



# **A Complete Guide to Securing Your Retirement**

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# Introduction

Retirement gives us the opportunity to leave behind the stressful working lifestyle and embark on a life of freedom and opportunity. Even those who are lucky enough to enjoy their work, look forward to an existence whereby they don't *need* to work in order to get by and can make their own decisions from day to day.

This, for me, is the real draw when it comes to my retirement. Being able to choose exactly how we will fill our days with activity. Forget the alarm clock if you wish, without having to answer to a superior as a result. Relax in front of the TV for that little bit longer or take a trip at a moment's notice. Embark on a new hobby, such as fishing or bowling. In short, all the things that used to require too much of your time.

There are endless possibilities as to how you spend this new-found freedom.

During the first phase of a person's lifetime, they will usually work at full-tilt, to ensure they can provide for their family and still afford them the time of day whilst ensuring other responsibilities aren't overlooked. They will focus on their child's education and ensure they have a safe haven and enough support to give them the rounded upbringing they need.

A child's needs will be paramount above all other expenses, as we grapple the daunting task of providing medical care, clothing, food and schooling as well as the roof over their heads. Soon enough this extends to college fees, insurance, hobbies, and transport. In hindsight, you can congratulate yourself for making it to retirement intact!

Once the children have completed their college education, we feel we can relax a little. We have succeeded in providing them the means to live independently of us and form their own working lives, families and experiences. Our part is done; theirs is just beginning.

As this chapter in our lives nears completion, we have a window of opportunity to consider what's next for *us*. As a child reaches graduation age, the parents are typically in the 45-55 year age range. Usually by this time we are properly settled, home owners with stable careers, some savings (with any luck), a reduction in expenses as loans and mortgages near the end of their terms...we can now think about looking to the future and ultimately, our well-deserved retirement.

*Retirement – the World's longest coffee break*  
~ Author Unknown

Everyone deserves a fulfilled and enjoyable retirement. You don't need a million-dollar bank account, earned by years of endless grafting. In fact this will often only distract you from the important things as your family grows. You don't want to be sending your kids off to college having missed their childhood due to work. The important thing is to find balance in life and ensure you enter your retirement without regret. You may not be as energetic as you were earlier in life, you may find more challenges in your day to day activities that are more frustrating than before (the elusive lost remote control springs to mind). The most important thing is that you are here. Each day is different to the rest and you can do as you like, when you want to do it.

Firstly, there are a couple of things that I'd like to highlight as critical when looking to attain a fulfilled and content retirement.

As you prepare to live a satisfying retirement, be aware that it does not begin the day your official retirement starts. It is important to make the most of each day, no matter whether you're relaxing around the house or setting off on an expedition. Don't wait until your retirement is upon you to start planning a fulfilling existence. Having a plan in store will put you at a distinct advantage.

In order to enjoy your retirement to the fullest, it's a good thing to *start your preparations now*. There are many variables in retirement as well as challenges, rules and regulations, risks and opportunities. You are entering into uncharted waters, but you can effectively navigate these with a little prior planning, research, and a good deal of preparation.

# Preparation is Everything

*It will not do to leave a live dragon out of your plans if you live near one.*

~ J.R.R. Tolkien *The Hobbit*

Nobody can predict the future, and often unexpected events can upset our stable existence. Maybe a downturn in the economy has affected you financially, or there is a change in your employment's security. Things like this are simply unforeseeable and can never be predicted. That said, we can give ourselves a safety net with a little forward planning. Preparation and planning is an essential means of helping assure your happy retirement.

## Two Main Types of Planning

Broadly speaking, there are two types of category when it comes to retirement planning. These are financial and non financial. I'm sure we all agree on the importance of financial preparations before we retire. If you don't have enough investment income and savings in place, you will most likely struggle through retirement. Although I am no financial adviser, I have researched this topic thoroughly and through this and my interaction with others who are approaching retirement or retired I have acquired quite a vast knowledge base. When required, I turn to the many excellent accurate and reliable websites that are there all of our benefit, and the many online qualified financial experts in forums and discussion boards that help alleviate any confusion.

*The problem with doing nothing is not knowing when you are finished*

~ Ben Franklin

While I'm not an expert in financial matters, there are a number of basic ideas that should be recognized. It is important to create an accurate budget for your retirement. By having an understanding of how our money is spent as compared to our income, enables us to highlight our financial concerns and see where our shortfalls lie. If this is done prior to retirement, we can take action now to address these financial issues and correct them while there's still time.

On a positive note, some of our expenses will disappear once we retire. This includes your mortgage, which is probably your biggest financial burden, provided you have been making your payments over the years. If there is a balance remaining, it should be nearing its end), your kids' education and other associated costs, automobile payments, savings (now is the time to use them!) and work related expenses.

Unfortunately, there are some costs that must also be added to the list:

- Medical bills – it's a fact of life that these increase with age. Fidelity Investments tells us that a typical retired couple will spend \$220,000 on out-of-pocket medical fees over the course of their lives which includes prescriptions, co-pays and deductibles.
- Understanding Medicare can be a difficult task, but there are many resources available to assist you, including the National Council on Aging at [https://www.benefitscheckup.org/moreprograms.cfm?partner\\_id=0](https://www.benefitscheckup.org/moreprograms.cfm?partner_id=0) and of course the government Medicare website <http://www.medicare.gov/>.
- Those trying to fathom prescription drug coverage might want to visit <http://www.socialsecurity.gov/prescriptionhelp/> for advice.
- Insurance costs – these can include home insurance, auto insurance, health insurance and life

insurance. These usually increase with age, so this must be factored in to your plan. Long term care insurance is something you may wish to consider for extra financial protection as you age.

- Living necessities such as your internet, phone, TV, electricity, garbage, water, etc. need to be taken into account.
- In life there are always unexpected costs, so it is wise to put aside some extra funds to cover these as and when they arise.

Looking on the bright side, we have the opportunity to travel the world, visit loved ones and indulge in time consuming hobbies once we retire. When you plan your budget, don't hold back on those pursuits that are meant to be the most enjoyable part of retirement. Retirement should be about keeping yourself busy and making the most of the time you have.

Once you have calculated your bills, you should have an understanding of your income sources in order to compare the two. These include retirement accounts (pension funds, 401k, IRAs), social security (you can order your statement here <http://www.ssa.gov/mystatement/>) stocks, bonds, inheritance, other income, such as royalties of income from rentals, any income should be added to this calculation, including if you decide to take some work on during your retirement.

Now check out your outgoings as compared to your income to see where you stand. If you are lacking in the income department, you may need to revise your strategy by pushing back your planned date for retirement or balancing your books another way. It might just be a case of scrutinizing your current lifestyle and figuring out how you can comfortably cut down on certain expenses.

Where and how are you spending your money? Do you have a good knowledge of how your hard-earned cash is being spent? It is a good idea to devise a spreadsheet to present your minor and major expenses and to summarize where your money goes. Spend three months tracking your expenses in detail. Put it all on there. After these three months go back and study your spreadsheet and see where your money is being spent. It may come as a surprise. Now you can also identify variations in your expenses and see how your budget may be exceeded.

Where do you shop for clothes? Many major stores offer designer brands at reduced prices nowadays. A lot of people try out their clothes in the mall and go home to purchase them online at a reduced cost. With the internet it is also easier to return items with minimal fuss. As with most consumer items, your patience and research will be rewarded. When you are living on a fixed budget in retirement, you will have time to search out the best deals and apply strategies to your shopping methods.

What are your eating habits like? We all like to go out and enjoy ourselves at decent restaurants, but that fancy bottle of wine with dinner may cost as much as everything else on the bill. If your partner is not a big eater, you may wish to share entrees or salads. Don't worry about asking for leftovers, as most of the food industry tries to minimize waste and would see it as a compliment anyhow! Check out online coupon sites and newspapers for discounts and keep your eyes open for offers elsewhere. You can still watch your money and enjoy dining out.

Is it absolutely necessary to upgrade your car? Now you don't commute, are two cars required? Cars are a significant drain on finances. If you can do away with one, you will save thousands on repairs, maintenance, insurance, fuel, and all other costs associated with that second run-around. Have you thought about downsizing your house? Now that your kids have left home, it could be an ideal time to unlock the equity in your house. Maybe you want to find new pastures, but have always been unable to move to your ideal location because of work. Maybe you want to really push the boat out (quite literally) and experience an entirely new country and culture with a life abroad. Now that you

are freed from the shackles of work, you have options available to you that simply weren't there before.

Prior to your retirement, get to know your spending behavior inside out and identify areas for improvement. In doing so you will be able to make better decisions with regards to your retirement finances and point out the red flags while you still have time to do something about it. The sooner you start, the better, as you will be able to make corrections as you go.

*Never spend your money before you have it*  
~ Thomas Jefferson

As well as getting to grips with your money-in versus money-out standing, there are a few other things that will require your attention. Ensure that your mixture of investments is correct, given the inevitable changes to your finances over the course of time. You should regularly check out your investment portfolio, given the ever changing economy and global factors, and adjust as necessary. A qualified financial professional will help you devise a savings plan so you can draw down on these without consuming all your cash.

*Live the good life.  
If there are gods and they are just,  
then they will not care how devout you have been,  
but will welcome you based on the virtues you have lived by.  
If there are gods, but unjust,  
then you should not want to worship them.  
If there are no gods, then you will be gone,  
but will have lived a noble life  
that will live on in the memories of your loved ones.*  
~ Marcus Aurelius

## **Beyond Your Finances**

At the other end of your retirement preparation lies the non-financial aspect of life after work. In time, I have arrived at the conclusion that **how we spend our new free time is the most important thing to address prior to retirement**. During our working years, we are constantly challenged to complete our quota of work in an allotted time, hit targets and make progress, and the day goes very quickly as a result. We live a life governed by Post-It notes and smartphone calendars. In short, we are busy.

All of a sudden we are retired. We don't have to make reports, answer to a boss, give regular updates or account for ourselves in the workplace or meet deadlines. We are free to do exactly as we please! As good as this sounds, and it is, it's important to understand that we (and this may include our partners) have sole responsibility for the planning of our day.

Usually people choose the first six months of retirement to settle in and enjoy life. To make home repairs that have been put off, to attack that reading list that you were always too busy to attempt, do a bit of traveling...we sleep in and live according to our own choices. After a while, you realize that you still need to plan your life and have routine and a little order to help you through the next twenty years or more.

*The important thing is this:  
to be ready at any moment to sacrifice what you are  
for what you could become.*  
~ Charles Dickens

We are all in charge of our own destiny. Our future in retirement should be filled with enthusiasm, curiosity and hope. We are fortunate in that we have reached a point where our career no longer restricts our actions, our childhood dreams can be realized and adventures undertaken.

You mustn't let others dictate to you as to how best to pursue your retired lifestyle. This is yours alone and you've earned it. You have a unique insight into your own existence and others, despite their best intentions, should not try and influence you over this. So many of us feel bound by what is considered "proper" and "the right way to live". This is nonsense! Go out and seek what YOU want. As long as it isn't hurting anyone else, it is your absolute right to do so.

Have you and your partner prepared for retirement? It's important to have an understanding of what each other expects from retirement. You may have completely different ideas as to the type of retirement you each expect. One of you may be an adrenaline junkie, seeking the next adventure, whereas the other may be looking for the quiet life relaxing around the house. It's a good idea to identify these expectations early on to ensure a smooth transition into retired life.

If you or your partner has been working from home or a homemaker, having somebody there 24/7 all of a sudden may be quite a challenge. Imagine a lighthearted comment or suggestion as to the way you operated for the last 25 years, or somebody following you around like a shadow could be rather irritating. The two of you must get used to your new found free time together, and this takes work.

Now that your working life is over, have you considered what type of person you will be as a retiree? You're used to having your career define a large part of your persona. What will you tell people at parties who enquire as to what you do? In this second act in life, you might want to consider what you will associate yourself with, if not a career. As people, there is so much more to us than a job we have done. You will not fade into obscurity just because you are no longer part of the rat-race.

Start by thinking about what you will do with yourself now that you are retired. Now that your life isn't dictated by your working duties, you can do whatever you wish, but with this comes a different kind of responsibility. Now you must fill your time with fulfilling and worthwhile activities, and for the next twenty or more years. Will your hobbies keep you occupied this long? Do you have the creativity to fill the gaps? How long can you be idle before the need to do something worthwhile must be undertaken? Plan ahead for your free time, and equip yourself with enough interests to keep boredom at bay. Get started as soon possible with this!

Have you any set goals to accomplish once you retire? These are an integral part of planning and will be helpful later on. By writing our plans down, we can formalize and quantify our thoughts, and therefore make them easier to realize. We can think of these as three types:

1) Short term: what you hope to accomplish within the coming week, such as creating a blog to chronicle a recent trip abroad.

(2) Medium term: what you hope to accomplish in the coming weeks/months, such as doing research as to how to reduce your bills by insulating your loft or preserving electricity.

(3) Longer term: you could take those piano lessons or do that online French language course. Why not plan a trip to France to learn a little more about the culture too?

By identifying our goals, we don't have to overly focus on the short term, while overlooking what we have planned for the bigger picture. Our time can be used in so many ways, but if properly planned, we can start our retirement at an advantage, with a positive idea as to how we will live. We take a look at the most important aspects of retirement in the next chapter.

# What Matters the Most

*What is the meaning of life?*

*To be happy and useful.*

*~ Tenzin Gyatso, 14th Dalai Lama*

## Money is Just a Part of a Fulfilling Retirement

Financial experts have long been combining their expansive knowledge and skills in order to help us prepare for retirement. Using this knowledge, we have a set of guidelines which includes reserving enough money to provide ourselves with 80% of our current income, or having enough money set aside so that we spend only 4% in order that we last as long as our money. Everything has a formula nowadays.

This figure as to what we need to survive retirement can be pursued at the expense of the things that *really* matter. It is imperative that we weigh the real cost of our time spent thinking about this and define our priorities, seeing as we cannot turn back the clock and reconsider. The sacrifice we make in the pursuit of money mean we spend less time focusing on family and friends and downtime, where we should be relaxing and living life at a healthy pace. It is important that we make the right decisions early on.

Early in my career as a salesman, I quickly understood that in order to make the big money, it was necessary to get into outside sales. These guys lived a life on the road, spending more time in airports than their own homes, heading out on a Sunday and returning Friday evening, tired and behind on paperwork, with no time or energy for the wife and kids. The pay was good, but the cost was greater.

I decided instead to work with inside sales, where I made it home each evening at dinner time, could get away early on occasion to take my kids to a class or sports event and generally had time to do the things that mattered. In hindsight, I haven't had a single regret with regards to that decision, which was a conscious one that I made early on.

*Our incomes are like our shoes;*

*if too small, they gall and pinch us;*

*but if too large, they cause us to stumble and to trip.*

*~ John Locke*

How do we live a comfortable life in retirement?

In his book *"How to Retire Happy, Wild and Free"*, Ernie Zelinski writes "Although most people don't know what exactly they want from life, they are absolutely sure that money in large amounts will provide it for them. They fool themselves about how much happier they would be with much more money."

It is a good thing to have enough money to live comfortably and sleep soundly each night. That said, is it worth spending all your available resources to achieve an incremental rise in savings? If you sacrifice a happy life in order to have several times more than the money you need to live, I'd say you have chosen the wrong path. A top psychologist and Nobel Prize winner recently put a figure on happiness at \$75,000 a year. Any less than this and you will be less happy, any more and you do not get significantly happier in proportion.

I humbly recommend that you exercise your budget with diligence and arrive at a conclusion as to how well you will fare upon retiring. On the basis of this, you can adjust your lifestyle to live well and save

accordingly. If you're not planning on leaving a sizeable estate to your beneficiaries, the final balance should be as near zero as you can make it. In this way, you will have found the perfect balance between a happy life and saving.

*I am opposed to millionaires,  
but it would be dangerous to offer me the position.*  
~ Mark Twain

## **Purposeful Retirement Planning**

According to a 2009 Metlife study of 45 to 74 year-olds, people with purpose are happier. To have a reason to live and prosper affords you better mental and physical health as well as a longer existence. To have purpose will increase your happiness *and* your life span.

In order to make the most of your retirement, it's good to have purpose in your life, a reason to get up each morning and look at the day ahead. To a lot of us, friends and family are top of this list. If you have someone who you can make happy, chances are you will be happy as well. In contrast, leaving behind our workplace friends can have a negative effect, in the short-term. Humans are certainly social by nature.

If you are lucky enough to have parents who are very close, you will know how important it can be for two people to be together. It is nice to witness these positive effects that they have on each other first-hand. Here are some examples of ways in which they show their appreciation for each other:

- My dad gets up every day to make breakfast in bed of fresh fruit, toast coffee and the day's newspaper. They'll sit in bed and read together, maybe discuss the news and the day ahead. We could all benefit from easing into the day gradually, taking a moment to appreciate life instead of hurriedly heading out the door and into the rat-race.
- On each of their kids' birthdays, mum and dad go to a restaurant for dinner. Of course, the kids get their cards and gifts, but my dad appreciates that on each of their first birthdays, all the hard work was done by mom. To show his gratitude, dad buys dinner three times a year; once for each of us kids.

## **Pursuing your Passion**

*Waste no time talking about great souls  
and how they should be.  
Become one yourself.*  
~ Marcus Aurelius Antonius

No matter what you chose as a career and where you ended up, you will have had the feeling that at some point you did a good job. As well as the money we made and the satisfaction that brings, it is recognition for our efforts that also adds to our overall happiness. We spend more time at work than we do with our friends and family, so we look for a positive outcome in our daily working life. If the boss congratulates you for a job well done; your team buys you a Christmas gift in recognition of your efforts on their behalf; you are mentioned in a board meeting for continually delivering under budget, etc. Do you remember similar circumstances and the feelings they gave you? Once the initial glow disappeared, were you more satisfied with daily working life? Did you feel a new invigorated approach to your working tasks and a newfound enthusiasm to your job? Imagine facing each day with this feeling.

It is important to find a job or hobby that allows us to pursue our passions, something that we look forward to when we wake up each day. It could be writing that novel, painting landscapes, or designing ecommerce sites. When we are retired, it's all about how we choose to use our time. I recently started getting into electric guitar and find myself waking up and looking forward to the countless sonic possibilities I can create today.

Remember when you were young and dreams had no boundary. Could you revisit these and try to make one happen right now? If you once used to think "one day I will do that", there has never been a better time to do it than now! You have entered retirement, it's completely your call what you do and when!

*Only passions, great passions can elevate the soul to great things.*  
~ Denis Diderot

Do you have a major interest? What provides you with excitement, inspiration, and fun? No matter if you are making wood carvings or recording an album of songs that even your wife probably won't listen to, learning a language or discovering new cultures. This is your special passion and is, for you, the right path to happiness.

Even if you haven't got a current passion in your life, there are exciting opportunities and lifestyle choices for everyone. They just need to be discovered. You can even have more than one. If you get despondent or bored with one interest, you can spend more time on another, until you decide to give the first another shot or try a new approach. There are many of us that are simply existing; pretending they have a fulfilled life, when this is not the case.

If you are lucky enough to find your passion and make the effort, you will never see boredom in retirement. How can you have boredom in your life when you're looking forward to each and every day?!

# Retirement and Frugality

Make all you can, save all you can, give all you can.

-John Wesley

Money plays an important role in our lives. Having a little money is always a good thing. Even better is to have enough money that will help us meet all our basic needs in life. At the same time having too much money isn't necessarily a good thing. With the right kind of financial balance, we can creatively juggle the necessities and requirements of our lives a little better. For instance, buying that new pair of shoes you loved while out shopping or a getaway trip to Miami during the weekend. On the other hand, if we are strapped for cash, we invariably put ourselves in a position where we may have to make some tough choices.

Upon retirement, it is safe to assume that we are surviving on a fixed income. This may not be entirely true in all cases, since it is possible for us to have our own investments which accumulate in cash value. Regardless of the fact, we become familiar with our spending patterns over time and we develop awareness as to how much money we can end up saving at the end of the day. Likewise, we also make suitable financial adjustments to account for factors like inflation, other changes in the economy or sudden or unexpected personal expenses. But one must also consider what would happen if we are left with very little leeway when it comes to our financial situation. If we are burdened with a series of unexpected expenses, it could make safe retirement a challenge.

Unless you happen to be one of those fortunate enough to have surplus money, it is essential to follow a frugal lifestyle. This can be quite empowering in the long run since it can enhance your living and buying power. Being a disciplined spender, you need to constantly look for ways to reduce costs which will help to maximize your buying power.

Frugality does not have to be boring! By being astute, you can come up with innovative ways to save money each month without having to make substantial changes in the way you live your life. Imagine how you would feel if you could save \$100 at the end of the month and you haven't made any changes that have significantly impacted the way you live. Another quality is showing due diligence as to how much you are willing to spend on the products of your choice. For instance, if you happen to like a \$300 pair of shoes in a showroom but you are not prepared to spend more than \$100, it might be a good idea to wait it out. You might eventually find the same pair of the right size at a shoe fair and it's all yours for \$75. Small victories like these can be inspirational and it eventually becomes a part of your psyche. You would be on the lookout for the next "frugal find" that is more cost appropriate for your wallet.

Now if you could save \$100 each month for the next 30 years of retirement that is ahead of you. You end up saving close to \$40,000 in the process. This is a lot of money which you could use in more constructive ways in a long-term scenario.

## Living a Frugal Retirement

Maintaining a frugal lifestyle has a lot to do with one's state of mind. There are many people who can vouch for this style of living and the community has been formed by several likeminded individuals. By carefully monitoring your lifestyle choices, you have the ability to make a profound impact on that way you live which could also help to usher in a lot of positive changes in your life. Here are a few tips to help you get the best out of yourself.

## 1) Prioritize

You need to first come up with a list of must-have items and luxuries to determine how to fine tune your spending patterns. I have created a list of certain things that are a must-have for me and these include internet connectivity, professional hair care, monthly pet care and the likes. Now to each of us these things might appear to be necessities but I would ask myself does my pet really need monthly care? This is somewhere I can definitely cut costs. In a similar way, you need to create a list of all expenses and slot them down between the two groups. Based on your set of requirements, you can start cutting down on various luxury costs which you feel you can do away with.

Note: If you have been working towards getting something all your life, do not let go of it just to cut down on expenses. It may even undermine your happiness and that is never the point with frugal living. For instance, I love to travel to new places and discover civilizations and cultures that are different to my own. I never compromise on that and in fact, my spouse and I are prepared to make several concessions elsewhere to make travel a priority.

## 2) Closely Examine Current Expenses

You need to take a closer look at all your expenses to check where you can cut down on costs. If you cannot do away with something, you could perhaps make modifications to save money.

Here are some of the cost cutting measures I have personally undertaken over the last few months:-

**Cable TV:** I usually pay \$100 each month for cable which is a high price when you consider both my wife and I watch very little TV. We watch light shows such as The Big Bang Theory and an hour of news every day. We also watch the occasional football game when we have the chance. I felt \$100 is a lot for a family that hardly spends an hour in front of the TV every day. When I started looking for alternative solutions, I realized that our residence was located in close proximity to all the major TV stations. This enabled me to buy an antenna from antennaweb.org after a few hours of research. With my old Tivo, I now get all the major broadcasts and I end up paying only \$10 a month.

**Electric Bill:** Small touches here and there could make a significant difference. We hang our clothes out to dry rather than use the dryer. You would be surprised to know how much you can save if you could follow this idea for a year.

**Gardening:** Instead of paying my gardener \$120 to mow our lawns, I decided to cut costs by buying a weed whacker for \$70 and push mower for \$139. I did end up working a little more in my garden each week but I do enjoy the process.

## 3) Maintain a Spreadsheet

Create a list of all your regular monthly expenses like electricity, food, phone, gas, mortgage, insurance, medicines, water, credit cards etc. Also include a column for extraordinary expenses that are not incurred monthly but have been significant.

- Track these expenses for the next 4 months to arrive at a baseline overview.
- Now start preparing a budget based on these expenses and have them compared with your fixed income to see where you stand.
- Make the required to adjustments wherever necessary to ensure that you stay in the black. Repeat the process for the following months as well.
- Writing these costs down helps put things in their proper perspectives. It also gives us a better clarity on the areas where we can fine tune our spending habits.

Ask me not what I have,  
But what I am  
-Heinrich Heine

Being frugal in your retirement will help you deal with your finances in a more disciplined manner. It can be a lot of fun when approached with the right spirit and you can even go one-up on your neighbors when it comes to pursuing exciting deals. At the same time ensure that your efforts to save money do not come at the cost of your happiness. You do not want to end up like a lonely spinster who died very rich. Do not go to extremes and try to create a balance which allows you to save money and also lets you do what you want to do. At the end of the day retirement is that space in your life where you get to do things you never had the time to accomplish while working.

# Health Equals happiness

*The secret of health for both mind and body is not to mourn for the past, not to worry about the future, not to anticipate the future, but to live the present moment wisely and earnestly.*  
~ Buddha

One of the most important factors to leading a pleasant retired life is to be in good health. When we wake up in the morning and we are able to pursue the things that are important to us, it is a blessing that we often take for granted. While it is easy to be healthy in your twenties or thirties, as you get older, staying healthy requires more effort and there can be no guarantees. We need to get accustomed to the various aches and pains we may come to experience each morning and that is something we *all* need to learn to handle.

Unlucky though it may be, we all need to deal with certain issues that may be beyond our control. As we age, our bodies become susceptible to a gamut of illnesses from arthritis to dementia, which will impact both our mental and physical wellbeing. A friend of mine who was always admired for her sharp wit has been diagnosed with Parkinson's for the last 10 years now. The condition has no medical cure and she would have to deal with the disease in a number of ways. While her spirit is still willing to fight, the body is showing the inevitable signs of decay.

*It is exercise alone that supports the spirits, and keeps the mind in vigor.*  
~ Cicero

We don't belong to a generation that tries to avoid a challenge. Right from raising children, to facing all kinds of hardships at work to dealing with the many economic ups and downs in life, we have shown perseverance to succeed every step of the way. In the same manner, we should not give in to the consequences of aging and must make every effort to delay the onset of health challenges in our advancing years.

## Stay Healthy Physically

In old age, maintaining good health is usually a combination of good fortune, exercise and genetics. While our genes are beyond our control, a certain amount of good fortune is always appreciated. To be a healthy person we need to focus mainly on prevention which means avoiding smoking, eating healthy food products and by knowing what is good and bad for you. Another area we need to focus on is to exercise regularly since it can have such a positive impact on our physical and mental wellbeing.

The first step before starting an exercise regimen is to undergo a physical exam. This will help you to set up a baseline to work with. You will now be familiar with any areas of concern that need to be addressed and you can work forward from there. Once this has been achieved, set some goals for yourself and also ensure to schedule regular checkups to monitor the effects it may have on your health.

The trick to having a good time while keeping fit is to come up with a physical activity you will enjoy being a part of. If you are not going to like it, you are probably not going to stick to your daily routine. For some people, they may find it difficult to stay motivated for long periods of time. In such cases you can join a variety of classes and spas which include bike riding, water sports, yoga sessions, strength building exercises and also stretching classes. Each class will help you discover something new about yourself and you could also join with your friends which can make the process more fun. The presence of a qualified trainer will also ensure that you get adequate guidance while learning new routines.

If being part of a class is not your thing, it might be a good idea to have a friend as a work out partner. It is not necessary that both of you should try and follow the same workout regimen. Partners can push each other into working hard even when motivation is lacking. They provide that little extra push which can often mean the difference between a good workout and one that is not. You will persuade yourself to walk on the treadmill for an extra fifteen minutes and once that has been accomplished, it can do wonders for your confidence. You could also chat with your friend while taking a break between each routine. This makes the whole process a lot more worthwhile.

The third most important factor is to stick to your schedule. Every now and then you will have the urge to skip your classes. Don't pay attention to them and try to stay committed. Regular workouts improve the flow of blood in the body and it also helps you to burn excess fat.

Your dietary requirements are another important aspect of your lifestyle. Avoid short term quick fix diets. These hardly work and do more harm than good in the long term. It is important to eat everything in moderation. You should also be familiar with what is bad for you. Too much of sugar, cholesterol rich foods, salt and fat based food products are very bad for your health. Foods like vegetables, fruits and non-processed products are good for your body.

Organic foods especially can do wonders to nourish your body with the necessary nutrients. These may include pears, raspberries, spinach, bell peppers, nectarines, apples, strawberries, peaches and celery. At the same time, you must be aware of the fact that these products are often contaminated with heavy pesticides. So ensure that you wash them thoroughly before consumption. It's perfectly fine to indulge your sweet tooth every once in a while. When you work hard on your fitness, you deserve to treat yourself, but make sure it's in moderation.

*The mind that is wise mourns less for what age takes away;  
than what it leaves behind.*  
~ William Wordsworth

## **Stay Healthy Mentally**

As you get older, it is crucial to keep your mind sharp in order to stay healthy. Mental acuity declines with aging and while we cannot halt it completely, you can do a number of things to exercise your brain cells and stay mentally alert.

### *Avoid stress*

Once into retirement, you should do everything possible to try and avoid getting into stressful situations. Even in our advanced years, there are a lot of things that we can be stressed about. We tend to worry about issues like problems faced by our children, health issues of spouses, loss of independence and also monetary factors where we fear that we will outlive our savings. One should try and live retired life with a renewed sense of positivity. This will provide greater clarity on issues and will help us deal with them in a more logical manner. Here are some tips to help deal with stress related symptoms:

- *Begin each day with a positive attitude* – Consider yourself to be blessed that you are still alive and also tell yourself no matter what situation you may find yourself in, you are breathing easy right now and that you are going to harbor only good thoughts. It's a simple method to keep you ticking and also enables you to start your day on a positive note.
- Do not fret over incidents from your past that are beyond your control. You also can not influence the future beyond a certain point. So make it a point to live in the present and see to it that you seize each day as an opportunity to connect with your many needs and desires.

- Learn to Smile – It is very difficult to be sad all the time when a smile comes naturally to you. To smile at others and yourself is not a demanding task and only requires you to flex the muscle at the corners of your mouth. Smiles are also deeply infectious and can promote a positive influence with colleagues and family members. It might just be the tonic everyone needs.

**The Noble Eightfold Path** is the teachings of Buddha and has helped millions of people to deal with stress related issues in a more mature manner. Here is summary of these teachings compiled from *“The Heart of Buddha’s Teaching”* by Thich Nhat Hanh

**Right View** – Every individual has their own point of view which has been influenced by their upbringing, teachings received, local conditions and other factors that have a bearing on our personalities and consciousness today. These very factors might prevent us from having a fully accurate view of the life around us and may very well prevent us from seeing the simple basic truth, the way it actually is. In order to develop a more tempered view of the world around you, try and make a conscious effort to see things for what they really are. We must realize the fact that others too have a point of view which may be completely different to ours. We must also make earnest attempts by focusing on things to understand when right is right and when wrong is wrong.

**Right Thinking** – You need to maintain a harmonious balance between the body and mind. This should occur in the same place at the same time. For instance, if you're walking down a street where your mind is lost in its own thoughts, the two entities cannot be considered to be in harmony. At this point, it is important to ask yourself the question, “what am I doing?” This will help you to unite the body and mind to the present.

**Right Mindfulness** – this is a key step along the path, living in the present moment, the now that is real and that you can touch. We are so busy that we often forget what we are doing, missing the beauty of the world right in front of our faces. Try to realize that your anxieties come from an inability to live in the present moment. Don't worry about things that are out of your control.

Right Mindfulness – This is another key aspect of the eight fold path. We need to tune our senses to the present. We need to be mindful of the world that is front of us. We need to sense its realness and experience its touch. On the other hand, we get so caught up in the busy events of our lives that we forget to appreciate the beauty that is present right in front of our eyes. We must try and realize that most of our anxieties are prevalent because of our inability to live in the present. It is also important to stop worrying about things that are beyond our control.

All through the day, ensure that you make a conscious effort to:

- c. Do not fret over the past where you cannot not change anything.
- ci. Not worry about the future which is out of your reach.
- cii. Live and appreciate the present moment which is now.

**Right Diligence** – Try and refrain from focusing your energies on bad emotions – doubt, fear, disappointment and anger. These negative feelings tend to grow if left unchecked. Instead it is better to focus on positive emotions like peace, love, sharing and caring. They too will grow when watered and will suitably nourish your life. Make every effort to turn yourself into a person of confidence, warmth and love.

**Right Action** – It is crucial to take righteous action when it is required. You need to carry out the appropriate action for each moment. You should also realize that in some cases doing nothing is also the right form of action..

**Right Speech** – Words leave a big impact on people, so we must be careful to speak only the right things. These daily reminders will help promote right speech.

- Do not lie
- Do not exaggerate
- Do not say one thing to one person and then something else to another
- Do not say something that hurts someone, even if it is true.
- Listen

**Right Concentration** – To achieve this state, we must try to maintain evenness. Not too excited, not too bored, not too high or not too low.

**Right Livelihood** – Be true to yourself in work and retirement. Value your belief systems and find out the things you are passionate about. Learn to live a life without causing suffering to others.

*I do not think much of a man who is not wiser today than he was yesterday.*  
~ Abraham Lincoln

## **Lifetime learning**

We need to continue our education even as seniors, to keep ourselves challenged mentally. It enables us to discover new avenues and other unexplored possibilities that could very well enrich our lives. In many ways, going back to school post retirement can be a different kind of a ball game. Our intent to learn is pure and we also look forward to the process unlike school kids who would like to annoy teachers in between classes. And in our conversations with teachers and other students, we end up imbibing the youthful exuberance of the people around us.

The process of learning keeps our minds occupied and exercises the brain. The brain also needs to receive its share of workouts just like the body to remain in the best possible shape. Several schools and colleges offer over 60 programs which allow thousands of seniors to learn and discover something new.

Extensive physical exercise throughout our lives can help reduce the effects of cognitive decline in people. According to a study by Bloomberg business week, it has been observed that there is a link between exercise in adolescence and those in their senior years. The article can be reached at <http://www.businessweek.com/lifestyle/content/healthday/640683.html>

# The Right Approach

*Do not anticipate trouble,  
or worry about what may never happen.  
Keep in the sunlight.*  
~ Benjamin Franklin

I was 26 years old when I joined my family at our Thanksgiving celebrations in San Francisco. We were with my mother's sister and her family. Both our families are very close as we used to spend many weekends together ever since we were babies.

I had developed a lump under my left armpit and decided to show it to my dad after dinner as he has been practicing medicine for the last years. He looked at the lump, touched it and asked me some questions and suggested that I should see a specialist. The other doctor recommended that I undergo a biopsy to check and see what it was. I was not majorly concerned throughout the whole surgery and was even conscious during the operation due to the low dose anesthetic that was used on me.

A week later, I got a call from my dad and I can only imagine how difficult it must have been to go through with it. He told me that I had Hodgkin's disease and it was a type of cancer. The news came as shock to me. I was only young and physically very fit. I sat in stunned silence after disconnecting the call. I was still coming to terms with what I had just heard.

In the next few months, I endeavored to become intimately familiar with my condition and was also hugely appreciative of the care given by the doctors of Stanford Hospital. My treatment started with an exploratory laparotomy which involved the removal of my spleen. They also looked to see how the disease had spread so that they could evaluate the proper course of treatment for me. Over the next six months, I went through chemotherapy and experienced a host of side effects which included losing 29 lbs., an inability to make saliva, getting shingles, nausea, weakness, difficulty to swallow and a sunburn like effect on my neck.

Again six months later, I began my annual checkups to make sure I was cured of the disease. One of the positives about Hodgkin's disease is that once the treatment is done right and there is no recurrence over the next ten years, the cancer has been technically cured. I just completed my 26th annual checkup and I still remain cured.

*In the end these things matter most:  
How well did you love?  
How fully did you live?  
How deeply did you learn to let go?*  
~ Buddha

The journey has been a long one and the impact has been profound. I often wonder what kind of person would I have turned into today had I not gone through that ordeal. In many ways, my battle with cancer has made me dig deeper into my soul in a number of significant ways:

Optimistic Outlook on Life: I have generally been a happy and optimistic person all my life. But after this health scare, I have learned to appreciate each day and I don't say this for the sake of saying it. The cries of a bird in the yard, the fresh smell of rain, waves breaking on the beach, the sound of wind in the trees, the taste of fresh cooked bread, a hug, a kiss and even the early morning sunrise are simple things which conjure a very positive emotion within me. I often ask myself if I would appreciate these things the same way as I do now had it not been for the journey? On the other hand, would I have been a bitter or angry person and would these emotions have influenced my life? I guess it's all

about one's attitude at the end of the day...

**No one to Blame** – Following the diagnosis and the initial shock, I came to accept that this was no one's fault. This was just the way it is and no one wanted this to happen to me. All people who heard about my condition felt truly saddened. I told myself that I have to deal with it and I dealt with it. My friends and family were enormously supportive even as I was dealing with the uncertainties of death by my bedside at night. Could I have vented out all my frustration on a likely scapegoat? I could have done that but I chose not to. Like I said it all about attitude...

**Focus on what really matters** – I truly believe in these words when I saw it was never about money or other material things, but the importance of people and the moments I derived from that. From my lessons in life, I learned that I do not need excess material wealth to make my life complete while I also do need little things to make each day worthwhile. These little things to me are of no consequence. It could be a scratch on my car or my cat being perched in front of the door are not good enough reasons for me to be upset. It's again all about attitude...

All individuals may have gone through episodes in life where they felt the right by the need to be bitter, unhappy, fearful or angry. And if you did choose to be that way no one could fault you. On the other hand, it would be much more fruitful to look at our lives with a lot more positive emotions. Would it not be better to genuinely pursue vocations that you are deeply passionate about? So much so that you look forward to getting up early in the morning every day with a smile on your face. You can live every moment in the present and cherish each day of your life. I wish that kind of retirement for all of us. It's all about attitude...

*Let go of the past and go for the future.*

*Go confidently in the direction of your dreams.*

*Live the life you imagined.*

~ Henry David Thoreau

## **About the Author**

David Gordon founded and is president of NAAIP, the National Association of Accredited Business Professionals. He graduated from Massachusetts Institute of Technology with a bachelor's degree in Computer Science. During his studies he was a member of the Alpha Phi Omega fraternity. He lives in Boca Raton, FL, with his family.

