

Declutter *YOUR* RETIRED MIND

By Wendy Fisher, Retirement Enthusiast

Declutter Your Retired Mind

You call it Gray Hair...
I call it "Stress Highlights"

ALL RIGHTS RESERVED. No part of this report may be modified or altered in any form whatsoever, electronic, or mechanical, including photocopying, recording, or by any informational storage or retrieval system without express written, dated and signed permission from the author.

AFFILIATE DISCLAIMER. The short, direct, non-legal version is this: Some of the links in this report may be affiliate links which means that I earn money if you choose to buy from that vendor at some point in the near future. I do not choose which products and services to promote based upon which pay me the most, I choose based upon my decision of which I would recommend to a dear friend. You will never pay more for an item by clicking through my affiliate link, and, in fact, may pay less since I negotiate special offers for my readers that are not available elsewhere.²

DISCLAIMER AND/OR LEGAL NOTICES: The information presented herein represents the view of the author as of the date of publication. Because of the rate with which conditions change, the author reserves the right to alter and update his opinion based on the new conditions. The report is for informational purposes only. While every attempt has been made to verify the information provided in this report, neither the author nor his affiliates/partners assume any responsibility for errors, inaccuracies or omissions. Any slights of people or organizations are unintentional. If advice concerning legal or related matters is needed, the services of a fully qualified professional should be sought. This report is not intended for use as a source of legal or accounting advice. You should be aware of any laws which govern business transactions or other business practices in your country and state. Any reference to any person or business whether living or dead is purely coincidental.

Copyright Retirement-Online.com 2017

Table of Contents

Introduction	4
The Primary Causes of Mental Clutter ...	6
Your Home Environment	6
People	7
Distractions	10
Thoughts	15
<i>Mental Habits.....</i>	<i>16</i>
<i>Everyday Stress</i>	<i>18</i>
<i>Decisions</i>	<i>19</i>
<i>Unfinished Business</i>	<i>20</i>
Dealing with	
Thought-Based Clutter	22
Your Breath is the Key	22
Overcome Negative Thoughts	32
Clarify Your Retired Purpose.....	36
Conclusion	40

Introduction

The word decluttering doesn't just apply to housekeeping. In a household setting, decluttering means cleaning and eliminating things from the home that have become useless or obsolete.

The same concept can be applied to your mind. ***Decluttering, in this book, is the process of lowering the burden on your mind by eliminating unnecessary worry and thoughts.***

Retirees worry. Worry helps nothing in life... nothing. Worry and anxiety only forces your physical and mental well-being to be compromised. Your retired years should be your best years... why do we harm ourselves by unnecessary worry?

How will you stop worrying? You will make changes to your life and your thought processes. It's not that easy, but you can definitely do this.

Although mental clutter is always caused by your mental processes, external events can serve as triggers. Eliminating the triggers is a powerful way to declutter your mind.

You might also have bad habits for dealing with stress, boredom, and uncertainty. Excessive thinking can be another form of mental clutter... where your mind goes round and round in confusion. This over-thinking drains your ability to focus.

Your environment is another possible source of mental clutter. A cluttered home and/or work atmosphere isn't helpful for a calm and relaxed attitude. When we are at home more in retirement, and we have the time, it's a great idea to declutter the home too! You never had the time while you were working, now you can declutter and feel free again!

The people in your life can also clutter your mind. Yeah, that's another problem.

It's important to address every possible cause.

**"When we clear the physical clutter from our lives,
we literally make way for inspiration and good,
orderly direction to enter."
- Julia Cameron**

The Primary Causes of Mental Clutter

Your Home Environment

Being retired, you spend most of your time in your home. Many people underestimate the impact your home environment can have on your mental clutter. Removing home clutter can have a big effect on the clutter in your mind.

Before you retired, you spent much of your time at work. Now, you are at a home, and the



clutter starts to weigh on your mind. You decide... if you really seriously want to find some peace of mind, decluttering your mind, you really need to declutter your home also.

Decluttering your home will bring on feelings of sentimentality. The BIG decision here is whether or not to keep each item. Ask yourself:

- Do I love it?
- Do I need it?

If the answer is “no” to both questions, get rid of it. Sentimentality is a trap. Are you ever going to use this object again? Can you display it? If not... think twice.

Just be aware that your emotions may cloud your home clutter and mental clutter.

The following instructions should be easy to do. One room a day and the home will be decluttered in just a few weeks. Right?

Well, while that sounds good... it's not really often that easy as the emotional toll on all your stuff is always present.

The other thing — your kids and family likely don't want all your stuff. It's sad, but the

next generation live different lives, and often (but not always) have less stuff in their homes.

That's just another reason to consider decluttering the home to some degree. We are aging, and with age, it becomes more difficult to both clean up the home with all the stuff and emotionally let go.



If you declutter, there is seriously less to clean and maintain on a regular basis.

Hmmm... does that logic appeal to you? It certainly should...less to clean means more time to PLAY.

You can do this!

Declutter your home:

1. **Tackle one room at a time.** Attempting to take on too much at once will not only lead to failure, but you'll also increase your level of mental clutter. Let's not lose ground before we even get started!

A quick declutter is enough. Assuming you're not a hoarder, each room shouldn't take long to clear away the visual clutter.

2. **Start at the top and work your way down.** Look at anything hanging on the walls. *Do you love it? Do you need it?* If the answer to both questions is "no", please consider your options: keep it, sell it, throw it away, or give it away. Regardless of which option you choose, do it quickly.
3. **Go through any closets, drawers, and shelves.** Repeat the same process. If you don't need it or love it, get rid of it.
4. **Finish the room.** Consider the furniture, books, items under the bed, your clothes, and so on. Every single

item should be considered for elimination.

5. **Complete the rest of the house.**

Include the garage, refrigerator, under the sinks, and every other location. Do you have more towels than you need? Do you have towels that are so threadbare and you avoid using them? Shoes that hurt your feet? Get rid of it. Anything that stays in the house should be important to you or your lifestyle.

- **Focus on one room per day.** It's not necessary to spend a lot of time on each room if you move quickly and don't spend 10 minutes on each item. If you're not positive about keeping it, let it go.
- **Remember your car.** In fact, you can declutter your car every time you fill your gas tank. Don't just stand there watching the numbers increase on the gas pump. Declutter your car while you wait.

6. **Address your office environment.**

With computers in most homes, you likely have a desk or an office. Pay special attention to your desk and old

files. Years ago, I attended a Franklin Planner seminar on productivity... now I know retirees don't have to be productive, but I did learn that the more stuff surrounding you, the more confused the mind is. If you need focus, to complete your taxes or a specific task, clear off that desk. Put it anywhere but not in your point of view... it works!

7. Remember your digital environment.

This can be the most tedious part of your decluttering efforts. It might take longer to clean up this clutter... yeah, we all have this one. Most likely this is not your favorite task, but you will feel so good when your computer is decluttered too!



•Computer.

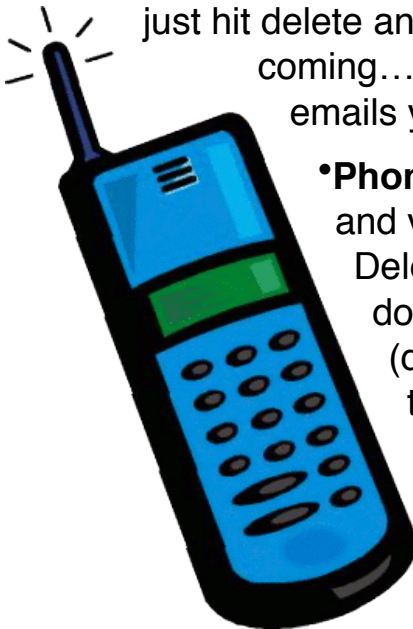
This includes your computer desktop and all your files. Eliminate everything you don't need.

Organize files and icons as necessary.

Consider defragmenting your hard drive after you're done.

- **Email.** How many emails do you have that you don't need? Hit Delete and don't look at them every day. Remember to spend time on all your email accounts.

If you have lots of emails, you can use a service called unroll.me where you can see all you are subscribed to online, and stop them with one click. If you read the emails, they are helping you in some manner with life. Good! If you are not, just hit delete and stop them coming... declutter those emails you don't even read.



- **Phone.** Delete old text and voice messages. Delete photos that you don't need to keep (duplicates and those that didn't work well). Delete apps you no longer use. Update your apps as necessary.

8. **Evaluate how you feel.** After all of these unnecessary items are out of your house and workspace, notice how you feel. ***You likely feel happier, lighter, and less burdened.*** It's a good feeling. Remember it. And remember what caused it – less things in your life, not more.

It might seem counterintuitive to address your home environment when your challenge is more psychological in nature.

However, your environment can influence the amount of stress and anxiety you experience.

You don't use many of your possessions. If you seriously don't use them every so often, you won't miss them. Just sit and imagine a home without all the stuff!

I imagine some new retired-me stuff. I am a different person post-retirement, and maybe you are too. No, I am not cluttering the home back up — but I will make it more ME, as I finally have the time to do just that!

“I'm quite an untidy person in a lot of ways. But order makes me happy. I have to have a clear desk and a tidy desktop, with as few visual distractions as possible. I don't mind sound distractions, but visual ones freak me out.”

- Joanne Harris

People

There are certain people that are hard to eliminate from your life. Your children are one example. No matter how old your children may be, the bond between parent and child is strong.

HURT PEOPLE HURT PEOPLE.
THAT'S HOW PAIN PATTERNS
GETS PASSED ON, GENERATION
AFTER GENERATION AFTER
GENERATION. BREAK THE CHAIN
TODAY. MEET ANGER WITH
SYMPATHY, CONTEMPT WITH
COMPASSION, CRUELTY WITH
KINDNESS. GREET GRIMACES
WITH SMILES. FORGIVE AND
FORGET ABOUT FINDING FAULT.
LOVE IS THE WEAPON OF THE
FUTURE.

However, there are situations that can justify eliminating adult children or your parents from your life. Sometimes going through the process of pulling back

from these relationships heals the problem in itself.

Your life is sacred. Be careful whom you choose to include.

Consider how much the people in your life add and detract from it:

- **Which people are a source of negativity?** These people aren't negative about just your life. They're negative about life in general. They are pessimistic, complain about everything, and suck the life out of you (and everyone else) every time you see them. Have a conversation and tell them truth on how their actions affect your life... do they care? Ask yourself why you keep them around.
- **Consider the toxic people in your life.** Toxic people get in your way. They get in the way of you reaching your goals. They're discouraging and sabotaging.
- For some odd reason, they feel better if

you stay
just as you
are...
instead of
doing what
you really
want to do.



**It's rare to
have
people that truly support, in all ways, you
so you can move forward in life.**

If you have big supporters in your life, cherish these folks!

- **Friends from another time.** It might be an old college friend or a co-worker from 20 years ago. Do you have anything in common besides a past? How much enjoyment do you receive from them?
- **Unfamiliar social media pals.** You know these people. They're Facebook "friends" that are actually friends of friends of friends. Do you need to see the birthday pictures of their grandchildren? If you enjoy this, good. If its mental clutter to you, start pruning your Facebook friends. The good point to this is that Facebook only shows you the posts of those you regularly interact with. You are likely missing some of your family and good friends posts, because you simply liked that cat photo, and now their posts show in your feed.

Not everyone deserves to be part of your life. As far as anyone knows for certain, you only get one chance.

Ensure you're not allowing the people around you to lower your life experience.

Make room for people that will contribute to your life and happiness.

"As important as it is to learn how to deal with different kinds of people, truly toxic people will never be worth your time and energy - and they take a lot of each. Toxic people create unnecessary complexity, strife, and, worst of all, stress."

- Travis Bradberry

Distractions

Distractions can be clutter in themselves. Distractions can also be contributors to clutter by diverting your attention from what's important and allowing clutter to grow.

Procrastination is a self-created phenomenon that everyone faces. You never feel good while procrastinating. The work that you're avoiding is still hanging over your head.

No distraction is enough to completely eliminate that nagging feeling. You continue to

check the time and shift your attention back and forth between the distraction and the task you should be doing. The result is mental clutter.

Some distractions aren't all that distracting. They just happen to be a more enjoyable option than the work you should be doing. However, some distractions are highly distracting in their own right.

Evaluate the distractions you face in your life each day:

1. **How do you waste time?** If you have nothing pressing on your schedule, how do you waste time? Make a list. A few popular culprits include:
 - Internet
 - TV
 - Cell phone-related activities
 - Video games
 - Shopping
 - Mindless chatting with friends
 - These are likely the same ways you spend your time while procrastinating.

2. Consider the cost of losing that time.

**One Hour Per Day =
365 Hours Per Year**

**That Equals 9 weeks at
40-Hours a week!!**

**What could you DO with
this wasted time?**

Even if you only waste one hour per day, and it's likely much more than that, that's 365 hours per year.

That's over nine 40-hour work weeks.

That's over two months! What else could you do with that hour?

- Exercise
- Build a blog
- Take a college course
- Make new friends
- Write a book
- Learn a language
- Learn an instrument
- Remember that you likely waste a lot more than 60 minutes each day!

I am not saying that you must be busy 24-7 in retirement. In fact, that would be a bad retirement plan... but if you are spending too much time watching TV or on video games, think twice on what you might do with just one hour per day.

3. **Make a list before bed.** Prepare a list of the most important 3-5 tasks you have to do the following day. Ensure that at least half of your list are items that will move your life forward in some way.
4. **Reduce each task to the necessary steps.** Tasks that are too big or too poorly defined encourage procrastination. How do you eat an elephant? One tiny bite at a time.
5. **Set a timer.** Most of us have a limited attention span.. Most of us can concentrate for 30-60 minutes at a time. Then give yourself a break for 5-10 minutes and get back after it.

Distractions are everywhere. Some of us are naturally better at ignoring distractions than others.

Consider that the worst procrastinators you know are struggling the most with life. Procrastination is perhaps the greatest fertilizer for mental clutter.

We only have one life. We have limited retired years. Why not do what you need to get done and move on to better things? Just get 'er done!

"Elegance is achieved when all that is superfluous has been discarded and the human being discovers simplicity and concentration: the simpler and more sober the posture, the more beautiful it will be."

- Paulo Coelho

Thoughts

Your thoughts are the beginning of mental clutter. This is where it all starts.

Get control of your thoughts, and your mental clutter will be tamed. This is a major task, and not for the faint-hearted! It can be done, though.

There are several things that affect your thoughts, including:

- Mental habits
- Everyday stress
- Making decisions, especially when there are too many options
- Unfinished business



Mental Habits

Like your actions, many of your thoughts are habitual. You think about the same past experiences over and over. You daydream about the same imagined future over and over. These thoughts may be positive or negative, but they still contribute to mental clutter.

Often, since childhood, you've developed habits and don't even realize you do what you do because of old habits. Those same habits may, or may not, be good for you... and you don't even know why you do them.

Twenty years from now
you will be more disappointed
by the things that you didn't do
than by the ones you did do,
so throw off the bowlines,
sail away from safe harbor,
catch the trade winds in your sails.

Explore, Dream, Discover.

—Mark Twain

www.retirement-online.com

They are wired into your subconscious but can be changed — if you seriously apply yourself to a new mindset or habit. It's not

easy, your subconscious will resist (thinking it's protecting you) but you can do it.

There are other mental habits that provide little benefit:

- Guilt
- Worry
- Regret
- Comparing yourself to others
- Gaining self-esteem by pleasing others
- Mentally checking out when faced with stressful situations
- Worry what others think of you
- Expecting the worst
- Thinking about the past and the future

Contemplate whether you struggle with any of these negative mental habits.

What might you do to dump the bad habits so that you can live more fully in retirement?

Everyday Stress

This is a big one. ***Your mind fills with clutter as your stress level increases.*** Your thoughts become less controlled and more negative. Your mind goes in spin-mode. Whirling ideas, worries, fears and more round and round in your mind until you are confused and anxious.

It's not surprising that many serious mental health issues are often precipitated by stressful events. Retirement brings this on easily as it's just a huge life transition. You may never have faced such a big life change before... and BOOM. There you are, stressed, mind whirling with fear of the unknown, and you just got to shake it off and find yourself again!

The level of stress that you face each day is relevant to the amount of mental clutter you have.

It's often the accumulation of little things that have a significant impact. It's traffic, late bills, a runny nose, an annoyed spouse, and a broken shoelace that can send your brain into a tailspin. Too many smaller stressors can be just as stressful as large stressors.

**"The greatest weapon against stress is
our ability to choose one thought over another."**

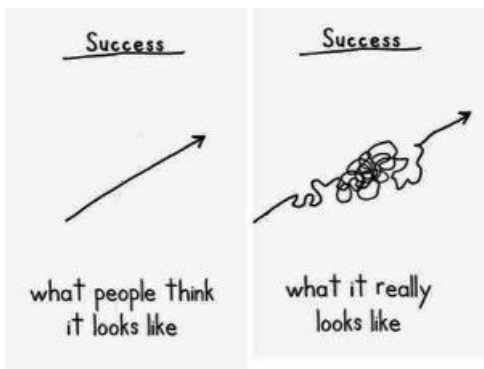
- William James

Decisions

Making a lot of decisions can really wear you out and create mental clutter. There's a reason why Steve Jobs limited his daily wardrobe to just a few items – the elimination of choice.

When you're faced with too many decisions, mental clutter grows.

Again, that's what happens in retirement -



we are free to do so much more than we did when working. we have all the time in the world, and suddenly,

have no idea which way to turn.

This is one good thing about habits. Habits eliminate the need to make a choice. Use habits to your advantage and save your decision-making muscles for important decisions.

Unfinished Business

Often the result of procrastination or indecisiveness, unfinished business takes up valuable mental space. It's the phone call you need to make. It's cleaning out your storage unit. It's finishing your taxes. It's getting the oil changed in your car.

These things can seem trivial in the short-term, but there's a price to be paid each day. Notice how much better you feel when you complete these responsibilities.

The unfinished business of your lost employment affects many new retirees. If you retired voluntarily, you might wish you could go back, that you could chat with co-workers

like you once did, that you could complete that one project you left undone.

If the decision to retire was not yours, you were forced out, laid off, downsized, whatever the reason — don't relive that loss over and over. It's not your fault, someone else made a decision that affected your life, but you can't stew about it now. It's over... please move on.

“Being in control of your life and having realistic expectations about your day-to-day challenges are the keys to stress management, which is perhaps the most important ingredient to living a happy, healthy and rewarding life.”

- Marilu Henner

Dealing with Thought-Based Clutter

There's good news. All of your mental clutter is ultimately self-induced. Fortunately, that means that your mental clutter is under your control.

Your Breath is the Key

The process of breathing is pretty amazing. It's the only bodily function that you can consciously control or have done for you automatically. You can breathe more deeply or more shallowly on command. Fast or slower isn't a problem either. On the other hand, you can forget all about breathing and it still happens.

An adult at rest takes roughly 20 breaths per minute. That's over 28,000 breaths per day. Most of those breaths happened without any intention on your part. You weren't even aware of at least 99% of them.

Amazing.

Some might argue this arrangement is necessary for speech to occur. Maybe it's more than that. Maybe it's the secret to managing your thoughts!

There are two ways breathing benefits mental clutter:

1. **Changing your breathing can change your physiology.** Try breathing faster for a minute and notice how you feel. Now breathe very deeply for a minute and notice the changes. Changes to your breathing change your physiology. Changing your physiology can change your thoughts and your focus.
2. **Focusing on your breath can keep your mind in the present moment.** Your breath is your thread to the present. No matter how distracted you are by your thoughts, focusing on your breath can bring you back to reality.

Breathing doesn't seem too exciting, but it's a powerful tool. What could be more simple?

Use your breath to alter your physiology:

1. **Find a quiet place, if possible.** The more solitude you can find, the better.
Take a comfortable position. Seated

is best. Ideally, you can assume a position that you can maintain for at least five minutes without moving.

2. Inhale slowly and deeply through your nose. Allow your stomach to expand. You're not trying to breathe so deeply that you feel pain. Just take a full breath. Feel the air pass by the tips of your nostrils. Then relax and allow the air to expel naturally.

- Avoid overcomplicating the technique. Full, slow, and easy breaths are the objective. Paying attention to your breath for just a few minutes can be enough to feel a significant reduction in both your stress level and mental clutter.

This simple technique can be used anytime you're feeling stressed or your mind is cluttered. This falls short of true meditation, but you can receive many of the same benefits.

This focused breathing technique can be used in the car, during a meeting, or any time you need to gain back control of your racing brain.

Meditation is the next logical step. Meditation is like focused breathing on steroids. It's more than just a quick-fix. It can literally transform your life.



There are many scientifically-proven benefits to meditation:

- 1. Meditation decreases depression.** Meditation has been shown to reduce obsession on one's discomfort and distress. In other words, you spend less time thinking about your challenges. This leads to a lower incidence of depression.
- 2. Meditation increases the ability to regulate your mood.** We have some control over our moods, just not as much as we'd like. You can probably

think of someone in your life that regulates their moods very poorly. You never know what you're going to face when you see them. Meditation enhances the ability to manage your moods.

3. **It decreases anxiety.** Both emotional and physical stress markers are reduced in those who meditate.
4. **It increases the ability to focus and work under stress.** This can be one of the biggest benefits to those who meditate to declutter their mind.
 - It's not easy to sit still for an extended period of time and maintain your focus. As that ability grows, you can apply it to other areas in your life.
5. **Meditation increases resilience.** You'll be overwhelmed less frequently and find it easier to continue during times of stress.

There is a nearly endless list of the benefits provided by regular meditation. But it's obvious that meditation is a great tool to declutter your mind. ***When you're in a better***

mood, feel less stress, and are able to focus, your mind is less cluttered!

Everyone has at least a vague idea of what is involved in meditation, but the details are a little fuzzy for most. This is understandable, as there are many types of meditation.

Mindfulness meditation is an excellent choice for those who want to declutter their thoughts. This type of meditation is based on observations. You're not thinking, evaluating, or interpreting your thoughts. There's no judging involved.

You're just paying attention in a particular way.

Since it's just a particular way of paying attention, you can do it during a variety of activities. These include:

- Driving
- Eating
- Cleaning
- Showering
- Mowing the lawn
- Using the phone

While some forms of meditation attempt to limit thoughts, mindfulness meditation simply notices the thoughts that appear. This is great for beginners, because limiting your thoughts is very challenging!

Mindfulness meditation is a simple, yet challenging, process:

1. **Assume a comfortable seated position.** A chair is fine. The floor is also an acceptable option. Comfort and support are key.
2. **Become aware of your surroundings.** Notice the temperature of the room. Notice the physical sensations of your feet, hands, back, neck and every other part of your body. Notice what you can see in the room. What do you hear?
 - **Avoid judging anything.** Even labeling isn't permitted. For example, you might notice a blue piece of artwork on the wall. It's not appropriate to say to yourself, "Wow, that's kind of ugly." Saying something positive about the artwork isn't any better! Avoid even saying to yourself, "Blue artwork".

- ***Keep your thoughts limited to what you can see, hear, and smell.***
If you hear a dog bark and remind yourself that you don't like that dog, you're not being mindful. Just notice the dog barking.
 - It's surprising how relaxing this can be. Just notice and keep your brain shut down. ***Do this for five minutes.***
3. **Turn your attention to your breath.**
Feel the breath throughout your body. Start at the nostrils and notice the movement and sensations of your chest and abdomen. Keep your attention on the part of your body where the breath is most easily felt.
4. **Notice your thoughts.** It won't take too long before you realize that you're thinking about your doctor appointment tomorrow or your best friend from third grade. That's okay. Again, avoid labeling your thoughts. Don't do this to yourself:
- "That's a weird thought."
 - "Why did I think about that?"

- “What’s wrong with me?”
- “I must be nuts.”
- As with the sights and sounds in your environment, notice the thought without taking the next step of judging or labeling.

5. **Return your awareness to your breath.** It’s that simple.

Over time, you’ll find that your thoughts, judgments, and tendency to label things will decrease. ***The result is a decrease in your mental clutter.***

Consider how much mental noise you generate each day. Imagine you’re walking from your car into a store. It’s 90 degrees outside. Think about the conversation you might have with yourself.

- “It sure is hot today.”
- “I wonder what the news predicted for the high today”
- “It’s okay. We’ll be in the air conditioning soon.”
- “That’s a nice tree. I wonder how old it is?”

Labeling things in your environment is a habit that accomplishes little. You don't need to tell yourself it's hot outside. You already know! You don't need to comfort yourself by telling yourself that you'll be in the cool a/c in just a minute. You already know! You can see the tree just fine, too.

Meditation helps to quiet this unnecessary mental noise. ***When you stop generating mental chatter, you can deal with the real clutter in your life much more effectively.*** You'll be amazed at how capable you really are.

"Meditation is difficult for many people because their thoughts are always on some distant object or place."

- Wayne Dyer

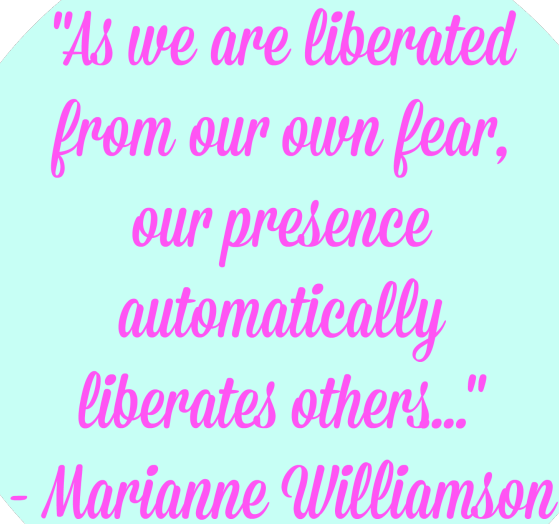
Overcome Negative Thoughts

Are you stuck in a negative mode? Do you say negative things to yourself? Do you worry about your retired future? Do you criticize yourself? Do you spend too much time focused on what you lack in retirement? That's natural.

Scientists have a theory to explain all this negative thinking. Years ago, it was imperative to human survival. Unfortunately, it's not helpful anymore.

There was a time that food was scarce. A member of another tribe might beat you to death with a club just for looking at his mate. There were dangerous animals. Those that were overly cautious and worried survived more often than those with a more relaxed attitude.

Your negative thinking is something you inherited. However, it no longer serves you.



*"As we are liberated
from our own fear,
our presence
automatically
liberates others..."
- Marianne Williamson*

Deal quickly with your negative thoughts:

1. **Understand that your negative thoughts are harming your well-being.** Ninety-nine percent of your worries and negative self-talk are affecting you mentally and physically. Drop that negative mindset and you're halfway to freedom.

2. **Be observant.** Notice when you're having a negative thought... "Oh yeah, there's another negative popping up..." then watch it float away. Bye-Bye!

One of my mentors likened this to a hot air balloon... put your negative into the basket and watch the balloon float-float away. I do that with both worries and negatives... dump it in and cut the cord anchoring it to the ground. Away it floats... gone out of your life.

3. **Distance yourself from the thought.**

When you think to yourself, "I'm not good enough to do this," change it to "I'm having a thought that I'm not good enough to do this. Go away!"

This simple process puts space between you and the thought. You realize that it's something separate from you. It's JUST one more dumb thought... dismiss it. Let it float away!

4. **Replace the thought.** Reverse the thought. Tell yourself that you're good enough. Tell yourself that things will be okay. Is it true? Well, it's no more of a lie than telling yourself something

negative. At least you'll feel better and be in a better position to thrive.

5. **Considering that things usually work out, and this is more accurate than your negative thoughts.**

"There is a plan and a purpose, a value to every life, no matter what its location, age, gender or disability."

- Sharron Angle

Clarify Your Retired Purpose

Indecisiveness can be the result of a lack of clarity. ***If you're unclear about your values and your goals, you lack purpose.***

You've been developing your values since childhood. They undergo modification as you age and develop new perspectives on life.

Words can describe you,
knowledge can qualify you,
and dreams can guide you,
but above all else,

Your Actions Define You!



But you've probably never really given your values much thought. Now is the time to take a hard look.

Determine your values and make easier, more congruent decisions:

1. Determine what's most important to you in life. Ask yourself the question and see what pops up. A few possibilities include:

- Beauty
- Truth
- Tolerance
- Success
- Service
- Discipline
- Humility
- Happiness
- Family
- Generosity
- This is just a small sampling. Make your own list.

2. Reduce your list to just 6 values. Which are most important to you? What do those values mean to you? Take your time.

3. Are you living your life according to these values? Consider these parts of your life:

- Purpose (work, volunteer, helping others)
- Relationships
- Hobbies
- Family life
- Goals

Do these parts of your life reflect your values? If not, why? How would your mental clutter be affected if you changed your life to reflect your values?

By defining your values, it becomes much easier to make decisions and set appropriate goals. When your life is in alignment with your values, your level of mental clutter will decrease.

Adjust your life and activities to match your values. Brainstorm how you might do things differently in order to make your life match your values. This is important and will give you great peace.

When your values, goals, and life purpose match, the resulting synergy

makes everything easier, and your efforts become more effective.

**“Don't dwell on what went wrong.
Instead, focus on what to do next.
Spend your energies on moving forward
toward finding the answer.”**

- Denis Waitley

Conclusion

Much of your misery is due to mental clutter. You might have a great life by conventional standards... A nice home, good career, happy family, and a lot of great “stuff.”

Retirement
is a Journey..
Not A
Destination!



***Your mental clutter
can be enough to
nullify all of those
wonderful things.***

THAT is what often happens in retirement. You might have it all, from the eyes of others, but you are not happy or content.

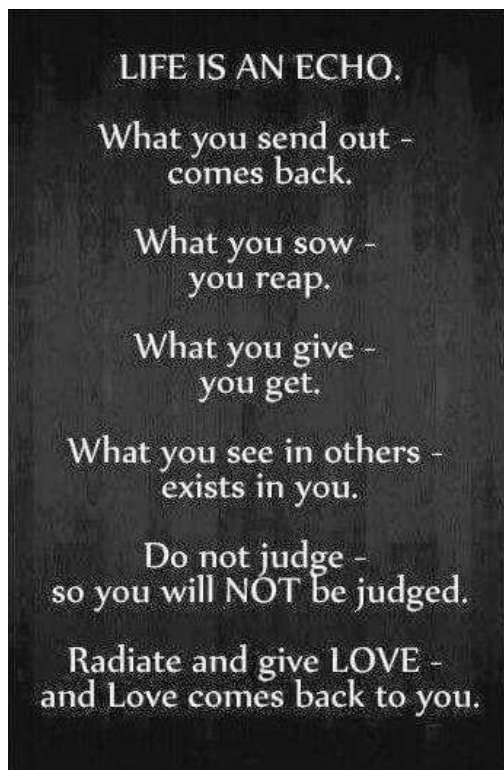
Luckily, however, your mental clutter is under your control.

Address all the factors that could be contributing to your mental clutter. Give your retirement lifestyle the fair chance it deserves by taking time and action to work through this mental junk.

Pay attention to your environment, the people in your life, and distractions. These triggers create that mental static you want to dump.

Ultimately, your thoughts and mental habits are the biggest culprit. Focused breathing, meditation, and addressing negative thoughts are the most powerful tools in your arsenal.

Use everything at your disposal to create the retirement and mental peace you totally deserve.



Retirement Coach-

Wendy offers email coaching with all her book purchases. WHY? Because she has purchased many books, only to let them sit on her computer. If you chose your purchase to correct your retired life, let's take it one step further. Take Action Instead. [Click to learn more.](#)