

# *I rise above* **MY CIRCUMSTANCES**



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# Introduction to Retirement Reflections

Hello Retiree!

This is a book of Retirement Reflections, designed to help your retirement mindset. Let's make this next year your best year ever.

Aging, with your own best interests in mind, can make your retirement years a life full of gratitude. It's YOUR time to SHINE!

Reflections, or affirmations, are wonderful tools to change your retirement mindset. I pray you find affirmations that hit home for you and do serious work with them. Our life has long held beliefs that continue on until challenged. They are stuck in our subconscious - and can be changed if you will only read, read, and re-read the new thoughts you want your subconscious to accept as fact.

Choose affirmations that apply to you, edit to make it your own (if necessary) — then read it, understand it, repeat it over and over — until you thoroughly believe it! When you are on the road, repeat it as you remember it, doesn't have to be perfect, just whenever you think of it — repeat it as often and with emotional support behind it. Your mind will accept it, after weeks of realizing how strongly you feel about it, and your life will truly change. Believe...

If you find something that simply SINGS to you, repeat it often... it can become your retirement mantra, and can truly change your life.

Wishing you the very best that retired life has to offer!

*Wendy*

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# *I Make the Best of all Situations*

**In retirement, life as we knew it changes. Period. Life is not the same. We no longer work, friendships and family relationships change, your personal identity changes... life is changed. Retirement may not be exactly what I expected in life... but I make the best of all situations.**

Whatever life may send my way, I know I am up to the task. I am thankful for my resourcefulness, resilience, and strength of character. Because of these attributes, I can make the best of all situations.

I have learned a lot over the years about how to live resourcefully, and I have many tools at my disposal. My creativity is an enormous asset to me in resolving any issues in my life. I am good at finding new solutions and resources.

If I ever feel challenged in a given circumstance, I nourish myself so that I feel stronger and more capable. Whether I need rest, food, a listening ear, or even just a hug, I promptly see to meeting my needs.

If a situation should resolve in a way that I find less than desirable, I trust in my own ability to make the best of it. I consider my options, and make changes to correct my situation.

I always face my challenges with a positive attitude.

Regardless of what happens in my life, I can always choose my own response. Since being positive is a critical part of the life I want to live, I elect to face situations with a smile on my face. I stand strong and optimistic regardless of which way the wind blows.

Today, I am thankful for all of the blessings in my life. I cultivate resourcefulness and resilience. Each day, I commit to making the best of every situation that comes my way.

# The End of One Chapter Precedes the Beginning of Another

**The Working Years Chapter of your life ends when the Retirement Chapter begins. This is the cycle of life and it happens to all. Life is suddenly FULL of options in retirement. You have the life experiences and time to make life what you always wanted it to be... it's your time in life.**

**The end of one chapter precedes the beginning of another. Write the next chapter in life in your terms!**

I avoid worrying about how my life is unfolding. Even with tough situations, I know that they eventually come to an end. At the end of one chapter is the chance to start a new, more rewarding one.

I don't worry about starting something unfamiliar. I welcome the learning experiences that come from fresh situations. I put yesterday's story behind me in favor of exciting times ahead.

Relationships come and go, and I am okay with that. I believe that people come into my life for specific purposes. I accept that they move on at the time they are supposed to. Tough relationships that end teach me how to build more positive and fulfilling ones.

Unexpected endings simply make room for delightful beginnings. I see that happen each day of my life. It encourages me to live optimistically. My approach is to expect only the best every single day.

Today, my life is filled with new experiences. I love the excitement that comes with taking on the unexpected. Being exposed to new situations simply heightens my living experiences!

I look forward to each day's uniqueness.

# Judge Your Retirement Success by Your Own Standards

**What IS Retirement to YOU? How do you define retirement success? You must make informed decisions to find your own retirement success depending on what you want for your retired days.**

Society wants me to agree to their retirement standards, but I avoid falling into the trap. I will follow my heart and find the perfect retirement lifestyle that works for me and my family.

Outside influences cannot determine how I choose to live my retired life. I know that the easiest way to feel UN-fulfilled is living according to the ideals of others.

The noise from outside influences rarely gets to me. I learn from the experiences of other retirees to help me to know whether I am on the right track. Even so, I avoid looking at their result as my standard for retirement. They simply provide ideas to take into consideration.

My focus is on living an authentic retired life that I am able to confidently stand behind. I will find my true self, living the retired life I was meant to live, while contributing to society in some manner.

I know that there is a time and season for each experience in life. I am ready to dive into my new retired lifestyle... and open new doors for new adventures in life.

# *I Change my Life by Transforming Myself*

**Life is a constant transition and I am in the midst of change every day. Retirement is a huge transformation that I choose to overcome and live my best life every single day.**

**I change my life by transforming myself.**

When I want to change some aspect of my life, I determine what changes in myself can help bring it to reality. All of the changes in my life are initiated from within. I am the change and I own it.

I am free of worry regarding the future. I know I can control my life by managing my own thoughts and actions.

I am moving forward on my chosen path. I can do anything and go anywhere. All of my desires are well within my reach.

I am able to overcome my past and create a new future by making personal adjustments. Whenever I encounter an obstacle, I can find a way around it by making a new change in myself or my actions.

I have a strong sense of determination which keeps me focused on finding solutions. If one change fails to work, I come up with another idea and try that one until I find one that moves me forward to where I want to be.

My ability to change myself and my life is unparalleled. I know it is solely up to me to make whatever changes I want in my life.

Today, I recognize the changes I want to make within myself. I continue to rise above my previous expectations. I know I can alter my life at any time by transforming myself. I am continually evolving.

# Be a Rock for Your Family & Friends During the Storms of Life

**Life is often one storm after another... and in retirement, you finally have the time to totally support others in your life. Are you strong enough to become their ROCK?**

I remain steadfast in my life commitments during my most challenging moments. Each storm in life is a test that I accept and will successfully complete. The storms of retirement will not change my outlook for the future.

Whatever is thrown at me, I stand tall. My friends look to me for guidance. I am shelter for my loved ones. I am their cornerstone... and always will be.

When others seek a solid foundation, I offer them my strength. I enjoy being the one they can depend on. My character is reinforced by the knowledge that I am helping.

Though I prefer calm days, I welcome the storms of life as I know I can help others through any life crisis. I remain strong and confident that I can weather all storms in life.

Today, I know I can withstand whatever blows my way. I embrace change with open arms, but I do not let it change who I am.

Family and friends rely on me. I am their rock.

# Turn Uncertainty to Curiosity as You Face Your Retirement Future

**When you retired, did life throw you a curve ball? It's time to turn Uncertainty into Curiosity... and Move Forward into your Future!**

I stand tall and handle the uncertainty that comes with retirement. I choose to be brave about the future.

My doubt and uncertainty will be replaced by curiosity when I am faced with an unfamiliar situation. I look at newness as a chance to learn more about myself and my situation. I will research and make decisions as necessary.

I avoid using my alone time to worry about my isolation. Instead, I use the time to plan my next mission. I look forward to the next adventure in life, big or small.

At times, my financial situation is uneasy but I will not dwell in a negative state. I look for creative solutions when my back is against the wall. I steer clear of panic and frustration. When my mind is clear of negativity, I am better able to find solutions.

Today, the uncertainties of life are more of a challenge to me than a concern. I look at them as opportunities to find answers. I am committed to being brave during unfamiliar situations and finding the positive experience in them.

# *I find joy in my solitude*

**Retirement brings me the many moments I enjoy when I have time to myself. I appreciate the new opportunity to concentrate on my own thoughts, reflect, and focus only on my solitude.**

My alone time is important for my overall well-being.

Being alone helps me find inner peace.

In solitude, I have the chance to evaluate my life and relationships. I find creative solutions to challenges because I take the time to listen to my thoughts. I make smart decisions.

My confidence grows while I take time to reflect because I have consciously considered my options. My moments of solitude teach me to be independent, and I love my independence.

I am comfortable being alone. I appreciate my ability to entertain myself and learn new things.

Although I delight in being alone, I also recognize the importance of my personal connections. I know how to reach out to others, as well as how to solve issues on my own. I am able to balance moments of solitude with time with my friends.

My family understands the importance of my alone time. I emerge from my solitude renewed, refreshed, and ready to give my very best to my life.

Today, my life is more fulfilling because I have discovered the joys of solitude. I make my time alone a part of my daily routine, even if it is only for a short period.

# *My education is a lifelong commitment to shifting perspectives*

**Even though I have retired, I know there is always more to learn. I learn new hobbies and traits, find new interests, and learn new ways of completing tasks.**

I seek opportunities to continue educating myself. Occasionally, I discover facts, evidence, and opinions that challenge my perspective. Other times, my opinions are reaffirmed.

Communication is often the best form of education. Each person has a lifetime of experience, a wealth of knowledge to share. By engaging others, I discover new ways to ask questions. I learn about the human experience, and discover that we can learn the same things and still have different perspectives.

I enjoy the roles of both student and teacher. I can learn many things by teaching others. I retain more of what I know by repeating and clarifying the information.

I avoid mental boredom by embracing the diversity of the world. I keep my mind open, like the door to a classroom.

Today, I intend to learn something new. The potential for learning is limitless, and every new discovery has an impact my perception of the world around me.

# The door is half open

**When I view the world with a positive attitude, good things happen. I see more opportunity. More doors are open to me.**

**In retirement, because I see the door as half open, I perceive it as opening — instead of closing.**

It is a simple, positive decision. I see expanding potential and seize the ability to progress and move forward through the open door.

I begin to view everything in this manner. The glass is half full, tasks are almost done. Each day, I move closer to my goals.

I love new challenges because problems are meant to be overcome.

My thoughts, in turn, affect those around me. Instead of letting the door close, I hold it open for others. I encourage them to view opportunities in a new, positive light.

Every open door is an opportunity, regardless of how much it is open.

Challenges are like doors. When I find myself in front of a closed door, I am certain that I can figure out how to open it. If the door is locked, I search for the key. Maybe I have the key. Sometimes, I need to ask others for the key.

Today, I perceive everything with a positive attitude.

Each task, opportunity, or challenge is a door half open...  
and it is up to me to walk through.

# Everything I need is all around me

**In my retirement years, I want for nothing. God provides exactly what I need, exactly when I need it.** I experience this awesome phenomenon almost daily. It makes me happy to know that a higher power provides all that I require.

Each morning, I start the day by reminding myself of all the blessings and resources that are so readily given to me. The knowledge that I am free from worrying about lack and scarcity empowers me. Abundance is prevalent in my life.

My example allows others to see the abundance that exists around them. It is not all about money, I thrive in life experiences. All I need is provided. This is exciting to me.

As others discover their life full of abundance, my level of abundance comforts grows greater. They feel that if I can do it, so can they.

I am surrounded by opportunities for greater gratitude, health, and love. I appreciate everything that is available to me and gratefully share my gifts with others. I enjoy the constant flow of abundance that is part of my existence.

Today I am open to the possibility of even greater possibilities in life. I merely need to be clear about what I need and keep my eyes open. My life is full and wonderful as I help others to have full and wonderful lives, too.

I know in my heart that everything I need is all around me.

# *I am Blessed with Friends in my life*

**I am so very blessed with good friends in my life. Friendships mean everything to me!**

The people I know are good to me. And I know a lot of people! Some live nearby, others half way around the world (pen pals), and they are all happy to hear from me. There is always someone near me who would like to have a closer relationship with me... because I take the time to care.

I find it easy to socialize with others. After all, they have so much to teach me. And everyone can also learn from me. Each person I encounter lacks some piece of knowledge that I have, which would enrich their life if I share it. So I choose to share as often as I can.

I am thankful for all of the people who care for me. And I tell them so regularly. Hearing that they are valued makes them want to spend more time with me. And they, in turn, value my friendship.

If I ever feel lonely, I remember that loneliness is normal. When I experience this feeling, I reach out to someone as soon as I can. Whether I call, e-mail them, or jump into a group online, we feel renewed by our interaction.

Although I pay attention to my need for solitude to complete my life, I make sure to maintain my friendships too. After all, they are what I need if life gets rocky.

Today, I feel blessed by my relationships. I have total gratitude for the many friendships in my life and always seek more.

I commit today to making sure that each of my friends knows how important they are to me.

Visit my website: [www.Retirement-Online.com](http://www.Retirement-Online.com)

or

Join my [Retirement Community](#) to connect  
with retirees nationwide and worldwide!

**Thank you Retirees!¹**

**You are making a world of difference out there!**

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