

RETIREMENT ROADMAP: Planning

READY TO UNRETIRE?

*OK, You Retired...
Now What?
Time to
ReInvent
Yourself!*



WENDY S. FISHER

RETIREMENT COACH

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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.](#)

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About the Author

Wendy Fisher started the Retirement-Online.com website in late 2007, while contemplating her own retirement. She acted as the Retirement Manager for local government for the last 25 years of her employment and wanted to share her knowledge further. She retired in 2010.



She loves online business and retirement, so she has meshed her two passions on her site.

For the past 7 years retired, Wendy has enjoyed lots of training experiences. She trained as a Certified Senior Advisor, Too Young to Retire Coach, Certified Life Coach, Stephen Minister/Leader, learned more about her home business and online marketing interests, and finally did some mindset training. She loves to travel to conferences every year, to network with new people, while continuing her education.

Wendy became a Certified Retirement Coach to allow her to help more retirees. She feels so blessed to have helped many retirees through the retirement transition process with her site, books and coaching.

If you are seeking new friendships, the private Retirement Community is waiting for you! Free membership for retirees looking to communicate with others online... it's fun!

Wendy Fisher
Retirement Enthusiast/Coach

Introduction

Hello! I'm Wendy, from Retirement-Online.com, and I hope this UN-Retire book will help guide you through the retirement maze that is your new life.

You made the big decision to retire, now what?

I believe you should own your retirement. You can do little and become a bored retiree, stuck at home, in slow decline as you age - or - you can take advantage of your bonus years in retirement! After all, many don't get the opportunity of a work-free lifestyle as they die long before they get here. Open your eyes to the many lifestyle choices and retirement options waiting for you!

First, let me introduce myself...

As a retiree, I feel happy and fulfilled. I have purpose in life. I am more content beyond what I ever hoped my retirement days would be. Better yet, I have experienced retirement with my husband... and I like it (that isn't true for all retirees)! Life is good.

Just think about our Baby Boomer generation in retirement. We aren't living past generations retirement lifestyles. We are younger, in mind, spirit, and physically too. There is much more living to do ... age 60 is the new 40. Right? I think so!

I retired at age 55. My mother is age 90 and doing fine today. If I am lucky, I could live to the mid-80s or beyond. Do the math. I might, God willing, have another 30+ years of life. I was living a busy lifestyle, working for 30 years, can I really sit and do little for the next 30 years? No... I cannot.

Can you? What will you do for the rest of your life?

I hope my book puts retirement into perspective for you... and you choose to UN-retire as I have done!

Sending Hugs & Support! Wendy

Defining Retirement

What does Retirement mean to you? How do YOU define retirement?

Mirriam-Webster.com defines retirement as:

- the act of ending your working or professional career
- the state of being retired
- the period after you have permanently stopped your job or profession
- withdrawal from one's position or occupation or from active working life
- the age at which one normally retires
- a place of seclusion or privacy

Then the Synonyms, and this is what really scares me:

- pull back, pull out, recession, retreat, withdrawal

Twenty years ago, in Pre-Retirement Planning classes, the Director of our Senior Citizen Department would ask: "Who wants to retire?" Hand shot up around the room, as you'd expect. Then she'd say she wanted to challenge us not to retire... and read the definition of retirement. Twenty years ago, it included all those horribly negative synonyms, and more. Luckily, today, they've improved on the definition a bit.

Here is my personal definition:

**Retirement is freedom from work,
Renewal of life's possibilities,
Enjoying moments of silence,
Contentment and yet continued growth,
Time to learn about yourself,
Time to give back and pay it forward,
Time to live life as it was intended to be lived,**

Living life with the wisdom and knowledge of a lifetime.

~ Quote by Wendy S. Fisher ~

To me, retirement is full of new beginnings. Yes, we are aging and might be slowing down a bit - but we have wit and wisdom—the knowledge to go where we choose to go. There is still much life to live and we simply need to open our eyes to the possibilities that surround us.

WHO AM I?

I am Wendy,
Retirement Enthusiast,
who chooses to Rebel
against retirement norms,
in an attempt to
Rejuvenate and Rewire
retiree brains to
Reboot and Rebalance
Our Lifestyles.
Let us Reclaim our Lives!

There are many personal definitions of retirement. We all want different things out of retired life. Right?

A few years ago, I took a retirement planning class from Howard Stone, the author of *Too Young to Retire*. He challenged the class on the word “retirement” which, I agree, is largely outdated. He wondered what retirement might be called today?

Think about it - AARP used to be the American Association of Retired Persons. Now the website shows AARP - Real Possibilities. Even AARP wants a new definition of the retired lifestyle. In fact, they now have a campaign called: Disrupting Aging. I love that!

How might you define retirement?

Retirement might depend on age, but not always. Today, some 60-year old men and women are actively pursuing life. They are starting new businesses and working for many more years, full of gusto for life. Other 60-year olds are feeling their age, slumped over, not healthy, and generally unenergized and unhappy.

Nowadays, some people do extreme early retirements, opting out of life early, with a frugal lifestyle. Others work until age 70, or

beyond, for full Social Security benefits, or simply the joy of working.

Every person you know has a different definition of what they expect retirement to be. The Census Bureau reports there were 40.3 million people age 65 and older in 2010. That means there are 40.3 million different definitions of aging and retirement.

Two partners, living together for the last 30 years, can have completely different expectations. She always assumed they'd move to Florida like her parents did. He always wanted to stay near the grandchildren, and travel to the lake all summer long. Imagine living together 30 years and never asking "What do you want to do when we retire?" It happens all the time.

So, what is your definition of retirement?

Do you know what you want out of retired life?

Have you talked to your partner about retirement expectations?

Retirement Planning

Do you know that many people spend more time planning a two-week vacation, than they do for retirement?

Think about that ... it's so true!

Let me repeat that —

**Many people spend more time
Planning a two-week vacation
Than they do for RETIREMENT!**

So many people simply choose a retirement date and happily walk out the retirement door. Many other retirees didn't choose to retire, instead they were forced into retirement for a variety of reasons (downsizing, disability, layoffs) and suddenly wonder what happened?

Oddly enough, although financial planning is important, quite often it is not enough for retirement planning. You can certainly live a fuller life if you have a better income and savings in retirement. However, if you only do financial planning, you are not fully investigating your retirement possibilities.

I've seen it over and over on my website. People retire, they are financially sound, they are also totally unhappy having no idea who they are or what they will do all day, every day!

What will you do with your free time?

You now have all day, every day, without work. You've likely never had so much free time in your life. You've waited all your life to reach this time of life — now what do you do with it?

Time is the problem that brings many retirees to their knees, income or not. I've seen it over and over on my site—they've

planned for finances but it never occurred to consider what they'd do all day post-retirement.

One day you are working, you have purpose in life, you have an identity and people know who you are (regardless of whether you were a clerk, law enforcement officer, military, nurse, teacher, writer or executive). You are part of society and you help people daily.

Then Retirement happens. You are thrilled with your freedom! Woo Hoo!

Then you hit the wall.

**Oh, My Goodness — who the heck am I and
what will I do with the rest of my life?**

This doesn't happen to all new retirees... some walk out the retirement door and never look back. They are content to live with whatever retirement deals them, as long as they don't have to work anymore.

Many others are simply lost. Retirement anxiety and/or depression hit, totally unexpectedly. They need help, and fast. They often they assume everyone else is happy with retirement. What the heck is wrong with me? This isn't true, but the newly retired often don't know that.

Even those who planned for retirement can find this sudden anxiety overwhelming. The joy of freedom melts away and we are left feeling like life in retirement is not worth living ... seriously, this comment has been posted on my website numerous times.

LIFE not worth LIVING? How can that be?

There is so much more life to experience. With or without income, there is so much we can do to find purpose again, to give back to

our community, to help family and friends, and generally get involved with life again.

If you haven't planned on how you will spend your days, read on. Your world can greatly expand, if you are open to the possibilities.

If you feel down and out, pick yourself up and get out of the house. Go anywhere, but just don't sink deeper and deeper into that recliner as it slowly but surely pulls you into that deep dark hole of depression.

Give yourself a gentle kick in the a** and get moving. Yes, be gentle ... this isn't an easy time of life. You probably haven't thought deeply about where life was headed since your education ended and you had to find work.

You have so many options to use your personal skills and knowledge. You can still make a difference in this world.

Is it time to make a big change in life?

Do you want a new retired identity?

What IS retirement to YOU?

Phases of Retirement

When I trained to be a Certified Senior Advisor, I studied the book *Working with Seniors (Health, Financial and Social Issues)* and learned about the phases of retirement. I considered the many retirees I've worked with when learning about each stage and I do believe these stages make sense.

Where do you fall within the Phases of Retirement?

Honeymoon Phase - We've all been here... full of excitement about our new retirement. Often, we travel and do the things we've always wanted to do.

Immediate Retirement Routine - If your new routine feels satisfying, you are likely thinking Retirement is Good. It helps if you were the type who had a full lifestyle away from the workplace before you retired ... workaholics don't do this and have more issues.

Rest and Relaxation - This is a low activity phase which is temporary. In one study, those who needed this rest period usually move back into pre-retirement levels of activity in three years. You might give yourself a gift of this much needed retirement break, while you also assess your retirement options, then you are ready to do whatever life brings you. If you've been resting over three years now, you are now aware of the three-year statistic and maybe life will fall into place again.

The Disenchantment Phase - Some people have a harder time with the retirement transition. Instead of accepting the need for rest, perhaps they are disappointed with how retirement reality played out. Usually these new retirees have real issues like: bad health, lack of income, loss of identity, workaholics who have nothing to do all day, retirees who immediately move near family only to realize family is still busy with life, and more. Reading this book today means you are consciously aware that you need to move on good for you!

The Reorientation Phase - You've left retirement issues behind, or are attempting to do so, and moving on. You seek out and find new opportunities in life to explore.

Retirement Routine - You are content. You have normalized your daily routines and you know what you want out of life. You feel satisfied with your retired lifestyle and have learned to live with what is in your path.

So, again, I ask you... where do you fall within these retirement phases? Better yet — how will you push yourself towards the next phase?

Stop and Assess Your Retired Life

You deserve the best of your retired years. You worked hard to get here. Heck, you survived to the ripe ole age of retirement — WooHoo!

If you're like most retirees, you have limited resources of income and retirement savings. Unlike most working people, you have this gift of time. Lots of free time...

Don't waste your bonus time in life! There is much you can do still.

For the greatest retirement impact, let's identify the areas of your life that you want to change. It's difficult to change everything at once, so you must be patient and take it one step at a time.

Most people will quickly identify "money" as the big issue. While there's no denying the financial stresses of retirement, sometimes that isn't the area in greatest need of attention. If you can pay your bills, money probably isn't what's holding you back from happiness.

Think about these areas of your life:

Health.

How do you feel? Are you keeping your weight down? Eating healthy food to keep you feeling good? Exercising regularly? Have you been to the doctor lately?

It's challenging to enjoy any part of your life if your health is poor. Minor health issues have a way of becoming worse over time, especially if they go untreated.

You now have the time and only need some effort to have a better healthy lifestyle! Find a friend and join a gym, or visit a yoga studio. Join Weight Watchers and start moving toward a whole new healthy life.

Health is the only thing you really need as you age. Aging is no fun at all when our health is affected. Do what you need to go to get healthy again!

Financial.

How comfortable are you financially? Can you pay your bills each month and still have enough left over to do weekly outings or lunch?

INCOME: At what age did you retire? How long might you need to draw from your savings (based on your life expectancy)? What sources of income currently fund your retirement? Does your income match your spending?

EXPENSES: Consider your spending. You may have an income that allows you to live comfortably, but poor spending habits could be causing debt or money challenges.

You may be like many retirees living on a lesser income post-retirement ... but with proper care, you can still live beautifully. Discover your income and expenses

Working Vs Retirement.

Did you get a sense of fulfillment from your working life?

OR

Did work bore the heck out of you?

Were you a workaholic?

OR

Do you have hobbies and interests that work kept you from?

Was your work life your world?

OR

Was work simply a means to live the life you chose to live?

Do you dread getting up to another unfulfilling retirement day?

OR

Do you now enjoy getting up, drinking a cup of coffee, knowing you have a work-free morning ahead?

Did you dream of the day you could retire? How did you imagine retirement life to be?

Depending on how you answered those questions, you might consider working again. Seriously, it is a possibility.

Now that you are no longer spending most of your waking hours at work, are you seeking a new project or happy to do little?

Enjoying your retired days is vital to your happiness. What will you do, all day, every day for the rest of your life?

Family.

How are your relationships with your partner, children and other family members? Do you have the family life you desire?

Did you move closer to your kids assuming you'd find family life there?

Perhaps you imagined spending more quality time with your kids and grandkids ... but find everyone is still too busy working

to spend time with you? They are still part of the rat race, right?

How might you arrange dinners or weekend outings to help them with to easily spend time with you? You've got more time to cook, or find online coupons to local restaurants. You've got more time to look into day trips for the weekend too.

If you simply can't afford family dinners and outings, you still have time to find local community events you might attend (with or without family).

Intimate Relationships.

If you have a relationship, how is life with your significant other? Do you work toward a better life together?

Relationships take work, and when we are busy working for a living, often relationships take a back seat to the rest. So, we now have time, what could we do to push the relationship to new levels?

What might you do to change your daily routines to include your partner in some manner? What might you both do together?

This doesn't necessarily mean date nights, or viewing an afternoon matinee (cheaper rates). Again, there is plenty you can do together to get outdoors and simply walk or enjoy nature at a local park. Listen to a lecture at the library, take an adult education class together.

If you're lacking a romantic partner, would you like one? Do you actively seek out new partners or use online dating programs?

Social Life.

Do you have the social life you want?

How many friends do you have? How many friends would you like to have?

Do you get out of the house on a regular basis and get together with people you enjoy spending time with?

Adventure and Personal Development.

Are you growing and developing on a personal level? What activities are you doing in your free time?

Have you gone skydiving, started those piano lessons, or learned to speak French? Where would you like to travel?

Now that you've taken the very simple step in considering the various components of your life, which area needs the most attention?

Focus there and take action, small steps, towards a new retired lifestyle.

Are you anxious and stressed?

Do you realize you are not alone?

It's really important that you understand – you are not the only person who retired and hit an anxious or depressed state. It happens to many.

I have written another book, *Retirement Depression* so I won't dwell on that here. However, I do want to mention that many new retirees are affected by anxiety or depression but isn't often part of the mainstream news.

There is so much written on being financially ready to retire, but little about the anxiety associated with the loss of identity and what you will do with your bonus retirement years.

On loss of identity, how do you introduce yourself post-retirement? How do you answer the question, "So, what do you do?"

Many people ask the question, just out of curiosity, how will you answer? We are not our jobs... but we often mentally categorize ourselves and others based on what we do.

My *Retirement Depression* book on Amazon shares many stories of retirees who have "been there and done that" before you. Knowing that others are dealing with the same issue is a big step in moving forward.

**"SHARING OTHER'S PAIN
IS THE FIRST STEP IN HELPING THEM."
- PASTOR RICK WARREN**

YOU ARE NOT ALONE... ok?

Do you need an Attitude Adjustment?

When your life goes in a new direction, it's often hard to deal with the challenge.

When you changed jobs, you have to learn new norms, new faces in the workplace, new company rules, and of course, do the work expected of you. The same is true of retirement. This is a whole new ballgame, isn't it?

There are no set times to do what you need to do. There are no routines at all. You have no norms. There are no rules. You are left alone to do whatever you want to do. Alone.

Often, the partner remains working, you are home alone dealing with the newness of retirement. Maybe they retired first, or have been at home for years? If so, they have their own routines established. They know the routine, that is, until you stepped into the picture.

Post-retirement, you might try many ways to get yourself on track, but nothing you're doing seems to work. Does that sound familiar?

If it does, remember that enjoying life has very little to do with how life happens, but rather how you play it out. Attitude matters.

As the saying goes,

**LIFE IS 1% WHAT HAPPENS TO YOU
AND 99% HOW YOU DEAL WITH IT.**

How you deal with your retirement ultimately determines your quality of retired life. Your attitude matters.

Your new retired attitude will totally impact your retirement. But you're probably wondering, "How am I supposed to react to retirement? I am alone. I am nobody. I have nothing to do."

Let's take a look at an example and how a change in attitude can improve your situation:

Let's say you're retired and your wife is still employed. She runs off to work each morning, while you deep dive into the couch.

You're angry and annoyed because you're retired. You have nothing to do today. You decide to watch TV and discover there is nothing of interest on. You nap and wake bored. You look in the frig to find something to eat and nothing appeals so you skip lunch and feel your stomach growling. Almost feels good to suffer. There is nobody to chat with. Nobody cares. You run the vacuum through the downstairs carpets. Done. Depressing thoughts invade your mind every single day.

Your wife gets home. You are starving. You pace the floor as she cooks dinner, hoping she will hurry it up. She didn't notice the nicely vacuumed floors. You are angry at playing couch potato all day. You are bored out of your mind. What mind? You haven't even used it so maybe it has vacated the premises! Retired Life really sucks.

Let's start that day all over! Just look at how a change in attitude could have changed the day:

You're retired and your wife is still employed. She runs off to work each morning, and you intentionally walk away from the couch as you refuse to be a couch potato.

Some days, you go to the gym or take a walk outdoors. Other times, you go out for breakfast alone or with a friend. You take the newspaper to read when you are alone, and no longer feel odd. You know getting out makes you feel better.

You begin to count the blessings in your life, rather than focusing on the negative aspects of retirement. You start realizing that retired life is not quite as bad as you first thought. With sunshine on your face, how can it be? Just a bit of movement pumping blood into your brain and vital organs? With the simple act of getting out of your home, you feel better!

You check your calendar ... yes, you maintain a calendar after retirement. You are aware of the retirement gift clock, where the numbers are all tumbled at the bottom of the clock, because time is no longer important. You don't believe that, thus your calendar.

You have two scheduled lunches out this week. You don't mind eating at home some days, but also try to schedule a few lunches every week with former co-workers, retired friends, your parents, siblings, whatever. Sometimes, you surprise your partner by showing up at work for an unexpected lunch out with you. The key here is that you schedule lunch with others. You know better than to hope someone will call. You take the time to make calls for lunch dates with friends.

You actively seek out new friends and acquaintances. You fully recognize that you need to get new perspectives in life simply from chatting with others. This is something we take for granted all our working years, and it becomes imperative to keep updated and in conversation with others post-retirement.

Some afternoons you take a nap or read your book. Other afternoons you volunteer (just 1-2 afternoons a week) as you enjoy helping others. Simply interacting with people helps your mindset stay healthy and it helps others live too! Some afternoons you start dinner for your wife. You know this helps your relationship and takes the weight off her long working day too.

Another good day is done. Some days are adventures and more exceptional than others. Most days are long rolling days of keeping busy with many small tasks, all culminating in an active day which kept your mind busy on healthy pursuits instead of devastatingly depressing thoughts.

In retirement as in life itself, 99% of your retired life is how you deal with your retirement attitude. A change in your attitude can significantly change the outcome of your new retired life. If you remain down and depressed, your negativity on retirement becomes your norm. The longer you stay there, the harder it is to crawl back out of that deep dark hole.

When retirement isn't what you dreamed about, your mindset goes negative and your life gets worse. When you change your attitude towards retirement challenges, you'll start to realize that there are many retirement options and opportunities that surround you.

The longer your mind runs in circles, the more you reinforce your negative ideas. The longer you think "I hate retirement", the more your subconscious mind believes this new idea and keeps your mind there. You could end up being the grumpy ole guy on the block. Seriously. Your attitude matters.

If your ultimate goal in life is to be truly happy, stop and take a look at how much control you have over your retired life. Once you have stopped long enough to realize that only you can determine how happy you feel, you'll automatically start making the right choices and attitude adjustments that will help you achieve that happiness!

A great retirement attitude helps others in the world make contact with you. You look more approachable, you smile, life works better for you because you are aware that your attitude rocks!

Awareness is the key to having a great retirement attitude.

Are you keeping busy in retirement?

I hope you are, but I bet you are not. I hope to inspire you to move in the direction of living life again!

Our retirement years are our bonus years, right? Many people didn't make it this far, but you did. Live it wisely.

**TIME IS FREE, BUT IT'S PRICELESS.
YOU CAN'T OWN IT, BUT YOU CAN USE IT.
YOU CAN'T KEEP IT, BUT YOU CAN SPEND IT.
ONCE YOU'VE LOST IT, YOU CAN NEVER GET IT BACK.**

— HARVEY MACKAY

In my opinion, what you do with your retired years is the most important consideration for retirement, though few even think twice about it. We need to have purpose in life. We need to live active lives to stay mentally and physically well.

Years ago, a speaker for my Pre-Retirement Planning classes would challenge attendees, saying: "Don't retire from work, Retire TO Something". Her talk, 25 years ago, motivated me to begin thinking about the quality of my own life ... I was a workaholic.

The problem is, when work is gone or maybe less important in your life, what's your life all about? What's left to be excited about?

My identity was my work. I loved working but, at some point, I changed my mindset and started to publish a newsletter for the next 20 years, while I remained working. I started websites too. Yes, I started a little early for retirement — but it certainly was on my mind even back then.

So, what will YOU do all day, every day, for the next 10, 20, 30 years of life?

Do you want a busy, fulfilling lifestyle? Do you need purpose in your life? OR Are you happy to live a leisurely, contented lifestyle?

After you no longer work, think about the additional hours that you'll have, all day, every day, and what will you DO with your time?

The irony is that time becomes priceless only when you get to spend it. To do that, you have to welcome new ideas in your heart and mind when you consider your retirement years.

Will you work after you retire?

What? You want me to work after I retire?

Yes, but this is just one option to consider. Remember that you might be retired 20-30 years. Can you really live a leisurely lifestyle for that long? Some folks can, I cannot.

When the retirement decision happens, you are lucky if you have the choice to remain working and simply need to figure out when enough is enough. Many others get laid off, a few years from retirement, but they are not ready – financially or psychologically.

If you really hate your job, consider retirement before you are ill and forced to quit work. Stress really does take a major toll on all body functions, and hurts you long-term. Feeling anxious as you drive to work each day is an obvious sign of stress. Please don't let anxiety and stress ruin your retirement years. Retirement could be a huge blessing if you find true happiness and contentment.

Now, if you still love your job, you can maximize your working years. As you work, your savings increase because: 1) you aren't taking withdrawals yet, and 2) you can still add to your retirement savings. Your Social Security increases too. It's a win-win for your future retired years.

You can enjoy your work life, your co-workers, and life is good. The important thing is to stay happy and healthy.

Bottom Line: If your work gives you great anxiety, consider the next chapter of your life. Think about it this way, retirement is not an end - but a new beginning.

Quitting your job doesn't have to mean retirement just because you happen to be retirement age. Instead, you might look for a new opportunity, in the same field or something completely different, for new life challenges.

When you are retired, you might consider a fun job to get out of the house for a few hours, feel productive, chat with new co-workers, get yourself back into your community ... and earn some income too.

Here are some examples of post-retirement work:

- Rick got a part-time job at Home Depot after his retirement from a management position. He loved it. He stocked shelves, helped customers find products, set up displays ... and best yet, he worked only a few hours a day. He didn't supervise, had no big responsibilities, none of the stress of a management position. His boss at Home Depot called Rick to cover a shift more and more often. That made sense, he did a good job, was reliable, and well liked.
- Mike loved to play Bridge and was really good at it. Believe it or not, he was hired to play on cruise ships. Possibilities are endless, aren't they?
- Debs is an Event Planner for the Senior apartment complex where she resides. She loves the job, planning fun and interesting activities for the seniors who live there,
- John drives a school bus after his retirement. He gets up early and drives the kids to school. Then, he has a few hours to do his own thing — yard work and whatever he chooses. Later, he takes the kids home. He often picks up more runs (high school sports, middle school day trips) and just totally enjoys it ... no more stress!
- Ruthie worked as a supervisor at the Road Commission. She was a petite lady supervising a male road crew ... imagine her stress! She retired and began to volunteer as an usher for the Community College theatre. She loved the opportunity to see all the shows and enjoyed the work too. Soon after, they asked if she'd like to work part-time selling tickets ... then she

went full-time and totally enjoyed her new role as it was a fun job!

Boomers may retire, but unlike other generations, we are different. We are uniquely compelled to make a difference in this world. We seek challenges, grab opportunities, and live life like it is an adventure.

Your second career may not even mean w-o-r-k at all. You retired from a job that was probably no longer fulfilling. Now you can choose “work” that you would actually enjoy. And if this happens, you won’t have to ever “work” ever again.

Work is simply finding something meaningful to do with your retirement years, something that you love to do. While some retirees may not need supplemental income – the newly generated income can be a bonus.

Work might also mean a work from home job like I do. I am highly motivated to work on my websites as I truly enjoy every moment. I welcome the extra retirement income and it feels so good to accomplish something after retirement. You might do woodwork from your garage, cut lawns, become a dog walker, write articles for income, or decorate cakes from home ... so many options available today.

Work also provides a social network. Often your co-workers are just that,

co-workers, and friendships end when you no longer work together. In retirement, whether you work out in the community or from the comfort of your home ... work means human interactions. You’ll find new friends as you join new groups (local business clubs, online training, conferences), who become part of your new life.

This is even more important if you moved when you retired. You likely know few people in your new location, so a job may provide

a way to meet others and learn more about the community you now live in.

One more last thought: Retirement Income. Even if you believe that you have enough for saved for retirement, why not earn more? Financial stability gives you a worry-free retired life.

If income and savings are tight, work just adds to your life. A small part-time job and Social Security makes a nice income. We all need to live within our means, and a second income, however you earn it, just has to help with the niceties of life!

Have you considered a Home-Based Business?

You might have always wondered about starting a Home Business. Well, maybe now is the time to learn more. Start slow, start small – see what happens.

Your creativity will be stimulated like crazy when you begin to find ideas on what you service can provide to others. Find that gap for a service or product that people need and fill it.

Start a Home Business – consider your hobbies and where that might take you. There are oodles of possibilities if you simply think out of the box!

You can do something relatively small. Consider your neighbors and remember how busy, stressful and hectic life was with children and working full-time.

- Teresa is planning for her retirement and is writing children's travel books in a "Hey Kids, Let's Visit" series! She has written six books thus far, available in both Kindle and print form. She loves both the travel research and writing the books too!
- Dale from *Talk Early Talk Often* is a retired minister and social worker. She writes about aging parent issues and helps others with her classes. She has lots to share from personal experiences on the job, but also with her own fathers aging and death.
- You might do yard work for your neighbors or be a handyman. I have a friend who has weekly customers and he does a lot of neighborhood grass cutting, and other handyman jobs, and loves it too! He makes a nice income, loves the outdoor work, it's a win-win in his book.

- You might play babysitter for school-aged kids from when school is out until the parents get home from work (just 2-3 hours each day).
- Maybe you love to bake... would neighbors pay for homemade cookies and cupcakes for school and their own workplace?
- Could you enjoy being dog walker or dog sitter?
- Are their seniors living alone (or with family) in the neighborhood? You might provide check-in and visiting services.
- Become an Uber driver for folks who need a ride
- Consider Mystery Shopper jobs where you shop or visit a restaurant for your written review, and get paid too.
- Start a cleaning business
- Sell items on Ebay or Amazon. If you like this work, expand and help family members and friends/neighbors sell their unused stuff too.
- Organize garage sales for busy parents

You might go bit bigger too. For example, a yard maintenance service where you hire college kids to do the work. You manage your customers, keep lawn mowers and snow removal machines in working order, or whatever tasks you choose to do.

Finally, you might work online like I do. You could build your own blog for profit (it's not as difficult as you think it is). Teach classes online. Write Kindle books. Become a Virtual Assistant for online business owners.

Volunteering might be the solution!

**I SHALL PASS THROUGH THIS WORLD BUT ONCE.
ANY GOOD THEREFORE THAT I CAN DO
OR ANY KINDNESS THAT I CAN SHOW
TO ANY HUMAN BEING, LET ME DO IT NOW.
LET ME NOT DEFER OR NEGLECT IT,
FOR I SHALL NOT PASS THIS WAY AGAIN.
- MAHATMA GANDHI**

Volunteer work is a great option for those who want to use their skills for a sense of fulfillment in return. It's time to pay it forward, retirees.

Volunteer your services by giving back to your community while you are still actively able to. It's rewarding for them to have your services, but also greatly helps your own mind and body as any services keeps you active.

Look at what you might do in your community. You might volunteer your services at the local animal shelter, art festival, library, parks and recreation, or Habitat for Humanity.

The Library is a good example: You might shelf books, do checkout work, call patrons when books come in, help people find books, read books to kids, tutor literacy students. Every organization you might consider comes with multiple options.

- Gary and Donna chose to volunteer at a local hospital. They both chose the Emergency Department. She was the coordinator between patients, family in the waiting room, and hospital staff. He pushed patients in wheel chairs to where they needed to go. They only worked one morning a week which was perfect for their lifestyle. There was no pay as this is volunteer work. However, they did go on a great day trip with many other hospital volunteers, and attended a huge Christmas party. The hospital truly appreciated their time and effort and wanted to thank volunteers!

- Joanie volunteered at the Philadelphia Film Festival and had a ball doing that work. Imagine their need for volunteers and the many ways you could be part of an event like this. You belong and you have fun too!
- Sharon works with an early dementia patient simply chatting and playing games. It takes someone very special to commit to a friendship like this, knowing they may not remember you and your time spent with them.
- John volunteered for a hospital and met a Marine he worked with in Viet Nam forty-five years ago. He wrote: "Like I said, Ya never know who you'll meet volunteering. Volunteering pays off in more than one way. I got my reward yesterday meeting up with an Old Marine buddy."
- Joy volunteered at a local food coop where she gets a larger food discount by volunteering there. Later, she was offered a part-time position which she enjoys.
- Bill worked at a law firm for forty years. He got bored in retirement and chose the Walmart greeter position as his volunteer activity. Yes, I know many joke about being a Walmart greeter. Bill has worked there six years and enjoys putting a smile into many lives. At age 69, he wrote: "The opportunity to interact with others makes the volunteer position a great benefit to my life."
- Betty's husband is still helping others at age 97. She writes: "At 92, my husband was given a national gold medal by the Canadian Victorian Order of Nurses for the years of work he had done for them. At age 97, he still takes patients from the nursing home by wheel chair, to the hospital for tests. He cleans the snow from cars for all the elderly ladies in our apartment building and they call him "the snowman".
- Last, but certainly not least, Terry, my husband, plays guitar at local churches. He always plays on Sundays, from one to three

services, depending on which church he plays for. Then Tuesday nights for Celebrate Recovery service, and Saturday nights for another church. Right now, he plays for three church as the need is there. There are lots of practice sessions too. He just loves these praise opportunities ... and maybe you would too!

Post-retirement, most people need more than simply leisure time in their life. We still need some level of structure to retired life. You actually need a reason to get up in the morning!

Getting used to a less structured life is part of your retirement transition. In your retired years, take time to find a reason to wake up and get motivated to do something in the world. Find activities that will keep you busy, not necessarily every day, but whatever works with your personal schedule.

WHY do you want to volunteer your services? Everything you do is an adventure in Life! You'll find new friendships, maintain your self-esteem, find creativity in your life, develop new skills (never stop learning), and generally work toward your own personal well-being while helping others too!

If you are always sitting in the house, bored to death, why not get out and meet some new people? By volunteering, you get both physical activity (instead of becoming a couch potato) and mental activity to keep your brain working correctly. It's simply a Win - Win for You!

Check out a few Volunteer Sites below to help your search... all of them allow you to search locally for volunteer opportunities.

- Senior Corps is a U.S. government site for seniors.
- United We Serve provides local volunteer opportunities. Enter your own keywords, "typist ", "library", "hospital", until you find something interesting to do.
- SCORE is part of the U.S. Small Business Administration.

- HUD has lots of volunteer ideas too!
- Become a Child Advocate Volunteer

Now that you've retired, you finally have all the time in the world to do the things you've wanted to do.

Hobbies and Interests

You finally have time to pursue your personal interests. You can revive a childhood hobby or consider a new hobby, get involved in a movement or politics, or creatively turn a hobby into a small business.

A retirement hobby is defined as a pleasurable pastime, with the emphasis on the "pleasure". It might be something you loved doing in your pre-retirement years or something you always wanted to do but never had the time. Your retirement opens up the opportunity for you to finally do it.

In retirement, hobbies truly provide meaning and purpose to our lives. Hobbies often provide a social network too.

You don't have to pursue a hobby full time, or daily, or even weekly -- as that's the beauty of retirement, you can spend your days anyway you like.

If you are a night owl, do your hobby at midnight while the rest of the world is deep asleep. If you get up really early, play with whatever interest you choose to learn more about.

- If you enjoy politics, why not volunteer for a local politician, your preferred party, or a government entity?
- Watch the Car Restoration shows and find your own vintage car to restore?
- Write your family history and go do genealogical research.
- Begin to walk daily, or join a gym to keep your aging body healthy.

- Sewing, quilting, knitting, arts and crafts all equally creative activities.

- Have you always wanted to paint?

•

You might just find yourself doing the most rewarding activity of your life... finally, having the time for creativity or mindset changes to fulfill your lifestyle.

Find a Retirement Hobby or Interest that Feeds your Soul...

- That's my husband, Terry, the guitar player at church... Terry hadn't used that old electric guitar (hidden under the spare bed) for over twenty years and guess what? He now plays and enjoys every practice, every service, while connecting with the other musicians, and doing his guitar magic! He isn't paid in cash, but the reward is great! This is his Christian gift.
- Terry also builds and refurbishes guitars. How did he learn? Simply watching You Tube videos. Someone at church had a 100-year old vintage harp and it needed repairs as it hadn't been used in years. Music repair shops wouldn't do the work because of the instruments age. Terry found videos on You Tube, and did the work. It played beautifully afterward.

You might love crocheting, or flower arranging, or making fancy chocolates or candles to share with friends. You can seriously learn about any hobby or interest online... it's all there waiting for you!

What is it that makes your heart go wild? Go for it!

Find a Retirement Hobby that Pays...

Diana is a methodical, organized gal. She has a bachelor's degree in English literature, but she is considering starting a small business to help home owners organize their home and life. Now she has something to keep her busy while increasing her

retirement savings accounts at the same time... and she simply loves organizing! Perfect!

Wendy (that's me!) is a retirement geek -- what do I do with that? I write a retirement website to help new retirees learn more about retirement issues.

Hobby/Interests Examples from my Website:

- A 60-year old woman from Toronto, Canada, loves scuba diving and says, "I only come truly alive when I'm underwater." She often can't afford the prices of her hobby, so she travels to Southern Cuba where dives are "super cheap" at \$20 per dive.
- Burt collects Old Time radio shows on tape and cd. He has found some old radio shows online and downloads to record them. He really enjoys these old shows and the memories they bring.
- Garry plays Xbox computer games, and feels these games keep him young. Better yet, he plays using Xbox Live with his grandsons who live eight hours away from him. Another retiree commented that playing Xbox Live helps with his pain as he is distracted from the pain!
- Bob retired at 62 and was bored. He chose to take his love of the euchre card game away from home, and he played more local and regional tournaments. He had fun, networked with many, and simply enjoyed life. Then the unthinkable happened: "After some time and prodding, I took a position as an overseer, officiating players on bridge-themed vacation cruises throughout the country." WOW.
- Joan took up woodworking, after her employer gave her router tools for her retirement gift. She makes shelves, wooden puzzles, animals and says her biggest projects were

Noah's Art and a canopy bed for her granddaughters
American Doll.

- Bob also loves woodworking. He gets patterns from Home Depot or Lowe's and makes small gifts for his family. His projects are a challenge and keeps him mentally alert — he's making a rocking chair next!
- Finally, several retirees did "geocaching". It's really a scavenger hunt of sorts, where you follow the clues, using a compass for latitude and longitude coordinates and sign a logbook or find a tiny gift. Geo-caching, like letterboxing, gets you out of the house and into exploring new places. It's simply addicting!

Find the perfect hobbies and interests that you might enjoy! Just do it!

Let your Mind, Body and Soul Fly High!!

Teach or Learn Something New

Are you ready to learn something new?

Do you know that the human brain has the ability to learn new skills even at age 60 and beyond? Use it or lose it — it's true, we can continue to learn new things, keep your mind excited about new possibilities, and simply enjoy life with others.

Personally, I have taken lot of training since I retired. My training was all done from home: Certified Senior Advisor, Too Young to Retire Coaching, Certified Life Coach, Stephen Minister/Leader, online marketing, and finally mindset training. I also travel to online business or mindset conferences every year as I love learning in upbeat networking programs too. As you can see, I love to continue educating myself on what I love.

Never stop learning! If you've always had a passion to learn something, do it! Challenge yourself; set a goal and engage yourself to achieve it.

You can easily learn a new skill online. Udemy is one of many sites that offer many opportunities to learn something new — whether it's golf or cooking, there are oodles of online classes at reasonable rates. You'll read books, watch videos, take notes, rewind as many times as necessary or totally re-watch some as you learn the nuances of your new skill. It's just as if you were sitting in the classroom only you are in the comfort of your own home. To me, this is a great option for aging retirees, learn and yet go at your own pace!

Adult education is another option to learn more about whatever interests you. You could try yoga, take a life story writing class, learn how to sew, make porcelain dolls, or take a computer class to enhance what you already know.

You won't know what classes are available and what the costs are, unless you do your homework. Open that community adult education catalog next time it hits your mailbox ... you might be pleasantly surprised!

You might also attend a local community college or university. Many colleges actually offer free classes to seniors.

Road Scholars (previously called Elderhostels) are lifelong learning adventures. Travel the U.S. or worldwide and learn more about the world about you. They have oodles of adventurous opportunities ... perfect for the single traveler too!

Can you teach a class?

- My friend, Ute, retired Doctor of Public Health and in her mid-70s, just wrote her first book: "The Smart Woman's Guide to Heart Health". She started having heart issues, worked through them and felt the need to help others. Friends asked her to run a workshop about heart health and now she helps others online too. She has new purpose in her retired life. Amazing what happens when you have passion on a subject!
- Carol calls herself the "Non-Techie Online Marketing Specialist" and she is certainly that. She helps online businesses and also teaches classes online... all while being someone who isn't very technical. This is so doable, but many retirees simply assume working online is beyond them... and it is not.
- Don from Ability Mission helps people with disabilities get government benefits and grants they need for survival. He teaches them how to write and submit a grant request, and helps with Social Security Disability and other benefits too.

There are many others, but I will stop here. Suffice to say this: You have the knowledge of a lifetime based on your age. I am fairly sure that everyone reading this book has something worthy

to share in a book or website in order to help others through this life. If this sounds like you, do some research and go for it.

Time to Contemplate Your New Retirement Lifestyle

You've been retired, taking it easy, contemplating your options, now it's time to do something, but what?

This is the only life you've got. Live it to the fullest. Nobody has forever.

Your bonus years, these borrowed retirement years, may be taken away from you at any time. I don't say that to scare you, only to put life into perspective ... time to enjoy!

Sometimes it takes time to figure out what you really want out of retirement. Some people will LOVE a quiet laid back lifestyle — preferring to be away from people, being content with books and good movies. Others need people in their life and prefer to keep busy with lots of activities.

You need to consider your own life possibilities and what will truly make you happy in life.

One retiree recently left this comment on my website: "I feel like I am 30, but I am actually 67, and I don't want to waste it."

Age is just a number. It depends on you on how you want to live it.

So, are you ready to live life in your own way? Embrace your retirement.

How to Change Your Life

It's really best if you use this exercise and write it out. The simple act of writing using pen and paper does wonders to quiet your mind and put life into perspective. You might type it on the computer, but often the pen and paper does something magical... seriously!

Think about an average day in your retired life.

What do you think about when you first wake up?
Do you wish you could stay in bed all day?
Do you have a To Do List?
Are you motivated to accomplish something each day?

Mentally look at a day in your life and examine it.
What's great and what could be better?
Consider a weekday, weekend day, and one of the big holidays.

You might even try taking notes on those days.
List your obstacles and anything you might want to change.

Rate each area of your life on a scale of 1-10.

"1" is really, really bad, and a "10" couldn't be better.

Be honest with yourself in your ratings.

- Health (both mental and physical)
- Family and Friends
- Finances
- Home and Location
- Daily Activities
- Spiritual Life
- Personal Development/Learning

Imagine what each area would have to look like to become a "10." What exactly does a "10" look like under each area? Describe life here.

How would you feel if that area of your life were close to perfect? Think about the difference between your current retired life and your imaginary "10" experience.

Ask yourself which area would enhance your overall life the most. In most cases, it's more valuable to bring a "3" up to a "6" rather than try to get a "7" to a "10."

You can certainly work on all aspects of your life, but focus your attention on the lower rated areas. You can work on the other areas later.

If you're seriously invested in making this change, pick the area of your life that will create the biggest impact on your happiness.

At this point in your retirement, you've probably been stuck for a while. This isn't because you are retired, it's more about being at a "stuck" point in life. Change is hard... retired or not.

It will probably take a fair amount of time and effort to get "unstuck." But, retirees have an unlimited amount of "extra" time, so YOU can do this!

If you pick one area of focus, you will help ensure that your time is spent wisely. It will also prevent you from attempting to fix too many things all at once.

Set a Goal

Goal setting is very important because it focuses your attention and creates a target. Yes, even in retirement, we need goals.

Getting out a piece of paper and actually writing down your goal keeps your objective in the forefront of your mind.

This act of writing the goal out forces you to decide on what you truly want, rather than relying on luck or fate. Writing it gets it into your brain so it becomes more real to you.

We all read about goals all the time, but most of us never actually WRITE IT OUT.

Did you know that Jim Carrey wrote himself a check for \$10 million many years ago? He carried it in his wallet so that he'd view it over and over. The rest, as they say, is history. I'm not asking you to write yourself a check... I am asking you to take action. Write your goal out, on paper, so that you can truly change your own life.

You are at a crossroads in life — Retirement awaits.

Take the time to write out that first goal... be detailed, get your mind to approve and recognize the quality of life in this goal!

Make a Real Difference in your Retired Life

Limit your goal to the area you're focusing on. It's easier to start with only one goal. After you have some success with achieving it, you can aim for 2 or more goals simultaneously.

Establish a clear endpoint. Some goals are easier to than others. Setting money and body weight goals are easy. You can simply choose a number and go from there. Other goals can be more challenging. How will you know the goal has been accomplished?

Set a deadline. Without a deadline, your goal will lack a sense of urgency. You want your life changed and now. Don't let it drag out forever.

The best time frame is 4 - 12 weeks. Set your deadline within this time period. Less than four weeks may not provide enough time to achieve anything significant, and more than twelve weeks will usually result in a loss of focus.

Make your goal challenging, yet achievable. Attempting to lose 75 pounds in 12 weeks isn't very realistic. On the other hand, trying to lose 3 pounds in 12 weeks isn't challenging enough.

Write your goal. A simple, but effective, format is, "On or before (date), I will have done whatever is necessary to have (goal)."

Create an endpoint success image. Write a paragraph or two describing what you think it will be like when you accomplish your goal. What will retired life look like? How will you emotionally feel different?

- People tend to think in pictures. It's difficult to remember something without using any imagery. Use your powers of visualization to your advantage. Athletes do this and you can too. Imagine your new retired life visually.

- For example: "I'm thrilled to see that I lost 23 pounds! I feel so proud of myself! I really did it! All my clothes are too big, so I'm going to go shopping today. Woo Hoo! It feels great to have so much control over my life, and I feel so much healthier, too."

Setting a goal will dramatically boost the odds of changing your life for the better! C'mon Retiree, YOU can do this!

21 Days for Retirement Mindset

It's easy to let retirement disappointments change your overall mindset. When things seem to go in every other direction except the one you want, you probably feel like giving up. These challenges are only temporary. Keep moving forward!

If you want a new retirement mindset, the best option is to eliminate negative thinking. You're only as successful as the effort you put into making positive changes. You can achieve a changed mindset in as little as 21 days.

Commit to making these changes for 21 days:

Confront your disappointments. Avoid hiding your retirement disappointments, even if you'd rather not face them. When you ignore them, the feelings continue to linger.

You owe it to yourself to free your mind. Whether you do this yourself (through affirmations, meditations, sheer commitment to change) or whether you talk to a friend, dump it.

Hanging on to disappointments holds you back from pursuing the best life has in store for you. You can't go back and fix things that didn't work out as you had hoped... keep moving forward.

Reflect on your achievements. Spend time each day making note of your daily retirement achievements... both big and small.

When you stop to think about it, you will realize how much you've accomplished throughout your working years. Give yourself time to review your life in this way. Give yourself a nice pat on the back as we've all conquered much in life already.

Those accomplishments through your working years and retired years mean a lot, even if the impact doesn't seem far-reaching at the time. Dwell on them and recognize all that you've done.

Don't allow your retirement disappointments to stop the joy of your retirement achievements. You deserve every good thing in life. Remind yourself of that every day. That is where affirmations can help you support a better mindset daily until your subconscious finally accepts the new ideas in your new life.

Don't tell yourself "no big deal" when you accomplish something post-retirement. Please don't do that to yourself. Now is the time to be kind to yourself. Retirement is a life event that takes a hard knock at our concept of self... don't allow negativity to decrease the value of today's accomplishments.

Center yourself spiritually. Spiritual balance is important to your inner peace. This leads to positive living. When you're at ease with what's happening in life, your perspective is much clearer.

Spiritual peace holds this crazy world together. Take time each day to connect with your inner self. Pay attention to your emotions to promote healing by simple awareness of what is going on.

Meditation helps. You can use Google to search for "free meditation apps" and you can find plenty to help you balance life. I use Insight Timer (it's free). Now, search within the app for different types of meditations, for example: sleep, anxiety, life transitions, inner peace and much much more. Try a few different meditations, some will connect with you and some simply won't.

Surround yourself with positive energy. Positive influences help to build your new retirement mindset. As you've likely experienced, retirement is a bit of a kick in the pants... now you need positive energy help to move you forward once again!

Make a special effort each day to chat with people who have a positive mindset ... it makes a big difference. You are who you hang out with, right?

Having your family and friends around can remind you of how beautiful life can be. Their support can make a world of difference in your life. However, if they aren't supportive, find others who are.

You have a responsibility to yourself to bring the right energy into your world. People with bad negative will only pull you down with them. Seek out more good energy in your life...you will definitely know it when you find it because it feels good!

Consider the possibilities to surround yourself with good energy friends and family! You might even start a weekly retiree breakfast. Hand pick a few folks, and maybe they know someone else, and before you know it, you've got new ideas and influences connecting your retirement days to your new future, day by day!

Change one area in your life in 21 days.

The basic idea is to make these adjustments every day for 21 days. It takes 21 days for new habits to form, whether good or bad. You want to form positive habits and use them to build a happy retired life.

For me, I choose to be at my desk, dressed and working, by 9am. That way I get in an hour or two before I go to my parents' home for whatever is happening that day. At first, I wasn't ready to get dressed. Heck, I had just retired, it felt good to chill out later into the morning. However, I did it anyways. Now I don't even think twice, I get out of my morning recliner and get ready for my day by 9am. It works for me.

You might work on your mindset alone. You might work on healthy life habits now. You might work on being more aware of your finances. There are so many things you can do to improve retired life... you just have to start somewhere.

On day 22, you'll realize that you automatically do whatever you practiced for the last 21 days.

You've created a positive action with all the promise in the world!

Don't stop here. What's the next change you'd like to make?

Retirement — what you've worked for.

**"AND IN THE END,
IT'S NOT THE YEARS IN YOUR LIFE THAT COUNT.
IT'S THE LIFE IN YOUR YEARS."
- ABRAHAM LINCOLN**

Retirement can be an anxious period in life, but it doesn't have to be. It's a strange, uncomfortable time of life when you step from your comfort zone (structured working life) into the newly retired experience.

You will transition from being someone who is relied upon daily. You've lived a lifetime of responsibility and workplace rules. Now you face the distinct privilege of retirement, a phase of life many never experience. You have few rules, few timelines, no deadlines, and life is simple.

Retirement is Freedom. You've likely never had free time like this before. Your parents controlled your time, then educators, marriage and family, employers. Now you can do whatever you please, all day, every day.

You might have family obligations but you have the time to seek out solutions for those needs. You might choose to do some tasks, and you might seek resources locally for help for others. This is your life and you have many choices on how to live it. There are still many adventures and opportunities ahead ... if only you are open to them. Please take the time and effort to make decisions on how you choose to live this new retired lifestyle.

Whether your retirement income is enough, or not, you can still live a happy retirement lifestyle. Retirement depends on whether you accept the options before you. With a lesser income, you still

have possibilities. Retired Life depends on how you value what you've got. Life is all about choice.

There are many ways to live and love your retirement years. To experience retirement the way you want it to be, just take a step by step approach to create your new path.

Just think - not everybody is given the chance to retire. Life's uncertainties took away family and friends dear to us too early in life.

**Retirement should be enjoyed to the fullest,
because you can!**

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.](#)