

# RETIREMENT ONLINE

## Report: How To Stop Worrying

**RETIREMENT  
ANXIETY COMES  
FROM WORRY...  
KICK IT TO THE  
CURB!**

**WHAT IS WORRY?**  
— ANALYZE WORRY  
— REDUCE WORRY  
— LIVE A WORRY -  
FREE LIFESTYLE

**OVERCOME SELF-  
DOUBT & ANXIETY**



**BROUGHT TO YOU BY:** Wendy Fisher, retirement enthusiast working in the retirement field for 30 years now... and loving it too! [www.retirement-online.com](http://www.retirement-online.com)

## Worry Quote:

“Do not anticipate trouble, or worry about what may never happen.

Keep in the sunlight.”

— Benjamin Franklin



## Introduction

How to Stop Worrying is a report to help chronic worriers -- or those who let worry get the best of them -- overcome the self-doubt and anxiety that worry always causes.

You'll learn how worrying might be affecting your mental and physical health. You earned your retirement, now kick this worry thing so you can enjoy every single day!

You may think there's no way around worry and that it's impossible to stop, but there are ways to end worry and live a retired life that will keep you happy, healthy and (almost) worry-free.

When you're able to get worry under control, you'll have a new lease on life. Worry is like shackles which keep you chained to a life of uncertainty and doubt (like work held you for many years). Breaking free of those shackles (retirement freedom) may open doors that you

never expected and your mind will be much freer to concentrate on those issues which matter most.

**You may be a worrier if you answer “Yes” to the questions below:**

- Can you see a difference in the things you worry about compared to what others worry about?
- Do you often find yourself stuck in a situation that you can't find a way out of?
- Do you worry so much that you find it difficult to relax?
- When things are going well for you, do you find yourself looking for something to worry about?
- Do you worry lots about a catastrophic event happening?
- Does worrying cause distress in your everyday life?

## Worry Quote:

“If you have fear of some pain or suffering, you should examine whether there is anything you can do about it. If you can, there is no need to worry about it; if you cannot do anything, then there is also no need to worry.”

— Dalai Lama XIV

# What is WORRY?

Worry is constantly thinking about something bothersome. When worry is taken to extreme, you become non-productive and highly stressed.

How can we be non-productive in retirement? We should be footloose and fancy free — to do what we choose to do. Instead, we worry.

Retirement Anxiety sucks... I hate that word, but it works!

If your worries (aka anxiety) are high enough, you may experience a sort of “paralyzed” state where you’re constantly thinking about the issue, but are helpless to resolve it. Its almost like a runaway train in your head... you can’t think clearly as your head is too busy with many parts of the issue.

Sometimes worry can actually encourage you to complete a goal or task or change a bad situation.

There is good worry, right? If you’re worried about recent medical tests that showed you need to lose weight, you might plan exercise or follow a new diet.

It’s normal to be worried sometimes, but most people can shake the worry and enjoy life. Others find it so difficult to quit worrying that it begins to affect every area of life – job, relationships, physical and mental well-being and more.

Retirement anxiety is not fun. It robs you of the very freedom you’ve dreamt of all your working life. It’s time to deal with it, even if you’ve worried all your lifetime.

You can’t fix what you don’t acknowledge... be true to yourself as you start this Journey.

Retirement Happiness lurks right around the next corner...



**Retirement Community ROCKS!**

If you are bored silly, or simply want to find new friends online - local or worldwide - try my private **Retirement Community**. You can chat in groups, or privately - or search the members tab, read personal pages & communicate with others!



## “I’M A BORN WORRIER...”

**Is this you?** Why are chronic worriers so easy to share their worrying? What you really mean is “I have to worry, I can’t stop worrying, and it’s so important to me that I don’t want anyone trying to change me!” **Why oh Why?**

### How Worry Can Negatively Affect Life

OK, you know you worry too much - but did you know worry can cause problems far worse than mental stress?

GAD (Generalized Anxiety Disorder) is when you suffer more anxiety than most people. You may be worrying about retirement, health, relationships, money or a number of other matters – even if there are no reasons to worry.

#### Worry can affect both mind and body:

- **Circulates more stress hormones in the bloodstream** – When stress hormones circulate in your body for a long period of time, a toxic effect occurs. The stress on the glands, heart and nervous system may lead to such health problems as ulcers in the stomach, stroke and heart attack.
- **Cause muscle tension which can lead to aches and pains --** When you’re anxious or worried, your body tenses in response (similar to the “fight or flight” feelings). This tension can weaken your legs, causing shaking sensations, cause back pain and headaches.
- **Disturbs focus on any task at hand** – Worry about a deadline makes it very difficult for you to concentrate on the project and get it done. Your peace of mind is shattered and the negative thoughts permeate your brain and shut it down except for the worrying thoughts.
- **May lead to depression** – Letting worry take the forefront of running your life may lead to depression that’s difficult to shake. You could even become paranoid about other people in your life and feel sorry for yourself most of the time.



- **Your immune system may suffer** – Your immune system is important to fight infections and diseases.
- **Unable to absorb vitamins and nutrients** — When you worry, you're likely to become neglectful of diet and exercise. This can speed the aging process in your body because you become dehydrated and your muscles and brain aren't receiving what they need to work properly.
- **Insomnia may affect your health** – Lack of sleep is one of the most serious side effects of worry. Insomnia leads to even more worry about not getting enough sleep – and on it goes, becoming a vicious and unhealthy cycle.

I'm sure you know that worry, stress, anxiety all contribute towards poor health... but I want to assure you that it does.

You seriously don't have to live this way any more!

You do not want any illness to hit your retirement days... especially if you brought it on yourself, from something like worry.

If you must, see your family doctor. Tell them what is happening to you, and try some meds. Yes, I know, nobody wants to take meds, but what if they are used in this Retirement Transition period simply to push you out of this rut you got yourself stuck in? What if taking meds to calm your mind leads to something new and exciting in your life?

Your doctor will know best. Just take the opportunity to speak to him about your anxiety... it might make a huge difference in your life!

**Retirement Anxiety, Stress & Depression: Be Gone!** is my Kindle Book. If your Anxiety is retirement related, I want to prove that it's not just you feeling this way. You will feel better reading retiree stories to see how common this is! The media doesn't talk about it, much, instead focusing on finances... but I allow retirees to post anxiety stories as it helps many others.

# Analyze Your Worry with a Journal

One of the best ways to get the facts about how you worry is to keep a Worry Journal. Write about your worries, when they happen and how they affect you.

In the journal, be specific about what the problem is. If it's more than one problem, take them one at a time – and, if possible – as they occur, so you'll see the time of day and a possible trigger of the worry. You'll likely begin to see a pattern in your worries.

When you get into an anxious state, you begin overanalyzing problems. Journaling will help you to consider life a bit more logically as you put pen to paper to sort problems out.

**Here are some worry issues you should be sure to document in your journal:**

- **Are you projecting your worry into the future?** If you're worrying about things which haven't yet happened, your worry may be futile.
- **What exactly are you worrying about?** Is your spouse inactive? You are bored

and lonely? You worry about your income? When will you see the grandkids? Be precise.

- **What are your major fears and anxieties?** Jot down the BIG problems that you worry about. Then, categorize them according to broader issues such as health, relationships, career and financial.
- **Are your worry patterns centered on issues from the past or that you have no control over?** You may be stressing about a missed opportunity from years ago. Let it go...
- **Which worries haunt you on a constant basis?** Are there certain issues that you worry about more than others? Write them down and how frequently they occur in your thoughts.

Be mostly concerned about a relationship or financial worries may be a constant source of worry.

If you prefer to record your thoughts on the computer, there are apps such as "Worry Watch," and its only \$1.99. It's simple to use and is password protected. Download and write!

After you've gathered the facts in your Journal, you can begin to weed out the unnecessary worries by looking for solutions.

# 7 Tips to Stop Worry

When your anxiety and worry seems to have no solution and you feel as if you've lost control, it's time to take action — like NOW.

You may have tried talking to yourself about worry – or you may also have tried distracting yourself. Nothing works and sometimes what you try makes the worry happen more!

Below are some worry-busting tips that may help to avoid the anxiety that worry brings:

1. **Give yourself a specific time to worry** – This technique may seem weird, to allow yourself to worry to stop worrying. Right? BUT, what you focus on - not worrying - gets into your subconscious and you think and rethink about not worrying.

Postponing your worry session to a certain time means that you're giving yourself permission to worry – but at a specific time. You're in control.

2. **Know that uncertainty is an inescapable part of life** – Worriers tend to be unable to tolerate uncertainty or doubt about any situation. They want

to be able to predict an outcome and prevent bad things or outcomes from happening. Life simply doesn't work like that. Life is in God's hands, not yours... Let it go!

3. **Be present in the moment with your worry** –When you worry, you're focused on future happenings. But, you can bring your attention back to the present time. Don't lose today... be here with whatever activity you are doing.

4. **Evaluate the problem and determine if it's solvable** – Even the act of solving the problem in your head can distract you from the feelings of anxiety. You're attempting to solve the problem rather than simply worrying about it.

You can ask yourself if the problem is a concrete one – that you're facing right now – or if it's imaginary (what-if situation).



**Free ebook  
on Living  
in the  
Present  
here.**

**5. Challenge your worries as they appear** – Much of your worries may stem from what is known as “cognitive distortions.” This means that you’re distorting reality in your mind and making it look negative or scary.

Even though you know intellectually that what you’re worrying over isn’t likely to happen or isn’t based on facts, you can’t seem to break the habit of these types of worries.

By identifying the worry and challenging its validity, you’ll gradually develop a perspective which will help you separate the irrational thoughts from true reality.

Talk to a trusted friend, hire a Coach, write it on paper...

**6. Stop the sense of urgency** – Worriers tend to think they must solve a negative problem immediately or something horrible will happen. Instead — focus on the present.

To take your mind off the invisible time frame, learn how to turn your focus onto something else — exercise, listening to music or watching a movie are good ways to stop feeling the urgency of worry.

**7. Learn some mental and physical relaxation methods** – These techniques for relaxation can be as simple as deep breathing or more challenging methods such as meditation, Tai Chi, imagery or muscle relaxation. I love deep breathing as you can do it anywhere. Meditation is another favorite, though it does take practice to go there... not easy to quiet the mind, but if you can do it, creativity and solutions present themselves easily.

The above techniques can only be effective if you practice them consistently.

For some with anxiety and worry, these techniques may not work because you’ve gone beyond these tips and professional therapy or medication may be necessary.

**WORRY QUOTE:** “Worry never robs tomorrow of its sorrow, it only saps today of its joy.”  
— Leo Buscaglia



# Reducing Worries

Worrying gives you the excuses you need to stay away from challenges that could help you find happiness.

No More Excuses... say that 10 times! Yeah, not easy...

It also takes up valuable time and energy that you'd could be spending on something pleasurable, like accomplishing something you've always wanted to do.

"The Law of Attraction," a best-selling book written by William Walker Atkinson, states,

**"Worry is the child of fear. If you kill fear, worry will die from lack of nourishment."**

The truth is that worry has never helped anyone reach their life's goals and actually creates havoc in life. We all know that to be true, and yet we worry.

Worry perpetuates worry. It's as if you've been kidnapped by your worrisome thoughts. Nothing gets done and you remain in a state of fear until the inevitable does happen.

## What Is It About WORRY?



"Never let the future disturb you. You will meet it, if you have to, with the same weapons of reason which today arm you against the present."

**Marcus Aurelius**

### What is Worry?



Worry is when your brain gives way to anxiety or unease. Your mind will dwell on difficulty or troubles

### The Problems With Worry

Worry doesn't just ruin your day, if you are a chronic worrier there can be serious consequences...

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> Insomnia      | <input checked="" type="checkbox"/> Increased Heart Rate     |
| <input checked="" type="checkbox"/> Depression    | <input checked="" type="checkbox"/> Irritability             |
| <input checked="" type="checkbox"/> Anxiety       | <input checked="" type="checkbox"/> Inability to Concentrate |
| <input checked="" type="checkbox"/> Stress        | <input checked="" type="checkbox"/> Muscle Tension & Aches   |
| <input checked="" type="checkbox"/> Panic Attacks | <input checked="" type="checkbox"/> Nausea                   |
| <input checked="" type="checkbox"/> Headaches     | <input checked="" type="checkbox"/> Sweating                 |

If excessive worrying and high anxiety go untreated, they can lead to depression and even suicidal thoughts. (webmd.com)

### What Can I Do About Worry?



...Easier said than done, but here are 9 scientifically-backed ways to stop worrying:

- ☒ **Set Aside a Designated Worry Time** - Instead of letting worry ruin your whole day, set aside a 30-minute window of time where you can think about your worries.
- ☒ **Limit Your Online Activity** - An Anxiety UK study showed that nearly half of us worry about being away from email or Facebook.
- ☒ **Be Mindful** - Remove your emotions and try to objectively look at your situation. For serious worriers, behavioural therapy may be needed to help change your thinking patterns.
- ☒ **Accept Worry** - Sometimes trying to suppress your worry will end up making things worse. Accept that you will worry at times, but try to move on from them as soon as possible.
- ☒ **Write Your Worries Down** - Letting your emotions/worries out by writing them down can actually help you rationalize them.
- ☒ **Cut Yourself Some Slack** - No matter the area of your life (health, financial, relationship, etc...) you need to realize no one is perfect. Don't be so hard on yourself!
- ☒ **Keep Your Hands Busy** - Activities that keep your hands busy and mind engages can help keep excessive worry at bay.
- ☒ **Meditate** - Brain scans have shown that taking some time to "find your zen" can really help anxiety and worry.
- ☒ **Work Out!** - Exercise is a great way to battle stress and worry. Physiologically, exercise can positively effect your serotonin levels. Mentally - exercise fosters a feeling of accomplishment.

[http://www.buffingtonpost.com/2013/11/05/10-ways-to-stop-worrying-anxiety-cycle\\_n\\_4002914.html](http://www.buffingtonpost.com/2013/11/05/10-ways-to-stop-worrying-anxiety-cycle_n_4002914.html)

"If a problem is fixable, if a situation is such that you can do something about it, then there is no need to worry. If it's not fixable, then there is no help in worrying. There is no benefit in worrying whatsoever."

Dalai Lama XIV

## Living a Worry-Free Life: Oh, the Things You Can DO in your Retirement

Living worry-free doesn't mean that you're never going to worry again, but it does mean that you can begin to enjoy life more.

A life free of chronic worry has the following characteristics:

1. Free of chronic aches and pains, digestive problems, fatigue and depression.
2. Belief in yourself – that you do have the ability to learn new skills and the confidence to carry through.
3. Peaceful sleep. A good night's sleep does wonders for your day.
4. Eliminate uncertainty, and because your mind is clearer, you can see things and problems for what they are and find answers you need.
5. Know how to use "productive worry" to get your act together rather than useless non-productive worry which leads to nothing.
6. Learn how to accept that there may be bad outcomes to certain

situations, but that simply gives you another chance.

7. Gain control of your own actions in every situation. Every situation is different. Only you can control your reaction.
8. Learn how to let go of worry when it's making you anxious.

Worry is an epidemic that affects most of us every day. It causes doubts and fears and keeps us from the life we were given. Take the techniques and information offered in this report and begin today to rid yourself of worry once and for all.

If you can stop even some of your worries, your mind can clear, find solutions, new activities, move towards a more fulfilling lifestyle.

It takes clarity in a clear mind to move forward... you know you can do this.

If professional help is warranted, jump in your doctors office with both feet. Ask for help... your new retirement lifestyle is waiting for you, but you can't find it in total worrisome confusion.

I do [Retirement Coaching](#)... can I help you?

## Dump Worry: Become Energized and Productive

Wouldn't it be great if you change Worry into energy and becoming productive? It is possible with a little help from the way we think.

Worry paralyzes you — guilt, regret or getting stuck in the past or even things that may happen in the future. You may worry about everything — from your current financial state to the weather or anything that affects your lifestyle.

Worry normally comes in two types — productive and unproductive. The unproductive worry consists of problems you have no control over. For example, you may be worried about war. There's nothing you can do about it, so it's a waste of time and very unproductive to worry about it.

Productive worry involves a situation you can control, such as meeting an important deadline (even self-imposed goals).

Start with a Plan on what you can do to meet the deadline and then take action. You did that when you worked full-time, why not now?

You should attempt to clear your mind of all negative thoughts. One way is to write down your worries and analyze them. Your anxiety will likely recede as you focus on the task and leave the clutter in your mind behind.

As you begin to control your worry patterns, you'll build resilience.

Sometimes, anxiety can become an energy boost. There is a definite adrenaline rush you experience when you're anxious and when you focus that energy on being productive, your performance is enhanced. Personally, I become 10 x more effective when anxious about deadlines. Sounds odd, but it works for me and many writers who work on deadlines.

If you become panicked about a situation, it may be best to read a book, take a walk or something to help clear your mind. Giving yourself a break from whatever is stressing you out is also a productive step you can take and the task will become much easier when you return to it.

Transforming worrying into productivity takes practice, but when you master this technique, you'll be amazed at how you can mentally pull yourself out of a stressful situation and get back to solving the worrisome situation in a rational and productive way.