

This information is based on the book “How to Retire Happy, Wild, and Free” by Ernie Zelinski. The book is pretty good and pretty easy to read. It is, at its base, a pep talk on how to approach and think about retirement. It does this through quotes, testimonials, scientific studies, stories, exercises, lists of ideas and such. It could be more effective with some editing. The book has exercises, but it is not a retirement workbook (and might be better with that as a more formal aspect). I ended up skimming a fair amount. The material is important and good since the author really explores the non-financial aspects of retirement – whereas many retirement books are fundamentally financial in orientation which only a small part of the puzzle. And, as he points out, happy retirement isn’t really about the money – it’s about your attitude and planning and re-inventing yourself.

There are some great quotes (but there get to be a lot):

- “When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.”
- “The best time to start thinking about your retirement is before your boss does.”
- “Retirement: When you have given so much of yourself to the company you don’t have anything left that the company can use.”
- “A perpetual holiday is a good working definition of hell.”

## **Chapter 1: Thank Heaven for Retirement!**

Key points:

- Most of us hold on too long
- It really isn’t about your age or financials
- Just do it!
- Don’t forget to include your spouse in your plan
- There are huge benefits and up sides – if you take advantage of them
- Not liking your job is detrimental to your health and relationships
- If you retire too late, there is no getting that time back. If you retire too early, you can go back.

Advantages:

- You get to choose whatever
- No schedule
- More spontaneity
- More time with family and friends
- Can pursue personal growth and dreams
- Can pursue creative pursuits
- Freedom for travel and vacations

Exercise: What do you like to do?

- Make a list of ten interests and activities that you’d like to pursue in retirement
- Write down how much time you are currently spending these activities  
(If you aren’t spending any time on them now, it is unlikely you will in retirement)

The other thing to keep in mind is declining health with age (assuming you are still alive):

- Age 51-50: 50% in very good or excellent health
- Age 60-69: 42% in very good or excellent health
- Age 70-79: 33% in very good or excellent health
- Age 80-89: 25% in very good or excellent health
- Age 90+: 26% in very good or excellent health

From a survey some primary passions that people want to pursue after retirement are:

- Traveling (42%)
- Time with family and friends (21%)
- Hobbies (15%)
- Continue working (5%)
- Volunteering (4%)
- Starting a business (4%)
- Encore career (5%)

## **Chapter 2: A Time to Become Much More than You Have Ever Been**

Key points:

- You are not what you used to do for work
- You need to create a new identity (to find your real self)
- It is hard finding out who you really are (especially after years of work)
- Finding purpose/true calling is key
- Look for fun
- Look for creativity

Exercise: Who are you?

- Write down what sort of person you want to be
- Write down your 5 best traits (that have nothing to do with work)

Exercise: What is my purpose?

- What is extremely important to me?
- What makes me happy now?
- What made me happy as a kid (that I want to do again)?
- What made me happy in my career (that I want to keep doing)?
- What would me much happier?
- What talents or skills am I most proud of?
- What endeavors challenge me in new and exciting ways?
- What makes me feel most creative?
- What special talent have I neglected?
- What would I like to do that I wanted to but never got around to?
- How would I like to make the world a better place?
- What sort of legacy do I want to leave?

Exercise: What is my calling?

- What gift do I naturally give to others?
- What gift do I most enjoy giving to others?
- What gift have I most often given to others?

## **Chapter 3: So Many Worlds, So Much to Do!**

Key points:

- Retirement should be about retiring from work, not from life
- Watching TV is not a good sign of a happy retirement
- You need new structures and routines
- Take advantage of your freedom of schedule
- Think about leisure/retirement pursuits in terms of passive vs active

Exercise: Get a life tree

- In the center of a page put 'options for my retirement'
- Put down principal ideas (at least 3-5) for options as branches off of this central node
- These ideas may be 1) past, 2) present, 3) future, 4) active 5) random 6) dreams/desires
- Off of these principal ideas put activities that relate to the category
- You can add branches off of the secondary ideas if you want
- Off of this tree generate at least 50 things that are ideas of what you might pursue

#### Exercise: Adventure list

- Make a list of adventures from the following categories
  - Adventure and special experiences
  - Ways to make a difference
  - Special people to meet
  - Exotic travel destinations
  - Skills to learn
  - Special things to buy (??? It was in the book...)
- Be unreasonable and have at least 5 per category

#### Resources:

- Book: 1000 Places to See Before You Die  
<https://www.amazon.com/000-Places-See-Before-second-ebook/dp/B0061S3X8G/>
- Book: 101 Things to Do Before You Die  
<https://www.amazon.com/101-Things-Before-You-Die/dp/1582344930/>
- Webpage: <http://www.how-to-retire-happy.com/My-Retirement-Plan.html>
- Webpage: <http://www.noopportunitywasted.com/Life-Lists>
- Webpage: <http://www.noopportunitywasted.com/Phils-life-list>
- Webpage: [http://www.johngoddard.info/life\\_list.htm](http://www.johngoddard.info/life_list.htm)

### **Chapter 4: Take Special Care of Yourself**

#### Key points:

- Take advantage of time to get/be healthy
- Exercise your mind as well

### **Chapter 5: Learning Is for Life**

#### Key points:

- Classes and learning help tremendously
- Get (or continue to be) connected (electronically)

#### Resources: (most from me)

- Webpage: <https://www.road scholar.org/>
- Webpage: <https://www.coursera.org/>
- Webpage: <https://www.khanacademy.org/>
- Webpage: <https://www.ted.com/>
- Webpage: <https://www.edx.org/>

### **Chapter 6: Your Wealth Is Where Your Friends Are**

#### Key points:

- Friends and social networks are critical
- Develop, maintain, and invest in friendships
- You can't wait for people to come to you
- There are things you can do if you are single
- But remember, alone time is also critical for growth

- Watch out for friends that aren't good for you

A true friend:

- Likes you independent of your station in life
- Likes you independent of your achievements (or lack thereof)
- Will not abuse you in any way
- Will not take advantage of you
- Will not desert you when you are down or having trouble
- Is someone with whom you can be sincere and vulnerable
- Is confident who won't tell your most personal secrets to someone else
- Will defend you in your absence
- Will get you to laugh when you need to or are getting too serious

Ways/places to make new friends:

- Personal interest groups
- Group sports
- Exercise classes
- Social or environmental groups
- Classes (not on-line)
- Volunteering
- Fraternal, Maternal, Religious groups
- Coffee shops
- Cooking classes
- Museums, galleries, etc.

## **Chapter 7: Travel for Fun, Adventure, and More**

Key points:

- Travel is really a great thing for retired folks
- It doesn't always take a lot of money
- Travel can be 'purpose driven'
- There are options for single people to travel in groups
- House swapping
- Extended stay vacations
- Working vacations

## **Chapter 8: Relocate to Where Retirement Living Is Best**

Key points:

- You don't have to stay where you lived before
- You can be nomadic

## **Chapter 9: Happiness Doesn't Care How You Get There**

Key points:

- Eccentricity is not necessarily a bad thing
- Money isn't really what it's about
- Die broke
- Help others
- Don't die with regrets of what you didn't do

Exercise: Questions to ask once a year

- Am I in control of my lifestyle?

- Do I make the most of my money to give me the best quality of life?
- What can I achieve in my retirement that would make me proud?
- What can I do that is unique?
- Do I have enough great friends in my life?
- Do I devote sufficient time to see my close friends?
- Do I watch too much TV?
- Does my lifestyle complement my partner's?
- Do I travel as much as I would like?
- Do my time commitments allow me to make a contribution to making the world a better place?
- Do my time commitments allow me to indulge in creative endeavors?
- Am I developing spiritually as a human being?
- Do I exercise enough, in my own enjoyable way?
- Do I complain too much?
- Am I as grateful as I should be for what I have in my life?
- Am I continually learning something new?
- Do I do something special for myself each and every day?
- Do I take enough time to meditate and keep my mind in tiptop shape?
- Am I living in the right country or in the right part of the country?
- What will make me feel better?
- Do I have everything I need to be happy, but don't realize it?

Signs that you are enjoying your activities/time:

- A feeling of freedom
- Total absorption in the activity at hand
- Lack of focus on self
- Enhanced perception of objects and events
- Little awareness of the passage of time
- Increased sensitivity to body sensations
- Increased sensitivity to emotions

Advice from people over 60 they would give their younger selves from a CBC radio show:

- Take the time to find out what you really want to do with your life
- Take more risks
- Lighten up and don't take life so seriously
- Be more patient
- Relive your younger days – what were your dreams?
- Live in the moment more.