie J. Zelinski

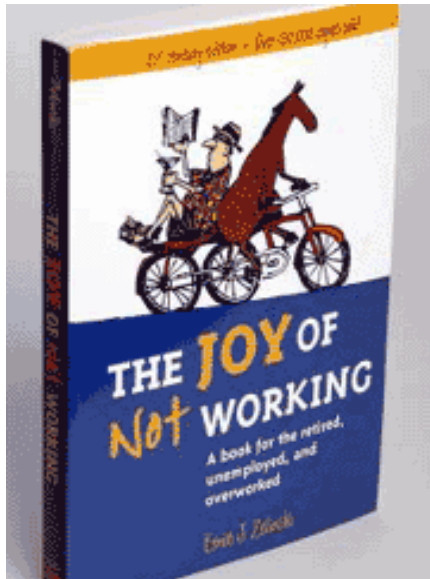
Ernie J. Zelinski is best known as the author of ***The Joy of Not Working: A Book for the Retired, Unemployed, and Overworked***, published by Ten Speed Press in Berkeley, California. This international best-seller has sold over 175,000 copies and has been published in 16 languages (English, French, Spanish, Chinese, Korean, Japanese, Polish, German, Portuguese, Greek, Dutch, Czech, Finnish, Indonesian, Turkish, and Italian).



To date Ernie has negotiated 81 book deals with publishers in 23 countries for his 12 books. His most recent published work, ***How to Retire Happy, Wild, and Free***, was released in the United States by Ten Speed Press and will soon be published in China, South Korea, Greece, Taiwan, France, Japan, and Spain. His twelfth book, ***Life's Secret Handbook for Having Great Friends***, will be published by Spanish and French publishers in 2005.

Feature articles about Ernie and his books have appeared in major newspapers including ***USA TODAY, National Post, Oakland Tribune, Boston Herald, Toronto Star,*** and ***Vancouver Sun***. He has been interviewed by over 100 radio stations and has appeared on CNN TV's ***Financial News***, CBC TV's ***Venture***, and CTV's ***Canada AM***.

Ernie has a B.Sc. in Engineering and a Masters in Business Administration from the University of Alberta. He speaks professionally on the subjects of book marketing, retirement, and applying creativity to business and leisure.



Ernie is uniquely qualified to write books such as *How to Retire Happy, Wild, and Free* and *The Joy of Not Working*, given that he opted for semi-retirement when he was only thirty years old and close to financial bankruptcy (with a net worth of minus \$30,000).

Yet today Ernie is a prosperous writer, entrepreneur, and connoisseur of leisure who maintains a three- to four-hour workday and doesn't like to work at all in any month that doesn't have an "r" in its name. Ernie lives in Edmonton, where, besides hanging around his favorite coffee shops with his laptop, he enjoys running, cycling, tennis, reading, and traveling.

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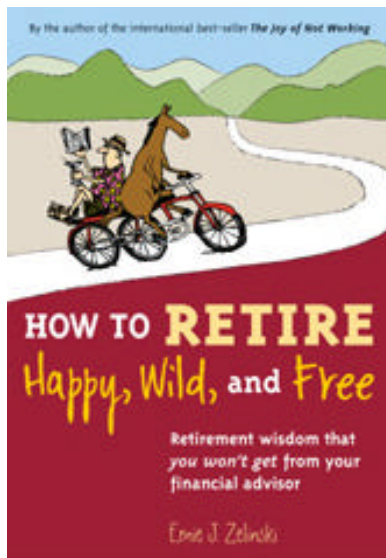
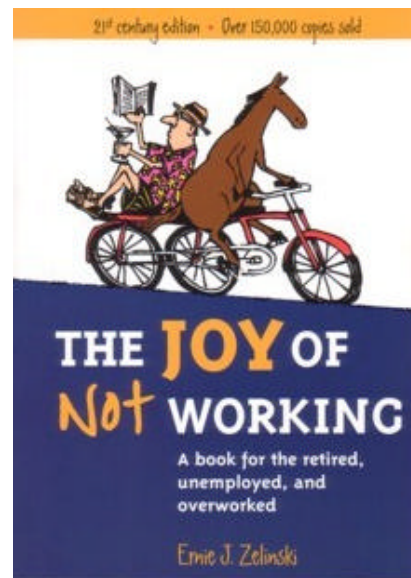
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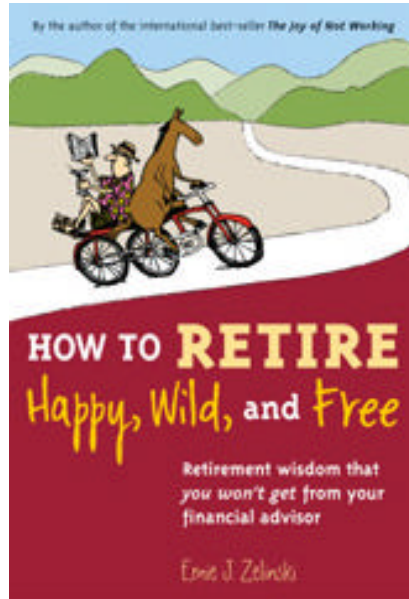
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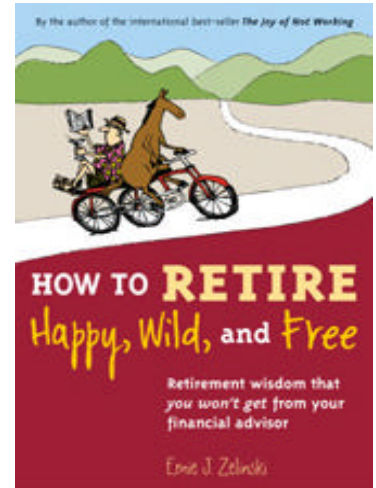
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