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Retirement: Different by Design: Six Building Blocks Fundamentally Changing How Life After Work is Viewed, Planned For, and Lived

by Rick Steiner Ph.D.

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105 Highlights

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PART I AM I REALLY READY TO RETIRE?

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CHAPTER 1

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Our Real Wonder Years

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RETIREMENT: PROLOGUE OR EPILOGUE?

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This book is dedicated to the Boomer Generation, all 76 million of us, and to the 10,000 Boomers who will be retiring every day until the year 2029 and are all asking themselves the same question: “Am I really ready to retire?” It is also for the many millions of us who have already retired but are “flirting with failing retirements,” who may be asking a different question: “Is that all there is?” You see, this book is about us, the Boomers, you and me, men and women who were raised by the “Greatest Generation,” the children of those who not only saved the world but made planet earth a better (while not perfect) place for us to grow up. And grow up we did, whether we wanted to or not. We took the world we were given, and then, for good or bad, shaped it in our image just as our children are doing today. Then we started retiring to enjoy the fruits of our labors and the retirement trickle soon became a flood. We passed the baton of youth on to the next generation with confidence that our legacy would be recognized, remembered, and reborn in the hearts and minds of our progeny for generations yet to come.

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This book is about empowerment and our willingness and ability to shape the rest of our lives in our own image. It’s about retirement’s three powers that are granted to every retiree: (1) The Power of Unlimited Possibilities—

our retirements are only limited by our imaginations and our willingness to challenge our minds, bodies, and emotional selves; (2) The Power of Self-Determination—we have earned the right to control our lives and our personal destinies, not the other way around; and (3) The Power to Do Something Simple and New Every Day—read a book, contemplate the universe, or climb a mountain.

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Retirement is not about who we were or believed we were in the world of work. It is not about how much money we have or the size and opulence of our houses nor the speed of our cars. It's not about hiding from life behind the protected walls of adult communities or becoming prisoners in our houses with indeterminate, self-imposed sentences. It's not about occupying ourselves with all manner of blinking, winking, tinkling electronic devices, from mind-numbing movies to compulsively playable mindless games, nor is it about having our ear attached to an iPhone, it's not about talking to Siri, our new and ever present mythical "friend," nor is it about constantly pumping music into our earphones, shutting out both people and life. Life is not meant to be lived virtually, rather up close and personal with others. Retirement is not about "finding" ourselves—or losing ourselves in electronic distractions—but about creating a new life for ourselves and those around us.

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Retirement, from my perspective, is expected and desired by most, not even considered by few, but neither planned nor prepared for by many.

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And please keep in mind, retiring from work is the simple part; it's living in retirement that can be challenging.

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Retirement, while appearing to be a no-brainer, is anything but, and whether it ultimately succeeds or fails depends on understanding five critical concepts: (1) life as we know it will be different, and hopefully "good" different; (2) retirements don't just happen, we have to make them happen; (3) retiring from work is easy, it's living in retirement that can sometimes be troubling; (4) the behaviors and dogmas that served us well at work will not necessarily serve our best interests when retired; and (5) when we retire from something we have to retire to something—we must not view retirement as an opportunity to do nothing, but rather as an opportunity to do different things.

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Retirement's Six Fundamental Building Blocks 1: Physical, Psychological, and Emotional Health and Well-Being 2: Financial Security and Sustainability 3: Retirement Transition, Adjustment, and Acceptance 4: Intergenerational Life Engagement 5: The Intellectually Curious and Physically Active Retiree—Discovery Adventure and Challenge 6: Spirituality, Meaning, Family and Legacy

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CHAPTER 2

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Reflections from the Other Side of Work

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Not so fast, Cowpoke. Before we pull the plug there is much to consider, particularly the financial issues and the reality of being home with our significant others 24/7 with no place to hide (or more politely put, no way to give each other space). Then there are the feelings of loss, confusion, and even fear about our new life paths; these ride along with self-doubt, but are counterbalanced by our newfound freedom to control and shape the rest of our lives, in our images, along with feelings of relief for coming out the other side of work undamaged and unscathed.

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You see, our lives' rhythms will be completely disrupted when the structure that once ordered our world, our thinking, and our actions for so many years is whisked away in a New York minute. We will be out there on our own, looking at our dear significant other across the table asking, "What do you want to do today?" or something equivalent, and the answer will come back, perhaps a bit more emphatically, "Well, what do you want to do?" So we wander about undecided, by ourselves or together; we shop, play on our computers, watch daytime television (which can be a "hoot" for the uninitiated), then don't sleep very well because our "wake-sleep" biorhythms have been disrupted as well, and begin to think not so pretty thoughts, and maybe we even start sneaking a look at help-wanted ads to see what's going on out there in the "real world." Some of us may have expected too much too soon from retirement, or we didn't do our retirement homework, which is frequently the case.

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Most pay scant attention to planning for retirement other than to make sure there will be enough money; there is little awareness of and concern for dealing with the emotional impact retirement can have on our sense of self-worth, on our feelings of abandonment and the accompanying grief. For many, leaving work is very much like losing a close friend, a loss that takes a big emotional toll.

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What you will find wandering around the Web, libraries, and bookstores is a lot of financial, trust, investment, and legal advice with scant attention paid to the perhaps more profound nonfinancial issues confronting both the retired and soon-to-be-retired. But after the money matters have been put to rest, many of our concerns are of the "what am I going to do with the rest of my life?" variety and the uncertainty of what this new retired life is really all about, and -how we emotionally adjust to such a major life-changing transition after coming off the

retirement “high” and settle in to a new life routine that is at first liberating and then confusing, as feelings of aloneness, boredom, and abandonment start banging around our heads.

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Perhaps we made the classic retirement miscalculation that retirement would be “easy,” a “no-brainer,” provided the financing was in place. Work was hard, so we expected retirement to be simple; we assumed that it would just flow into our being like a friendly spirit, bringing both peace and contentment. Boy, were some of us wrong!

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But, as anticipated, the only retirement “models” I uncovered were, you guessed it, financial models of the “how to fund your retirement” variety. There was scant literature about the emotional, psychological, and social dimensions of retirement, nothing addressing the separation anxiety, the difficulty transitioning from work to retirement, the acceptance of our aging selves, the innate need for meaning and fulfillment, and how to achieve those. Most glaring of all was the almost total lack of discussion and debate about the necessity of remaining active and continually challenging our bodies and our intellects. And, just as critical but equally ignored, was the human desire and need for companionship, compassion, sharing, and caring with, for, and by others; the critical role “life engagement” plays in the everyday existence of retirees and how we can actually learn to become more socially accepted or adept, and that boredom and loneliness are just as dangerous as the addictive behaviors they can spawn.

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“We work so we can retire, but to succeed in retirement requires work.”

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PART II THE JOURNEY BEGINS

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CHAPTER 3 Recapturing Lost Dreams and Missed Opportunities

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Treat retirement as your best and last opportunity to conceive, craft, and create your personal life affirming narrative and then make it happen before time and opportunity pass you by.

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Think of retirement as life’s second chance at happiness—don’t squander this opportunity; there won’t be another one like it coming your way any time soon.

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While it is comforting to look back to where and who we were, we should not be encumbered or overly attached to life as it was, because it is no longer. Don't forget the past, build on it by bringing the good parts forward and leaving the rough patches behind.

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But, once reconciled with my new status as a "retiree," I soon realized there is no better time than life's "third act" to recommit the rest of our lives to self-direction and discovery, to embrace new life experiences and adventure, to make every day a different day, to tend to our intellectual, emotional, and physical well-being, but most of all to recommit ourselves to our spouses, loved ones, and friends, to contemplation, our communities, and our fellow travelers.

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CHAPTER 4 As the World Turns

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We move into retirement one step at a time (sometimes easy and sometimes hard), but first, we have to decide and define what it is we are leaving, and why we are doing so at this particular time in our lives. Are we retiring from a job, a career, a profession, or a life's work? Then we have to decide and define what it is we are going toward.

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Most of us believe the core of a successful retirement is money. In reality the most critical success factors are who we become; how we view life, either optimistically or pessimistically; and what we want to do with the rest of our lives.

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When retired we pay a heavy price in loss of status, social connections, purpose, and structure. And unless we have adequately established new friendship networks, new pursuits, and new life interests, our retirements can quickly unravel.

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RETIREMENT'S SHOULD DO'S

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FIRST, always explore and challenge your comfort zones—for the first time in your life, events should not dictate your actions, but rather your actions should dictate events. **SECOND**, have a bias for action rather than

for inaction—break from previous life routines, establish new, much wider life boundaries that your newfound time and freedoms will allow you to pursue. **THIRD**, challenge yourself emotionally, intellectually, and physically by seeking activities and adventures that will keep you physically fit, mentally alert, and emotionally balanced. **FOURTH**, make it a practice to do something every day, preferably something new. Don't languish in self-doubt or put off until tomorrow what you can do today. Sound familiar? Stay active and engaged, take a walk, read a book, or visit a friend. Demonstrate to yourself and others that you can and are willing to change, grow, and expand your horizons and that you are accessible to new experiences. **FIFTH**, seek out new and renew old social involvements and relationships because it is absolutely critical to build new social networks, activities, and interests to replace those heretofore work-structured interactions, and also to provide companionship, meaning, and purpose to your life. **SIXTH**, accept people for who they are and what they are—not who you want them to be—and invite new and different people of all backgrounds into your life, be prepared to learn from each other, enjoy the differences and seek diversity in thought, status, and background. **SEVENTH**, have a retirement plan, or what I call a “Retirement Narrative,” to guide you through retirement's multiple life stages. **EIGHTH**, give back to your community, church, nation, or the world, try to make it a better place for those less fortunate by volunteering and sharing your knowledge, wisdom, and skills with others; you will grow and benefit from the experience as well. **NINTH**, remain optimistic even in the face of hardship or pain—life throws balls and strikes. Sometimes we hit it out of the park and sometimes we strike out—but every at bat is a new opportunity to hit a winner, no matter how many times we might have let that ball (or opportunity) pass us by. **TENTH**, establish a “realistic” retirement budget, one that is balanced between “real” income and “real” expenses. And, I must remind you once again that the number one fear of retirees is running out of money—with good reason, it happens more than you think, so take special care with your finances and have a disciplined approach or your creditors will be your new best friends.

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RETIREMENT'S WHAT NOT TO DO'S

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FIRST, don't even attempt to re-create youth by re-sculpting your face or engaging in dangerous or unhealthy pastimes, if you get my drift. The urge to turn back the clock is almost instinctive as we become uncomfortable with our aging selves. Chasing something we ultimately cannot have, our youth, is mind draining and self-defeating; you earned your “stripes” so wear them proudly. **SECOND**, while growing old is inevitable and the preferred alternative, thinking old is not. Fun, playfulness, and, yes, even some silliness should not disappear simply because you are getting older. Your bearing, your behaviors, how you think, your vibrancy and lust for life and how you approach it are not age specific. It's how you view life that matters and just because you are aging or getting older that does not mean you have to act old and think old—there are more topics to talk about than your daily ailments and bowel movements. **THIRD**, don't worship false “idols” and/or false symbols of affluence. These behaviors remind me of male peacocks spreading their beautiful feathers, but as pretty and majestic as these birds are, they are still just food for some predator. Some retirees like to spread those feathers to signal importance and status—whether real or imagined. Some of us do this at the expense of our life savings, buying real estate we really cannot afford or expensive cars we really don't know how to drive or need, throwing expensive parties, going first cabin on trips and letting everyone know about it, or buying expensive clothing or jewelry to impress. The only ones that are impressed by these displays are your banker and credit card company.

FOURTH, don't fall prey to stereotypes. We must confront the traditional roles and boxes society wants to put retirees in—the proverbial rocking chair. The world awaits and you are now free to move about the planet seeking new experiences. Seek them out, for they will not seek you. Nothing is out of bounds; you do not need permission from others—you can permit yourself. Follow your own path into retirement. Find others with similar interests and desires and urges to explore. Become an evangelist for an active and adventurous retirement. Don't follow the herd, let the herd follow you. FIFTH, don't let fear of the unknown, fear of getting hurt, fear of the unfamiliar, fear of what others will think about you, or fear of failing hold you back from fully enjoying the rest of your life. Control that fear and channel those energies into positive life messages, and always remember The Little Engine That Could, repeat after me: "I think I can ... I think I can." SIXTH, if you are not prepared to live within your financial means, whatever they are, then you must be prepared to have a failed retirement—there is no doubt about that. You must know, understand, and then accept your financial boundaries and not base your lifestyle on expecting to win the lottery or some other improbable scheme or windfall. SEVENTH, don't retire without adequate health insurance and don't gamble away your future assuming you and your partner will not get sick until Medicare kicks in, because hospital and doctor bills add up very quickly, and no, they don't forgive those debts. Avoid, if at all possible, the dreaded 3D's—divorce, depression, and disability. Any of these alone can derail a retirement. EIGHTH, and my final thou shall not, don't wear plaid or drive a golf cart as your primary mode of transportation, there I said it. Don't rush retirement, let it "evolve" not "revolve," or you will make yourself mentally and emotionally dizzy by constantly questioning yourself, rethinking your decisions, and making false stops and starts. If retirement gives us one thing, it is time, time to think and time to do things right. If good information comes in, then good decisions go out. Living in retirement is not a race—you will get to the finish line soon enough. Think of retirement as a slow walk, a mosey allowing you to see, smell, and touch life rather than hurrying past it and missing life's smaller, but potentially just as significant, moments. There is no need to speed by just to check off something on the "been there, done that" card.

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CHAPTER 5 Retirement Is Not a Spectator Sport

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Seize the day, so they say, and it is still true to this day and every day forward. We get out of life what we are prepared to put into it.

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There is something special waiting for us all in retirement. But, we have to define those "wants" for ourselves and then go out and find it or do it—it won't come to us.

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CHAPTER 6 Retirement's Ages and Stages

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THE FIVE STAGES AND AGES OF RETIREMENT

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RETIREMENT STAGE 1: LIFE HAPPENS (35–49)

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RETIREMENT STAGE 2: AWARENESS AND ACCUMULATION (50–61)

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We talked about “catch-up” and it is usually right after we turn 50 that the reality hits us like a kick in the head: yes, we are getting older, and yes, we still have financial obligations like putting our children through college, mortgages, or paying off the debt we managed to build over the preceding years, or even dealing with divorces and aging parents. We cannot stop time and remain forever middle-aged.

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Because it is in Retirement Stage 2 that we should start building our “retirement ark,” metaphorically, and loading it with all the necessities we will need to live a comfortable, adventurous, and healthy “life after work.” There are no excuses because if we don’t come to terms with this next life phase, the only ones who will suffer are us and our loved ones.

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RETIREMENT STAGE 3: RETIREMENT, TRANSITION, AND LIFE RESET (62–72)

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Retirement for some is liberating and for others it is akin to being banished to Devil’s Island, especially for those who depended on work to provide structure, social interaction, and purpose.

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Stage 3 Retirement gives us the opportunity to rethink our lives and to learn new life rhythms and answer the question, what can or what should we do with the time remaining to us?

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RETIREMENT STAGE 4: FAMILY, ENGAGEMENT, AND ACCEPTANCE (73–84)

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Stay connected to family whenever possible—this is your time to share and to pass on your personal histories and your family stories in pictures and words.

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RETIREMENT STAGE 5: LIFE AIN'T OVER TILL IT'S OVER (85+)

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STAY PURPOSEFUL, MY FRIENDS

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Regardless of the age or stage always stay engaged with family, friends, and with life. Become senior citizens with a purpose. It's never too late for purpose and passion; regardless of our ages, we still have much to contribute, much to see, and more to learn.

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PART III RETIREMENT'S SIX FUNDAMENTAL BUILDING BLOCKS

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CHAPTER 7 The Retirement Pyramid and Eye

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RETIREMENT'S SIX BUILDING BLOCKS: THE HIERARCHY OF RETIREMENT'S SUSTAINING AND CONTRIBUTING FACTORS

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And, just what are Retirement's Six Building Blocks? They are: (1) Physical and Emotional Health and Well-Being; (2) Financial Security and Continuity; (3) Life Transition and Acceptance; (4) Intergenerational Life Engagement; (5) Intellectual and Physical Pursuits, Interests, and Activities; and, (6) Spirituality, Meaning, Family, and Legacy.

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BUILDING BLOCK #1: PHYSICAL AND EMOTIONAL HEALTH AND WELL-BEING

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CHAPTER 8 Taking Care of Our Aging Selves

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BUILDING BLOCK #2: FINANCIAL SECURITY AND CONTINUITY

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CHAPTER 9 Your Retirement, Your Money, and You

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“Do I have enough money to retire?” is the most frequently asked and most often discussed issue, worry, or concern of every pre- or post-retiree.

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There are four rules of thumb commonly used by financial advisors for determining how much money we “need” to live comfortably; or to maintain an equivalent pre-work lifestyle into and through our retirement years without running out of money. They are: (1) fixed percentage of pre-retirement income approach; (2) pre-retirement income multiplier; (3) retrospective budget, or the look back, spend forward approach; and (4) retirement’s Holy Grail, the financially self-perpetuating retirement.

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1. The Fixed Percentage, or “Magic Number,” Approach

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The fixed percentage, or “magic number,” of pre-retirement income required to maintain a consistent retirement lifestyle, appears to be moving ever higher.

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2. Pre-Retirement Income Multiplier Approach

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Advocates of this approach use “multipliers” to get to the “retirement number.” Most financial advisors adopting this methodology recommend “multipliers” ranging from 20 to 25 times your estimated annual income requirements, and that includes all wage earners; the exact multiplier depends on the financial advisor or expert you are discussing this with at that particular moment. So, if you estimate your annual household income

requirement to be \$100,000 per year in retirement, and that is without factoring inflation into the equation, and multiply that by 25, you would have to save \$2.5 million to continue your pre-retirement lifestyle into and through your retirement years.

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3. The Retrospective Budget: Look Back, Spend Forward

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Here we have gone to the other side of the equation by focusing on the expense side; or what it “actually” costs us to live the lifestyle we are attempting to emulate in retirement as opposed to guessing how much money we need to fuel our retirements, as in the Multiplier Approach. Think of your household as a small business enterprise with you and your spouse/partner as the chief operating and chief financial officers, charged with joint responsibility for managing and paying for all household activities, functions, and operations; and for the financial integrity of the enterprise as well.

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4. The Financial Holy Grail: The Self-Perpetuating Retirement

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The Self-Perpetuating Retirement model is actually a combination of the best bits and pieces of the other three financial models;

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A self-perpetuating, or a “financially sustainable retirement,” is not a static “hold on to your money and live off the land in a shack” approach to money management, but rather it is a dynamic process which allows individuals, who are prepared to live within their available financial “envelope,” to achieve their personal goals and lifestyles without significantly depleting their financial assets.

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BUILDING BLOCK #3: LIFE TRANSITION AND ACCEPTANCE

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CHAPTER 10 For Every Exit There's an Entrance

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Have a vision of where you want to go and who you want to be when you get there. For if you don't know where you are going, then how will you find it? • Plan, plan, plan.

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Be comfortable with and actively seek the unfamiliar and the unknown ... walk new ground.

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Unhappy people will have unhappy retirements, and pessimists need not apply; other, more profound life changes must occur prior to the retirement announcement, if we are to have successful retirements because, repeat after me, retirements don't just happen, we have to make them happen.

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Contrary to popular opinion, retirement will not change your life—you have to change your life. Anyone can retire, but can you retire to the life you expected to have or believed you were entitled to?

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CHAPTER 11 What's Your Retirement Personality?

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Our initial feelings about retirement are often dictated by the "how" rather than the "why" of retirement.

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How you approach your retirement, how you respond to your retirement, how you behave in retirement, how you handle retirement, and ultimately how you live in retirement is really up to you. We all need to cultivate retirement friendly personalities well before we leave the workplace—it's like performing our own "personality transplant," would that be possible.

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BUILDING BLOCK #4: INTERGENERATIONAL LIFE ENGAGEMENT

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CHAPTER 12 Why Can't We All Just Get Along THE IMPORTANCE OF STAYING SOCIALLY CONNECTED

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So one day I asked myself, "What is so different about life in retirement from life at work?" And, the answer was, "touchstones," yes touchstones. We no longer have touchstones to guide us through our days, weeks, months, and years as we did at work.

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During the run-up to retirement, most of us (including myself) focused our attention on gathering sufficient financial assets to ease our way into and through the retirement years, while paying scant attention to building what is equally important; that is, our social assets. And then, once the bonds that tied us to the workplace were broken, we had nothing to replace them with and we were set adrift in this huge ocean of humanity to reconstruct the social and support networks that are so critical to shaping successful retirements.

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I am busier, more focused, and more committed to each day—and I mean every day—than I was when working (go figure).

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This new reality compels us to build new social networks and this is best done around common interests, whether they be sports, hobbies, volunteer work, cultural activities, or a myriad of things we might have interest in but never pursued, or a secret passion like music or poetry we never revealed to others.

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CHAPTER 13 We Are Who We Are Until We Aren't

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I call my model “The Behavioral Compatibility Matrix” (BCM), an intuitive method for performing interpersonal “quick reads” into our personal interactions and behavioral styles, or why we and others say what we say and do what we do. These quick reads allow us to make predictive judgments about the potential for interpersonal compatibility.

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The Behavioral Compatibility Model is a theoretical representation of how we communicate, interact, and engage with others, one that will fit most people most of the time. The five Behavioral/Communication Profiles are: (1) the Dominator; (2) the Critic; (3) the Pleaser; (4) the Achiever; and (5) the dreaded Manipulator.

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BEHAVIORAL PROFILE #1: THE DOMINATOR Includes these variants: The Boss, The Big Dog, The Rule-maker, The Dictator, The Dispenser of Favors and of Pain, The Mover and Shaker, The All Powerful One, and The Big Guy/Gal.

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BEHAVIORAL PROFILE #2: THE CRITIC Includes these variants: The Know-It-All, The Judge, “Chicken-Little,” The Pessimist in Our Midst, The Constant Complainer, The Fault Finder, or “The Glass Is Always Half Empty.”

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BEHAVIORAL PROFILE #3: THE PLEASER Includes these variants: The Shapeshifter, Everybody’s Friend, “Go-Along to Get-Along,” Mommy’s Little Helper Grown Up, The Follower, The Kiss-Up, The Puppy—I just need to be wanted, or The Everyday Sycophant.

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BEHAVIORAL PROFILE #4: THE ACHIEVER Includes these variants: The Get-It-Done Person, Action Hero, Dudley Do-Right, The Champion, The Optimist in Our Midst, The Guru, The Glass Is Half-Full Person, The Mentor, The Statesman or “The Mensch,” The Hero, or how about “Mighty Mouse,” Always There to Save the Day.

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BEHAVIORAL PROFILE #5: THE MANIPULATOR Includes these variants: The User and Abuser, The Bad Actor, The Exploiter, The Phony, The Troublemaker, The Opportunist, The Intriguer, or how about The Politician and The Salesperson—when the shoe fits.

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BUILDING BLOCK #5: INTELLECTUAL AND PHYSICAL PURSUITS, INTERESTS, AND ACTIVITIES

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CHAPTER 14 The Power of Wonderment KEEPING OUR BRAINS CREATIVELY OCCUPIED

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So here it goes one more time: (a) eat a healthy diet; (b) maintain a healthy weight; (c) get regular exercise and be physically vigorous; (d) remain intellectually active and curious; and, (e) stay socially engaged.¹⁸

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So how do we prevent our brains from getting soft on us? The answer is actually quite simple: use it or lose it, as they say. That’s right, put stress on your brain, take it out of its rut, see and do new things, surprise the brain, break from routine, and you will surprise yourself.

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So many of us leave our travel plans to the experts and nonprofit organizations such as Road Scholar, formerly known as Elderhostel. Road Scholar provides, as they call it, “educational adventures for adults 55 and over.” These adventures typically combine travel and educational opportunities to seniors in the United States and in 150 countries around the globe in which students can “experience in-depth learning and behind-the-scenes learning opportunities, from cultural tours and study cruises to walking, biking, and more”—these are their words, not mine. If you have the financial wherewithal this is a good way to go because all those “nitty gritty” details are taken care of by knowledgeable travel professionals.

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CHAPTER 15 The Adventurous Retiree AROUND THE WORLD OR AROUND THE CORNER

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BUILDING BLOCK #6: SPIRITUALITY, MEANING, FAMILY, AND LEGACY

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CHAPTER 16 Is That All There Is?

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RETIREMENT NARRATIVE OUTLINE

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- What are your core retirement values? What is most important to you in retirement? For example: staying healthy, seeking adventure; sharing more time with family and friends, spending quality time with your partner/spouse, pursuing cultural enrichment, going back to school, learning to play an instrument, volunteering to help others, traveling to every continent, starting a new business, running a marathon—it’s up to you!
- What are your greatest fears as you enter your retirement years? How do you plan to counteract them? Identify the challenges you are currently facing, and those you believe you might be facing when retired. How can these challenges be mediated?
- In general terms, describe the type of life you would ideally like to lead in retirement. How much freedom will you allow your spouse/partner (if one is present in your life) to pursue their personal dreams and bucket lists?
- What activities, hobbies, interests, and experiences are you currently pursuing? Which of these will be carried over into retirement? Which of these can be shared? What activities will be expanded or diminished? What new or different activities would you like to add to the “retirement menu?”
- How will you and/or your spouse/partner organize your average day—do you always have to be together, or will you have your own separate interests and friends, as well as mutual interests and friends?
- Do you recognize that change, compromise, and collaboration are sometimes necessary to achieve your future vision? Are you willing to make those positive personal decisions and compromises?
- Where do you want to live during your retirement years? If moving is in your future, how will you make it happen?
- What provisions will

you make for your care as you age (long-term care insurance)? Do you plan to remain in the home as long as possible, or live with your children? Are they aware of your plans? • Do you have a bucket list? If yes, what is on that list? Has the list been jointly agreed to and prioritized? • Are you financially ready for retirement? Is there a gap between what you anticipate spending (based on your desired retirement lifestyle) and what you will be receiving from all income sources? If yes, how will you bring them back into equilibrium—incur debt, reduce expectations, get a part-time job? • Are there health issues or health constraints, physical or psychological, which can impact your retirements? How do you plan to deal with these health constraints? Do you have health insurance? If not, what are you going to do about getting it? • When you retire from something, you have to retire to something—what are you retiring to? How will you positively fill your newfound time (which work and colleagues previously monopolized)?

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CHAPTER 17 What a Wonderful World

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So, I will close with words of caution and words of welcome. You and your loved ones must be the authors of your personal retirement life script, don't allow others to decide your future or your fate. You can do this by refocusing your collective energies on the "good" that life in retirement has to offer, while sidestepping the bad and the ugly.
