

# Live in the Present Moment & Enjoy Your Retired LifeStyle!



Quiet Times, Busy Times... Don't Miss A Moment of Life!

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**Live in the Present Moment**

**&**

**Enjoy Your Retired LifeStyle!**

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## Introduction

Nearly everyone supports the idea of a present moment or mindfulness mindset.

I first learned about the Present Moment via Eckert Tolle's book, [A New Earth: Awakening to Your Life's Purpose](#) years ago. I love that book and wrote about it on my website, retirement-online.com.

The present moment mindset has been found useful in the treatment of chronic pain, anxiety, and depression. There are many benefits, both mental and physical, from living your life in a mindful manner. This is a simple skill that can be learned by anyone.

**Keeping your mind in the present avoids two negative emotions: regret and anxiety.**

**Regret lives in the Past:** If your mind is in the past, you're likely to feel regret. Allow the past to die. There's no reason to torture yourself.

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Seriously,... what can you do about the past anyways? It is over...

*The past has no power over the present moment.” Eckhart Tolle*

**Anxiety lives in your Future:** Anxiety happens when you worry about the future. If you're not thinking about the future, you can't worry about it.

Think about the past year alone... how many things have you worried about, most of which never came to happen? Just anxious thoughts distracting you from life itself.

There are so many amazing things going on around you each day. You're just too distracted by your thoughts to notice and appreciate them. How SAD is that?

Adopting a present moment mindset will allow you to live your life to the fullest.

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You can appreciate the little things life has to offer. You'll no longer be trapped living in your head.

I really think we, as retirees, finally have the time to practice to allow ourselves these quiet moments in life — and to transform our lives too!

“Can you look without the voice in your head commenting, drawing conclusions, comparing, or trying to figure something out?” Eckhart Tolle

# What is Being Present in the Moment?

While it's widely accepted that Being Present is a positive thing, it's not quite as easy to find a definition accepted by everyone.

## Here are a few Mindfulness definitions:

- *"A mental state achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts, and bodily sensations, used as a therapeutic technique." – definition of "mindfulness," oxforddictionaries.com*
- *"Mindfulness means paying attention in a particular way; on purpose, in the present moment, and non-judgmentally." - Jon Kabat-Zinn*
- *"The practice of maintaining a nonjudgmental state of heightened or complete awareness of one's thoughts, emotions, or experiences on a moment-to-moment basis." – Merriam-Webster*



**Consider a few examples of not maintaining a present moment mindset:**

- Sitting in a church meeting at work, but thinking about your unpaid bills and what you need to do when you get home.
- Spending time at the park with your grandchildren, but your mind is focused on your weekend plans.
- You're watching television, but you're worried about the future or regretting the past.

**In this book, we'll define mindfulness as paying attention to your your current activities.** Ideally, most of your day will be spent focused on whatever you're doing and the things going on around you.

It isn't possible to do this 100%. It is important to plan for the future, but most of us spend far too much time focusing on anything but the present.

If you spend your time with one eye on your smart phone, one eye on the street you live on, and a

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third eye on the TV, you're not being very mindful. And both your physical health and mental health are suffering because of it.

**Living in the present moment increases your control over your life.**

*"The power for creating a better future is contained in the present moment: You create a good future by creating a good present." Eckhart Tolle*

## Advantages of Being Present

The list of benefits provided by a present mindset is nearly endless. Scientists are discovering additional benefits almost daily.

**One thing is for certain, it's doubtful you can do anything for yourself that would be more helpful besides Living in the Present. It's well worth the effort.**

**Consider the advantages you can enjoy by keeping your mind in the present:**

1. Living in the present enhances physical health:
  - Lowers blood pressure
  - Enhances sleep
  - Relieves stress
  - Reduces chronic pain

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- Changes brain structure and chemistry in a way that lowers the risk of future mental health issues
- Lowers the stress of cancer therapy
- Strengthens the immune system

### 2. It enhances mental health, too:

- Enhances social relationships with family, friends, and strangers
- Reduces anxiety and depression
- Enhances feelings of wellbeing and happiness
- Useful in treatment of eating disorders and substance abuse
- Obsessive compulsive disorder symptoms are lessened

### 3. A present moment mindset also generates feeling of wellbeing:

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- Those that practice living in the present moment develop attitudes that increase levels of satisfaction.
- It's easier to enjoy the little things in life, because you're fully engaged.
- Keeping your mind focused on the present minimizes the opportunities to worry about the future or feel regret over the past.
- A present moment mindset permits the formation of deeper relationships.

Hopefully, you are getting excited at the prospect of living a more present life.

There are numerous benefits to being mindful on a consistent basis.

The best news of all is the cost. It's 100% free!

While mindfulness is simple, that doesn't mean it's easy. There are many challenges that pave the road to living in the present.

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*“People tend to dwell more on negative things than on good things. So the mind then becomes obsessed with negative things, with judgments, guilt and anxiety produced by thoughts about the future and so on.” Eckhart Tolle*

# The Challenges of Being Present

Being present isn't easy... it is definitely challenging and I admit that.

At first, you'll struggle and be uncomfortable. That's your brain pouting. Your brain does not want to be controlled. Stick with it, however, if you want to be successful. You can do this!

The most important factor is consistency. You can't change your focus after a week of work. However, you can change it after a few months of consistent effort.

Start small, but address the issue daily. You will see changes, little by little.

Understanding the challenges that lie ahead will increase the odds of success:

1. **The distractions never end.** Buddhist monks and nuns are required to be celibate. They are also forbidden from handling money or having

any possessions beyond a few robes, a bowl, and a spoon. It's not that Buddhism considers sex, money, or possessions to be evil, but they are distractions.

- The more you try to focus on the present moment, the more the universe seems to throw distractions in your path.
- Notice that most of your distractions have to do with the past and present, work, finances, and other people.
- Avoid feeling frustrated. Use these distractions as great opportunities to practice being present. If you can be present during the most distracting circumstances, everything else is easy!
- You do NOT have to get as good as a monk... just enough to stop the never-ending negative mind. I want you to thrive in retirement!

**2. Mindfulness requires diligence and continuous effort.** We've learned to expect



gratification to arrive quickly. But changing your mindset takes time and effort.

Fortunately, your practice is self-rewarding.

The more you practice, the better you become. As your skill improves, you'll enjoy your life more.

- The beginning is the most challenging part. Your constant struggle to control your thoughts and attention can sap your motivation and create a new type of stress, but it does get easier with practice.
- Practice being present from morning to night... whenever you can. Be mindful from the time you wake up until you fall asleep. The more practice, the more your skills will grow.
- If you want to be successful, you have to show up every day and give it your best effort.

**Progress is often slow.** Your mind has been undisciplined for many years. You can't tame a wild monkey in a day. Right?

- Your mind is like a wild animal that's been allowed to do as it pleases, often to your detriment. Think about it, it's true!
  - The people and things to which you're most attached are the hardest to give up thinking about.
3. **Your goals can interfere with your ability to be present.** Goals often become distorted, and we become overly attached to achieving them.
- If you feel negative emotions around the lack of achieving your goals, you're too attached. Impatience, frustration, anger, and general negativity are the negative emotions most often experienced when you're too attached to achieving a goal.
  - Goals are meant to provide a direction and a context to your daily activities. Avoid giving your goals the power to define you and your mental state.

4. **Old habits die hard.** Habits are behavioral and thought tendencies that happen without thinking. Your current pattern of thinking and behaving has been in place for many years. It's also enjoyable on a certain level. Letting your mind wander to more interesting thoughts is entertaining and can distract you from boredom and other negative emotions.

- By being mentally present consistently, you can develop a new habit. It takes time. Be patient.
- Learn to stick with your negative emotions. Avoid running away from unpleasant experiences. Stay focused on your task until it's completed.

Are you prepared for the challenges? Changing your focus and the way you view the world won't happen overnight. The real task is consistency. Trust that things will work out in the end and enjoy the process.

**You'll be amazed by how your view of the world is altered.** Simple things will mean much

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more to you. Your level of satisfaction with your life will be enhanced.

Hang in there!

*“Some changes look negative on the surface but you will soon realize that space is being created in your life for something new to emerge.”*  
Eckhart Tolle

## Being Present is a Process

Developing a new mindset is a process. The process is quite simple. There aren't layers of steps that must be completed before moving to the next level.

**If you do enough tasks mindfully, your thought process and focus will change.** How many tasks will it take? A lot. You've got the time now, right? Keep practicing, it will be worth it!

Resolve to be as mindful as you can each day. It will be a struggle at first, but your ability will grow quickly.

**The process for developing a present moment mindset is simple:**

1. **The most effective practice can be during routine activities.** These are often activities that require a minimal amount of attention. There's just enough going on to keep your mind partially occupied, but you're free to let your mind wander. Only, you're going to put an end to that!

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- Taking a shower, washing the dishes, driving to work, brushing your teeth, and eating are all routine activities that are perfect for practicing mindfulness.
  - During these routine activities, pay full attention to what you're doing. Notice when your mind starts to wander and gently bring your attention back to the current activity.
  - Notice how it's impossible to feel bad or stressed if your thoughts are anchored to your activity.
- 2. Start as soon as you awaken each day. If you can get off to a good start, you're more likely to retain a present moment mindset throughout the day.**
- Spend a few minutes in bed noticing your environment.
  - Close your eyes and notice your breath coming in and out of your body. Feel your chest rise and fall. Count your breath to keep your mind focused. Keep your mind on your breathing.

3. **Waiting can be a great opportunity to practice being present.** We spend a good amount of time waiting each day.

- We wait in traffic, at a red light, and at the checkout line. We wait for someone to get off the phone. We wait at the doctor's office. Use your time wisely.
- We have places to go and people to see, so waiting is a major source of frustration. Take advantage of the situation and use the opportunity to practice. Notice your environment or pay attention to your breath.

4. **Practice meditation.** Simply find a quiet place and sit in a comfortable position you can hold during the session. I love to meditate, attempting to keep my never-ending brain chatter away! I wrote about it on my website: [Meditation](#).

- Meditation trains your brain to be more efficient and improve focus. You have the opportunity to experience the best possible version of yourself.
- There are many meditation products, books and audios, on Amazon to learn more.

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5. **Do one thing at a time.** Studies have shown that single tasking is much more effective than multi-tasking. Focus on one task at a time.
6. **Be deliberate.** Instead of focusing on getting the task done, focus on doing it properly. Avoid shortcuts and do your best work. Avoid rushing or being haphazard.
7. **Take on fewer tasks, but get the important things done.** If you can complete a few critical tasks each day, every aspect of your life will improve.
8. **Take a moment between tasks.** A short break signifies the end of one activity. Sitting back down signifies the beginning of another. Keep your schedule relaxed and avoid planning too much into your day.

That doesn't sound too bad, does it? It's more tiresome than you would think. But after a few weeks, you'll feel much more relaxed.

Even stressful days become quite easy.



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**You'll find your mood is much more even.  
You'll also realize that much of your previous  
misery was self-inflicted.**

Get started today and start living in the present.

*“The primary cause of unhappiness is never the  
situation but your thoughts about it.” Eckhart  
Tolle*

## A Guide to Meditation

The good news is that you already know how to meditate. You were born with the skill to meditate.

Have you ever become so engrossed in something that you lost all track of time? Have you ever been so absorbed in the moment that you didn't hear someone talking to you? Meditation is no different.

However, meditation doesn't just include fascinating activities.

Meditation provides a tool to give the everyday activities in your life the same reverence as you currently give the fascinating ones.

### **Consider these points:**

1. **Meditation is simple.** Meditation isn't complicated. Meditation isn't mysterious. In the simplest sense, meditation only has a couple of steps.

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1 – Pay attention to what is happening around you.

2 – When your thoughts wander to something else, go back to step 1.

3 – Repeat. What could be simpler?

2. **Awareness is a key component.** A beginner will quickly allow his mind to wander. You won't believe, at first, how quickly you forget to focus on breathing... and your mind is off to thought after thought.

- A lack of awareness results in a long period of time passing before noticing that his attention has wandered.
- The development of awareness is the most important step for someone new to meditation.
- You're currently mindful in many circumstances. Meditation provides a means to be mindful in all situations.
- **The breath is key.** There are several advantages to focusing on your breath. It's always with you. It's always happening right

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now. It's also a body process under your direct control. As long as you're breathing, you're still alive and hope exists!

Breathing provides a connection to your body and physical experience.

- Any free moment is an opportunity to meditate. You don't need a special place to sit. You only need a few seconds... if you are busy. Bring your attention to your breath and leave it there as long as time allows.
  - If you have time to yourself, the greatest benefits can be found with a session of at least 20 minutes.... but start with lots less.
  - I started to keep focused on my breathing for only five minutes...five minutes! AND it was hard not to peek at my cell phone to see how close it was (wandering mind, again!)
3. **Meditation is a process, not a result.** If you're focusing on your present moment and redirecting your thoughts back to the present, you're meditating. It's not necessary to reach a particular mental state before meditation

begins. If you're following the steps, you're meditating.

- Your mind may be racing. That's okay. Notice that it's racing — and redirect your thoughts.

4. **Your religion is okay with meditation.** It could be argued that praying is a form of meditation. You can meditate very successfully without violating the rules of your religion. In fact, you'll find yourself paying more attention in church. Meditation doesn't even have to be spiritual. Paying attention isn't spiritual.

I've heard it said that praying is speaking to God, and meditating is listening for answers and direction. I love that!

5. **You already have everything you need to get started.** You can start meditating right here and now. The environment doesn't have to be quiet, though it will be easier. You don't have to be calm and relaxed, though it will be easier.
6. **Meditate!** If you're looking for step-by-step instructions, here they are.

- Set your timer.

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- Take a seat in a position that you can hold for the time you meditate.
- Close your eyes or leave them slightly open.
- Focus on your breathing. Feel your breath and count each one.
- When your mind wanders, bring it back to the present. Ask yourself what is happening right now. List the things you see, hear, taste, smell, and touch. What do you feel in your body?
- Return your focus to your breathing.
- Continue the process of breathing and returning your thoughts to the present until your time expires.
- That's as complicated as it is.

*“Sometimes letting things go is an act of far greater power than defending or hanging on.”  
Eckhart Tolle*

## Being Present in Different Environments

Every situation is a little different. It's important to master your present moment mindset in all situations and circumstances.

### Work

If you are still working full-time, you spend at least 50 hours a week either getting ready for work, driving to and from work, and actually being at work. That's a lot of time.

If you are working part-time or in pre-retirement mode, meditation could definitely help with anxiety.

If you're like most employees, you probably feel like you don't have the time to worry about focusing on the present moment. But work can actually be one of the best places to practice.

## Use your time at work to your advantage:

1. **Make a list of things to do before you get to work.** The last thing before you go home at night is the perfect time to make a work to-do list. Keep your list short and relevant.
2. **Have a work morning routine.** When you first get to work, perform your routine. It might be to check your mailbox, listen to any voicemails, and get a cup of coffee. Then just sit for a minute and focus on your to-do list.
3. **Start with the first item and stick with it until it's completed.** When your mind starts to wander, bring it back to the task at hand.

I recently read where some writers write for 50 minutes and then break for 10 minutes, hour after hour. They feel they are way more productive this way... the break does wonders! I am trying this... ten minutes gives me time to grab a cup of tea and do a five minute meditation to clear my mind too!

4. **When it's time for a break, focus on your break.** Find a place to sit for a moment or take a short walk. Be present. Don't ignore your break time, it's necessary... sneak away!



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5. **Use your timer.** Remember to meditate for just a few minutes for each hour worked... easier to say than to do.
6. **Be mindful on the drive home.** Be a responsible and safe driver by keeping your mind on your driving.

Being mindful at work will enhance your mood and productivity.

Don't be surprised if your performance at work improves... even if simply working on your home.

You'll feel less rushed and get more done.  
Remember to focus on the most important tasks.

*“Whatever the present moment contains, accept it as if you had chosen it.” Eckhart Tolle*

## Home

Our time at home is often more flexible, which is good and bad. It's easy to daydream the hours away or become distracted by the internet or TV.

This happens to many in retirement - then we become lazy, inactive, and feel we've accomplished little (and we haven't).

Use your time at home to your best advantage.

### Be mindful at home:

1. **Remember to use your mundane tasks as opportunities to practice.** Mowing the grass, vacuuming the floor, and folding laundry are excellent times to practice being present.
2. **Mindfulness applies to communication skills, too.** When your family or friends are speaking to you, focus all of your attention on listening to them.
  - Watch how much your mind wanders while someone is talking to you. You'll be shocked!

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- You'll also be surprised by how much people appreciate someone that really listens and pays attention.
3. **Take walks.** Try to take a regular walk and use your present moment mindset skills. Notice what you see, hear, and smell during your walks. Feel the ground under your feet. Remember your breath, too.
  4. **Meditate daily.** Meditation practice is practicing a present moment mindset under ideal circumstances. Get as much practice as your schedule will allow.

**Home is where we worry and make ourselves unhappy.** The more you think, the worse it gets... meditate and clear all that.

*“You find peace not by rearranging the circumstances of your life, but by realizing who you are at the deepest level.” Eckhart Tolle*

## Out in the Real World

Though we spend most of our time at home or at work, there's a whole world out there. The world is full of distractions and opportunities to practice being fully present. It's an excellent training ground for dealing with the unexpected.

### **Build your skills when you're out on the town:**

- 1. Keep your mind and your eyes on the road.**  
While you're driving all over town, pay attention to your driving. It's safer for you and everyone else ... especially as we age. It's common to let one's mind wander while driving, but not safe. Pay attention to your environment and traffic. See if you can catch yourself thinking about something else... and ping your mind back to driving.
- 2. If you're out with others, communicate mindfully.** Again, give any communication your full and undivided attention. You seriously will be rewarded immensely here — nobody does this any more. Friends and family will really love the attentiveness and you might even surprise your self— learning new things about them that you previously discarded.

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3. **Wait.** At some point, you'll be waiting. You might be waiting for your friend to show up or for a table at the restaurant. Notice your environment and your breathing. Waiting can be boring. A bored mind will try to run wild. Tame it.

It's possible to practice a present moment mindset in any situation or circumstance. You'll even find yourself practicing in your dreams.

**Whether you're at work, home, or out on the town, you can enhance your mindfulness skills.** It's not necessary to wait for perfect circumstances. The circumstances are always perfect.

*“Worry pretends to be necessary but serves no useful purpose” Eckhart Tolle*

## Conclusion

**Being Present is very powerful. There are numerous physical and emotional benefits. It can enhance your relationships and increase your overall sense of well-being.**

To change your mental habits takes effort and focus. Try to build your skills each day. One of the most important tools for increasing your level of mindfulness is meditation.

Meditation can be as simple as paying attention to what you're currently doing. Keep bringing your mind back to the present.

Practice your skills in all environments. You can only become mindful where you practice regularly.

Consider adopting a present moment mindset and doing the work to make it a habit. Your health and happiness will be enhanced.

*I hope this book helps you in some  
manner – big or small – so that retired  
life becomes more meaningful!*

*Best Wishes!*

*Wendy*