



8 KEYS
TO A

*Satisfying
Retirement*



CATHY SEVERSON

8 Keys to a Satisfying Retirement

Retirement Life Matters
A division of Passport to Purpose

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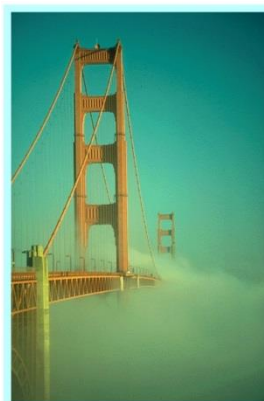
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Introduction

There is no biological predisposition for retirement. Contrary to popular media advertising, there isn't anything in human nature saying humans should work for two-thirds of their lives and then do nothing for a third.

Retirement is a manmade phenomenon. It originated in the United States during the depression as a way to remove older workers from jobs that could be filled with younger unemployed men who were on the streets. When first instituted, the 65-year-old retirement age was tied to the life expectancy at that time.



We must not cease from exploration. And the end of all our exploring will be to arrive where we began and to know the place for the first time.
—T.S. Elliot

Initially older workers were reluctant to leave their jobs. Work was all they knew and they were afraid of becoming obsolete and useless. Perceptions changed in the early 1960's with the advent of 'The Golden Years'. Ambitious homebuilders and the insurance industry set out on a quest to change the concept of growing older. No longer relegated to the rocking chair, new retirees could spend their lives in nonstop play and relaxation, so the advertising promised.

When asked if they want a happy retirement, baby boomers will shout a resounding, "YES". Asked if they want to have a retirement different from their parents, they are equally strong in their opinions.

A better way to understand the evolution of retirement in the 21st Century is to look at the concept of adolescence. Until the end of the nineteenth century, adolescence didn't exist. An individual was a child and then an adult, usually as young as ten to thirteen years old. There was no in between phase.

As work and society became more complicated with industrialization, children required a longer training period prior to entering the adult world. That extended training period exists today, often into the mid twenties, to the dismay of many parents. It takes longer to acquire the necessary skills to become a functioning adult. It also requires an increased financial foothold to start a home and family than it did two or three generations ago.

Like the period of adolescence one hundred fifty years ago, there are few models to explain how to prepare and live life as an active, engaged and involved senior. All

the emphasis was placed on the financial aspect of retirement. It was assumed if you have 'enough' money, the *living* would take care of itself.

One key element to a satisfying retirement is to engage in planning. It's not necessary to have a structured organized plan, though. I know that sounds like I'm talking out of both sides of my mouth.

As my husband said, "How can I plan when I don't have a concept of what retirement is going to be like?" Planning involves taking the time to think seriously about who you are and what you want for the next phase of your life. While you'll arrive at some specific things you'll want to do, it's not necessary to create a long to-do list, although having a bucket list is a convenient way to give you direction.

The concept of retirement as an extended vacation came from a lack of context to view it. As people discover, retirement can be wonderful or horrid, but it is not a vacation.



The **8 Keys to a Satisfying Retirement** is a road map to help you think about your life in retirement. Complete the exercises and share with others as you prepare for this exciting time.

You can use the guide before you retire, the year of your retirement transition or after you've been retired to improve your experience. You might want to revisit the guide more than once to get

additional insight into this time of your life.

The Five Phases of Retirement

Retirement is not an event, but a process that starts a number of years before the actual date. Whether you have money set aside and actively planned for your retirement or merely thought of it as a vague mirage in the future, you have moved through various phases. The Five Phases of Retirement is based on research conducted by Ken Dychtwald in conjunction with Ameriprise Financials. Understanding these phases will help you make the most of your retirement experience. Answer the questions under each phase.

Phase 1: Daydream Phase. Usually occurs five years before retirement. It consists of fantasizing about what retirement will be like. This may include unrealistic goals, like retiring to a deserted island. It usually consists of the daily activities denied a busy working person, such as sleeping until 9:00 am every morning.

List your retirement fantasies. Include crazy and unrealistic things you've thought of for your retirement.

Phase 2: Expectant Phase. This occurs the year before, as the person is nearing the actual retirement date. There is a mixture of fear and excitement. Fear is associated with whether or not there will be enough money to last a lifetime. Ninety-eight percent of people, regardless of income have concerns about outliving their money. In addition to financial concerns, the person faces the reality of having to take responsibility for their future happiness. Anxieties about having enough to do or staying connected to others may come to the surface.

List your fears and concerns about retirement.

Phase 3: Celebration Phase. The day has finally arrived. Just like marriage, the first year of retirement is considered the honeymoon phase. The new retiree finally has the time to do the things he/she put off for years. This includes projects, such as cleaning out closets and other chores around the home, taking trips to visit family and friends, and starting new leisure activities. During this time, the new retiree will hopefully engage in self-examination where new needs are assessed and goals established.

Unless the new retiree returns to full-time work, and many do, filling spare time becomes a major focus. Even the person who has successfully planned for their retirement may find days of boredom and lethargy. As the fantasy of retirement meets the reality of having to create each day, people often feel let down and disappointed with their new life.

If you are in this phase, how is retirement different than you expected? For people who are preparing for this phase, what plans do you have for this year?

Phase 4: Renegotiation Phase. From the second year through the fifth year, the retiree successfully makes the transition or continues to struggle. Research indicates people fall into one of four categories in retirement. While finances and health contribute to how people settle into life, having thought about retirement before greatly affect this period.

What do you think are the major pitfalls people encounter as they renegotiate retirement? How do you plan to avoid them?

Four Categories of Retirement

The Ameriprise study identified the following four categories of the Renegotiation Phase. Which group do you fall into?

At one end of the spectrum are the **Clueless**. This group may comprise as many as 40% of retirees. They may experience depression and loneliness. They are often bored with their free time choices. They feel the most disconnected from others. They also report the least amount of planning or thinking about retirement.

The **Aimless** comprise another 22% of retirees. This group is still looking for a sense of satisfaction in retirement. They report feeling neither positive nor negative about retirement. Like the Clueless, they gave little forethought to retirement and are now trying to figure it out. Less than 20% had made plans for hobbies and only 36% have a notion of how much money they would need.

Directionless consist of 19% of retirees. This group is happy to adjust to a less frantic lifestyle and enjoys the lack of stress of work and raising a family. They are not interested in learning new things, finding meaningful work or getting hobbies.

The **Motivated** comprise 19% of people. They view this period as one filled with new challenges, adventure and personal fulfillment. They have planned for retirement both financially and for activities. They are involved in travel, staying connected to family and friends, and living a healthy lifestyle. They are engaged in meaningful work that include paid, unpaid and challenging hobbies, or other leisure activities. They are not keeping busy for the sake of busy-ness, but want to fulfill a sense of destiny. Often there is a change in perspective from individual needs to being altruistic that in turn strengthens their sense of self.



Phase 5: Reconciliation Phase. As the body gets older, it eventually slows down. Success in the last phase is largely based on how the retiree negotiated Phase 4. For some, the last phase can be difficult as one faces the end of life. For those who have found peace with themselves and the world around them, the final phase can be one of contentment. As the body slows down, they may take on the role of sage or elder in their family or community.

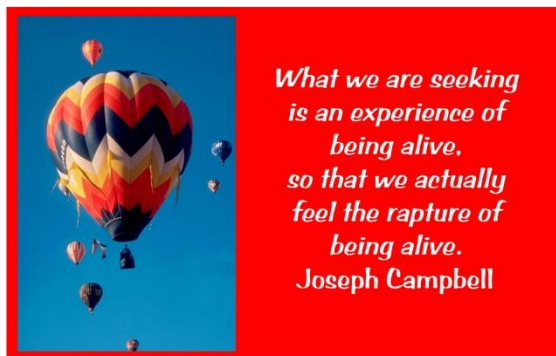
Imagine yourself ten or fifteen years into retirement. How would you like to be at this time in your life? What do you need to do now to ensure the future you'd like to have?

The purpose of the **8 Keys to a Satisfying Retirement** is to help you transition into a successful retirement. This isn't to say that life will be one happy day after another. As you learn more about yourself, your needs and aspirations, you will feel more in control over your life and the happiness you want to experience.

The Opportunity of the New Aging

Researchers had long held that human development ceased by adulthood. Who you had become by the time you were an adult was who you were going to be the rest of your life. Whether your vision of retirement was sitting on the rocker or playing golf in Sun City, the idea was your days of value were over.

One definition of *retire* is to withdraw. Originally, retirement was intended to remove older workers from their jobs. It was seen as a time of decline and obsolescence.



Early psychologists, who studied human development, concluded most growth was complete by the time a person became an adult. Within the last generation, researchers have reached the new conclusion that aging doesn't have to be a time of decline, physically, mentally, or spiritually. It can actually be an opportunity for phenomenal growth. In order for this growth to occur, a reorientation must take place for the individual.

Biology dictated the earlier years of your life. Remember how our generation was going to do things differently. We set off with good intentions in the 1960's. Our world was going to be unlike our parents. Yet, in many ways, we became our parents. What we didn't realize was biology largely dictates the adult years. The need to bond, make and support families, and build a home are buried deep inside our psyche. Yes, your mind can override biology, but the urge remains very strong within us.

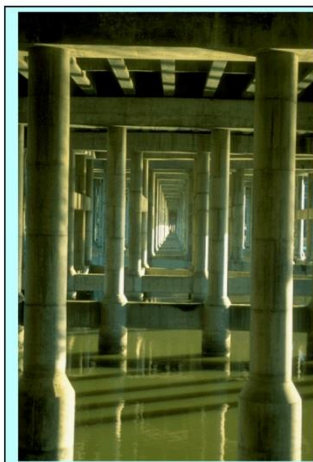
Out of this biological predisposition, we took on different roles; parent, spouse, student, worker, and citizen. From those roles, we knew who we were and how to behave. As a child, you looked around and learned how to be a student, parent, and worker. Even if your immediate role models were poor, you saw other people who demonstrated how to be a good member of society.

For the first time in human history, we have a significant number of people who have outlived their biological usefulness. As you separate from these roles, initially there is a sense of loss. What begins to emerge next is an amazing opportunity to reinvent yourself in a new way. The roles that previously defined you have slipped away or changed in their significance. They're replaced by what psychologists refer to as 'Second Growth'. No longer does aging have to be a time of decline. Instead, it becomes a wonderful opportunity to reinvent yourself around the core of who you truly are.

Because of the image it conjures, we've come to dislike the word 'retire'. Marketing people, authors and psychologists are trying different words for this period, such as; reinvent, rewire, retool, and rejuvenate to find an acceptable replacement.

In looking at the multiple definitions of retire, it actually may be a good descriptor of this period. As was already stated, most people think of retirement as a form of withdrawal. This can be not only a withdrawal from work, but of life as well. Another definition of retire is 'retreat'. Retreat is an interesting word because it has two dissimilar meanings. In addition to meaning 'to recede or move back', retreat also means 'to go inward' or 'a place for spiritual growth'.

This new definition of retirement is a good descriptor of what psychologists mean when describing second growth. It is a time to shift your orientation from the external to internal. It is the opportunity to explore who you truly are and express your identity through your activities.



*Twenty years from now
you will be more
disappointed by the things
that you didn't do than by
the ones you did do.
Mark Twain*

With second growth, you now have the opportunity to live life on your own terms and to express yourself fully. This allows you to live life from an internal orientation versus an external one.

Somewhere between the early forties until the mid sixties, most people confront a turning point or a defining moment in their lives. We used to refer to these as a mid-life crisis. Something happens; an illness, job change, divorce or children leaving home where people begin to question the meaning of their lives.

The stereotype solution was to go out buy a new sports car or have an affair with someone half your age. That resulted in a continued state of unfulfillment. The call is not for a new possession, but to explore the deeper meaning of your existence.

Think about all of the externals you use to create your self-worth; homes, possessions, the promotion that gave you the corner office, having your children go to the best schools. There is nothing wrong with any of these things-really. We're biologically programmed to want them. We live in a society that has capitalized on that need through extended marketing. The satisfaction of externals is ultimately fleeting. None is permanent and when externals change or disappear, often so does our sense of self.

The shift in focus from the outer to the inner doesn't mean you don't care about externals. It means the external no longer defines who you are. Initially, there is a sense of loss from the old identity. "Who I am if I'm not the breadwinner, lawyer, teacher, mother that defined me in the past?" As you begin to let go of these old identities, what you will find is a new freedom to explore and become who you truly are and who you want to be without the shackles of the old roles.

Think about the message of the 1960's. Remove the drugs, sex and rock 'n roll, wasn't the point of the young the desire not to be defined by society's labels? Whether you embraced that lifestyle or not (and most of us didn't), many baby boomers want to redefine aging in a different way than the people who preceded us.

Respond to the following phrase, "I am..." with all the labels and roles you have used to identify yourself. This is not an exercise in incrimination. These labels have served you. Once you identify what they are, then you can decide how they will benefit your life in the future.

I am...

Next, make a list of all the other externals you've identified that gave your life importance. This can be a revelation and you may want to come back to it more than once. How attached were you to your body? Do you get a sense of identity from your beauty (mostly women), physical strength (mostly men)? Your home, possessions, your intelligence, knowledge, wealth, relationships, the community you live in, the social circles, the people you know, the organizations you belong to, your career accomplishments, the schools your children go to, and your career are all examples of external ways you use to feel important and give your life meaning. Your job in retirement is learning how to shift away from these things.

Beauty is a great example of the shift that needs to occur. We all know beauty is fleeting. Even the most beautiful woman at sixty is not the same as a gorgeous girl of twenty. The cosmetics industry is a multi-billion dollar industry designed to feed the continued desire for good looks. Mature women need to find the balance between honoring their body versus trying to hold to a youth that is passed. It is both fruitless and ultimately agonizing to define your self worth based on looks.

List the externals that give your life meaning.

Once again, these things are not bad. You may be asking yourself, "Why do I need to let go of these things?" You don't need to let go of them as much as you need to shift their importance in your life. The more you are able to detach from externals, the more freedom you will have to explore and express yourself in other areas as you age.

If you think about the very end life, and hopefully it is a long way off for you, most of the externals have very little meaning. Think of the people you have known as they approach the end of life. All the things that caused stress when they were younger begin to seem unimportant in the final days.

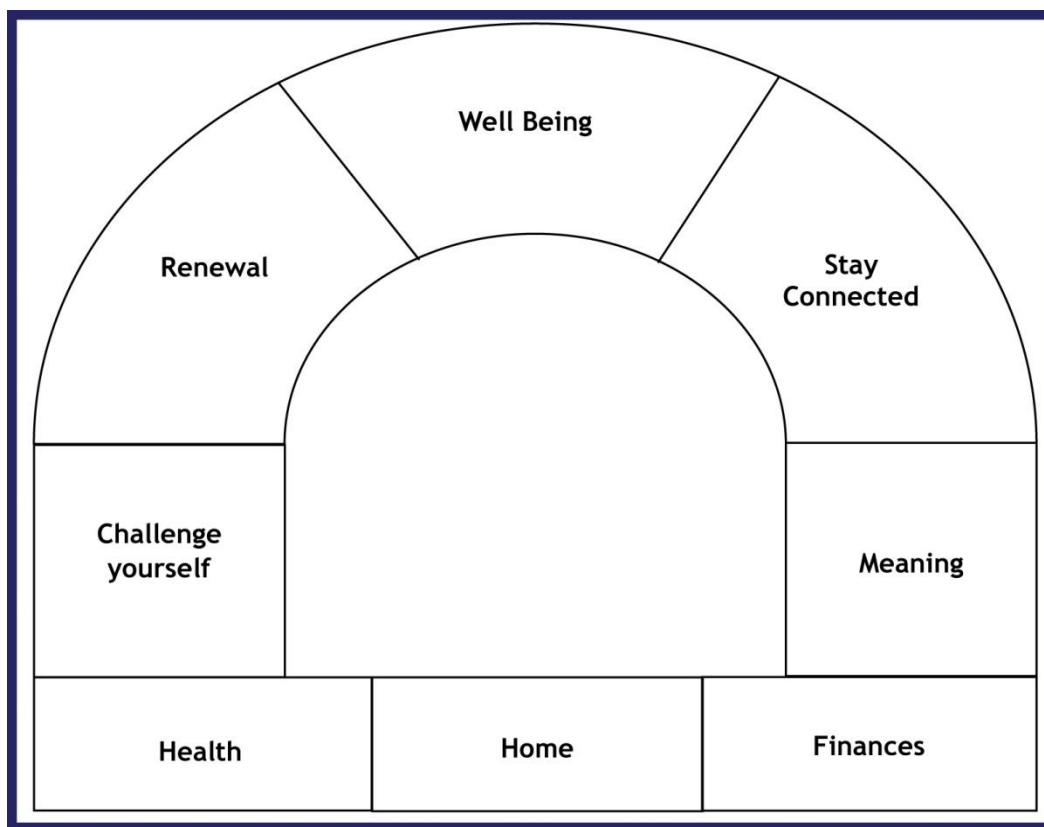
It is a process to release the old identity. It will take longer than one day. The awareness of how these things have created meaning in your life will help you put them in a new perspective.



Ingredients for Retirement Success

If retirement is an opportunity to shift to living from the inside, what becomes important now? How do you make this transition from an external to an internal orientation? The good news is we all operate on a continuum. Very few people live totally from the outside. Most people have values and a core identity that direct and guide them. While people may depend on externals to validate their lives, the opportunity of successful aging allows for the shift to a focus to an increased internal orientation. The transition can happen in a day or over a period of years.

The goal of **8 Keys to a Satisfying Retirement** provides a roadmap to help you through this process. As was stated before, this is the first time such a large population of people have lived this long. We are once again groundbreakers in search of tools to help with the process.



The arch represents the key ingredients to successful aging. The foundation for successful aging is your Health, Home and Finances. These become the base for building your retirement. The top of the arch is Wellbeing, which is your state of happiness. The pillars of Renewal, Challenge Yourself, Stay Connected and Meaning provide the structure for building a satisfying retirement

Foundation - Health Finances & Home

Without overstating the obvious, most people understand the importance of both health and finances in retirement. Home isn't necessarily thought of as important, but it's the cornerstone for activities, connections and often involvement.

Health

Health is the first brick of the foundation for successful aging. For the generation who was raised with the idea of perpetual youth, the reflection in the mirror can be a startling sight. It's been said baby boomers don't mind aging, as long as they don't have to grow old. With advances in medicine, the integration of eastern and western wellness, aging no longer has to be an indictment of frailty and decline.

A strong and vibrant body will not happen without effort. There is good news. Recent research indicates that prior to age 65, genetics plays a large role in your health. As you grow older, a shift occurs as lifestyle becomes more of a factor. Research indicates that our bodies will respond immediately to improved lifestyle choices.

Healthy Lifestyle

The cornerstone of successful aging is living a healthy lifestyle. A healthy lifestyle isn't just about eating well and being physically active. Although nutrition and activity are components of a healthy lifestyle.

A healthy lifestyle starts with an attitude towards health and wanting to have the optimum wellbeing. Modern medicine has focused on intervening after something goes wrong. That's an expensive and inefficient way to approach this subject.

Over the last twenty to thirty years, there is increasing information about how to live the best life that you can, so you don't need doctors and other healthcare professions. Obviously, that doesn't mean you won't get sick. It does mean there is a different way of looking at the whole process of living and aging.

Instead of living an unhealthy lifestyle and then looking to the medical community to fix them, people are taking greater responsibility for their lives and aging. It's no longer about abusing and misusing our bodies and hoping they'll be okay. It's recognizing this in the only body you get and how to keep it in the best performance shape possible.



In addition to the body, a healthy lifestyle also includes emotions, mental and spiritual well being. No longer is the body seen as separate from these other components. A healthy lifestyle means integrating all aspects of life into a whole being.

Aging Gracefully

One of the biggest questions baby boomers want to know is how to age gracefully. For a generation that came of age when youth was everything, the idea of growing older is quite shocking.

In **Healthy Aging**, Andrew Weil wrote the following:

The best we can do –and it is a lot–is to accept this inevitability and try to adapt to it, to be in the best health we can at any age. To my mind the denial of aging and the attempt to fight it are counterproductive, a failure to understand and accept an important aspect of our experience. That attitude is a major obstacle to aging gracefully. To age gracefully means to let nature take its course while doing everything in our power to delay the onset of age related disease, or, in other words, to live as long and as well as possible, then have a rapid decline at the end of life.

Aging, can bring frailty and suffering, but it can also bring depth and richness of experience, complexity of being serenity, wisdom and its own kind of power and grace. ...To age gracefully requires that we stop denying the fact of aging and learn and practice what we have to do to keep our bodies and minds in good working order through all the phases of life.

Aging gracefully is also rooted in finding the balance between feeling young on the inside as we look appropriate on the outside. Looking appropriate isn't based on following the fads of the young, but finding a way to enhance the best of our changing bodies.



As our bodies change with age, menopause and the good life, it's often hard to know how to look our best, whether we like what we see or not. For both men and women that's the challenge. How do you look at an expanding waistline without giving up and throwing on sweats and a large tee shirt?

Nutrition

Maintaining a healthy diet is critical to a youthful body. When you were younger, you might have been able to eat whatever you wanted without any obvious repercussions. Those poor eating choices were taking their toll on your body. As you age, it is much more difficult to make poor eating choices and not notice the effect.



Baby boomers came of age in a time of production of cheap processed food that had minimal health benefits. In fact, they may be harmful in the long run. Many of us were raised with 'meat and potatoes' that didn't include many fruits or vegetables. It is now known that many of the foods we enjoy aren't good for us.

In addition, many baby boomers have spent their adulthood with dieting and the converse weight gain that often accompanies it. Whether a cycle of deprivation or one of poor eating habits, many people are approaching their later years with a body that is out of whack.

For most of us, eating healthy isn't about making major lifestyle changes, but simple adjustments. For example, do you really know how much sugar you consume every day? In your attempt to cut sugar consumption what is the truth about artificial sweeteners?

One of the most important healthy nutritional habits is eating breakfast every day. One of the questions many of us ask is, "How much water should you drink per day?" How much water you should drink is directly related to how much fiber you consume.

Ultimately weight gain is controlled by how many calories you consume. There are some silly, but effective ways to cut calories, such as using small plates. What you eat and how often you eat impact your weight, as well as your health. Ultimately, what you want the most is to live a healthy and long happy life.

Physical Activity

A healthy body needs physical activity. It came naturally when you were younger. Baby boomers grew up playing outside in summer and winter. We were engaged in little leagues as well as neighborhood activities. No one ever said to us, "You need to get enough physical activity." It was a natural part of growing up.

Work and family took over as we grew up and for many people physical activity went by the wayside. As we get older and retire, there is a renewed interest in being physically fit as a way to ward off aging. There is more time and physical activity is a great way to feel otherwise empty hours. Exercise is a four-letter word to many. But, if you're looking for the fountain of youth, it's connected to keeping active.

There are a number of approaches you can take to get more active. For some, physical activity is associated with sports. Whether pursuing team or individual sports, people aren't hanging up their skis' just because they reach 65. Many people are renewing interest in sports they played when they were younger before life got too hectic.

Other seniors will approach physical fitness as exercise and hit the gym, following a regiment to stay healthy and fit. For them, fitness is a passion in itself and they look for ways to challenge themselves.

Finally, many retirees approach physical fitness with less zeal. They lack a passion towards hitting the gym. They do not have a particular sport that they are drawn or interested. Or they may have injuries that prevent them from pursuing former activities. Most people can walk, ride a bike, swim or join a class at the local recreation center. Even television abounds with exercise programs that will help you get off the couch. The key is to actually get up and start moving.

Home

Home is the second brick in the foundation for a satisfying retirement. Regardless of your retirement goals, you need to take a new look at your home and how it's going to serve as your primary base from here on out.

Home actually takes on two meanings in retirement. First, is the structure you reside. Whether a RV or McMansion overlooking the ocean, ask does it fit your lifestyle in the early part of your retirement, as well as in the future. If you live with a partner or spouse, are you in agreement with how chores or done in and around the house. Do each of you have a space you can call your own.



Home also means the larger community where you live. Do you live in a location that provides support and a sense of belonging? Do you live in a community where you can pursue your interests? Do you have the resources you need now and in the future?

Home is Where the Heart is

The most extraverted and involved person will more spend more time at home than they did when they were working. Even if you fill your initial retirement years fully engaged in volunteer, leisure activities and travel, there were eventually come a time when you will want or need to slow down.

Your home can start feeling like a prison if you have never developed any activities, hobbies or interests you enjoy doing at home. If you don't have activities you enjoy doing around the house, now is the time to start. With a passion you can engage without going anywhere, home can be a place that renews your spirit and stimulates you mentally, physically or emotionally.

It is critically important for people who have spent their adult years working away to look at home as more than a place to hang your hat. It's especially essential for men who may view home as the domain of his wife. Not only does a newly retired man need to find activities, hobbies or interests around the house he enjoys, but he needs to have a space he can claim as his own. If his province was the office away from the home, he needs to have a room or corner that he can do with as he pleases. He needs to feel that there is a part of the home that is his alone.

The first few years of retirement are often seen as a time to get out to see the world and do things you weren't able to do when you were working. As you age, most people slow down. Illnesses can affect the ability to be out all the time or finances may diminish. Having taken the time when you were in your younger retirement years to generate home based activities and interests will make the transition into elderhood much easier.

Considerations for Your New Retirement Home

There's been a long held notion that when people retire they have an urge to pull up stakes and move to a sunny climate. However, this is not the case. When people retire 75% of people stay in their own home and for those who move, 13% stay in the same county.

There are three primary reasons why people stay put. First of all, if family and friends have remained in the area, retirees want to stay close. A second reason is that many people simply can't afford to move from their home. Finally, for people who have lived in a community a long time, there are strong ties and familiarity they don't want to give up.



If you are one of the wanderlusts who are thinking about moving, there are a number of factors to consider. Many people will move to be closer to family and friends. For some, there is a wide open sense of possibility that needs to be filled. There are a number of communities that are ready and willing to open their arms to these transplants. What are the factors you need to consider before making the move?

What is the size of the **Population** of a community? Do you want to live in a smaller community or are you interested in being in a large metro area?

What kind of atmosphere or **Ambiance** do you want to live around? Do you want a sense of history, lots of outdoor recreation areas, or cultural activities?

The **Cost of Living** is concerned with how far your dollar will go. Many people retire from high cost living areas to lower cost living areas so that their money will go further. Things to consider in cost of living are taxes, cost of housing, health care and transportation.

Climate is concerned with the weather which includes precipitation, temperature, humidity, wind and the number of days of sunshine. Traditional retirement was viewed as moving from cold climates to warmer, sunnier climates. As people's

interests expand, they look at climate from different perspectives. Climate includes seasons, temperature, and humidity.

Personal Safety is concerned with the risk of being a victim of a crime. There are a number of factors that affect the crime rate including climate, average age of population, economic conditions and the number of police. While the perception that older people are more vulnerable to crime is not actually true, it is a factor in deciding where to live.

Services can be affected by the population of the community. In almost all cases a smaller town will not have access to the variety and quality of services as a larger town. With that said, there are number of communities that are specifically catering to the older person by focusing on providing adequate support services. Services you might find important are medical, public libraries, and continuing education options.

Economic conditions can have a profound affect on the appeal of a community. Research indicates that over 75% of current and new retirees are interested in both part and full time work. Is the community growing and thriving, stable, or declining? What types of industries and jobs are available? Do they cater to the older worker?

What addition **Personal Factors** do you want to take into consideration? This can include anything from support for a particular hobby or leisure activity to the proximity of family or friends. While visiting one city recently, I discovered I don't want to live in a suburb. I want to live where there is a sense of community and physical center. I didn't know that until I actual started visiting different locations around the country.

Before You Retire Abroad

Many seniors decide to spend their retirement years living overseas. This can be a very financially and emotionally rewarding decision if you prepare sufficiently. Before you decide to retire abroad, make sure you consider the following factors.

Inquire About Visa Requirements-One of the most essential tips before retiring abroad is to inquire about the visa requirements for any countries you are considering. Certain countries welcome foreign residents and will gladly issue permanent visas, whereas others do not permit full-time residency. You don't



want to spend a lot of time and money researching a country only to discover that you can't live there year-round!

Inform Yourself About the Country-It's very important to inform yourself as much as possible about any country you are considering for your retirement haven. You don't want to arrive at your international destination only to discover that the climate is too warm or the language too difficult to learn. Whether you are deciding on a country in Europe or anywhere else in the world, you should read as many books, brochures and journals as possible. It's also recommended you conduct Internet research on the country so you are well prepared.

Calculate your Budget & Cost Of Living-Another important factor to consider when you plan to retire in a foreign country is to calculate how much money you have to spend and your anticipated cost of living. Many seniors underestimate the amount of disposable income they have available once they retire. Therefore, make sure you look for countries that offer reasonably priced accommodation, travel and health costs, and don't forget to factor in fluctuating exchange rates. Many international destinations will enable you to live much more comfortably on your retirement income than in your native country.

Investigate Tax Laws-Make sure to find out about the tax laws in different countries. If you are an expatriate, you may be able to enjoy tax benefits in certain international destinations. For example, the United States offers tax treaties with more than 50 different countries. Choosing one of these destinations could save you money so you can enjoy life to the fullest.

Take A Trip To See The Country-First-Before moving permanently to a country, you should visit the area. It doesn't matter how many books or magazines you read, there is no substitute for actually visiting a destination. This way you can ensure the country is a place where you can envision enjoying your retirement years.



Finances

The third brick of the foundation for a satisfying retirement is your financial fitness. With the extended life span, one of the primary concerns of retirees is whether they will outlive their money.

An important aspect of financial health is to shift attention from “acquisition” that defined second age to “sustainability” in third age. Obviously, this doesn’t mean you can’t spend any money. However, people have the opportunity to ask, “When is enough, enough?” There’s an old saying that people spend the first half of their lives acquiring stuff and the second half giving it away.

Financial health includes the reality of income/expenses, and assets/liabilities, but also consists of your attitude and relationship to money. We’ve all been conditioned to work for money. Making the transition to not earning a living often leaves people feeling uncomfortable and vulnerable. While you evaluate your financial statement, take the time to consider your relationship to money?



Estate Planning

One of the most difficult ‘duties’ people face as they get older is making an estate plan. By definition an estate plan is concerned with the distribution of your assets after you die. For some people, that’s very uncomfortable to think about. For a few, there is the misguided notion that not thinking about it means it won’t happen. Unfortunately, that’s not true. You’re going to die whether you create an estate plan or not.

There is another reason why having an estate plan is so important. Not only is an estate plan concerned about what happens to your assets after you die, but also about what happens to YOU in case you can’t take care of yourself. Once again, this isn’t a pleasant topic for many people. Also, not talking or thinking about it doesn’t change the possibility that you may become incapacitated and will need the care of others. The more you document your desires while you’re healthy, the more likely you are to have the care and treatment you want if something should happen to you.

Another misguided belief many people have is thinking that after they are gone, they won’t care about what happens to their estate. If you’ve worked hard for a lifetime, you want to decide what happens to your assets. Not doing so can cause irreparable harm to your family and friends.

Personal Finance

Money is a large aspect of the retirement experience. No, it's not everything. Understanding what you have and how to manage it is an important component of having a satisfying retirement. Your personal financial situation will determine often where you live and what you're able to do.

That's not to say, you can't have a happy retirement in a wide range of scenarios, but the first and most important thing is to understand what you have coming in and going out every month. Personal finance includes calculating your retirement spending.

Make sure you take advantage of all of the resources available to you to help you manage your money and understand your financial situation. There are numerous resources on the Internet to help.

There are also resources you have hopefully cultivated over the years. This could include an insurance agent, banker, accountant and financial planner or adviser. Make sure you talk to all of these people both before and during your retirement. You might want to schedule a yearly meeting with each of them to get their perspective on your financial situation.

If you're married, make sure both parties have an overview of your finances. While one person may be primarily in charge of banking and paying the bills, it's important both of you have a sense of your overall situation. Understanding money management helps couples work together on their finances.

Another important issue in personal finance is getting organized. Retirement provides an opportunity to get personal finances in order. One of the first things new retirees want to do is organize their finances. Not only is it important to get organized for your present life, but it's also important to prepare for your future one. While the majority of baby boomers are healthy when they retire, that can change in a moment. You want to know that your finances are organized in case someone else needs to come in and take over. Organizing finances includes having a place for everything that is easy to find. It is also important that it be safe, but accessible to trusted people who may need to access it in the case of an emergency.

Many people don't like to deal with their financial affairs. But this is one time when being an ostrich can be detrimental to your long term well being.



Retirement Planning

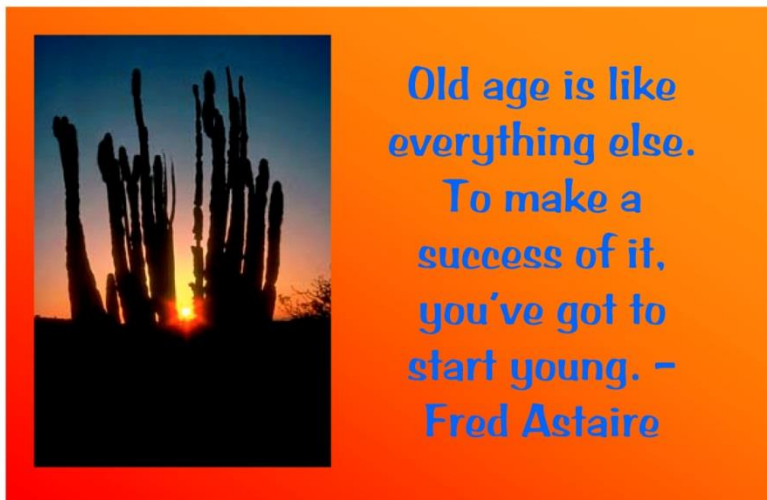
When baby boomers entered into the work world, many retirees had pensions, as well as social security and personal savings. During the last forty years, pensions have become almost nonexistent in corporations and are being reinvented in the public sector. Pensions have been replaced by 401k's and other self-managed savings programs.

In addition, the change in the source of income to support retirement, the life expectancy has increased significantly. At the turn of the twentieth century, 47 years was the average lifespan. Work has shifted from largely physical labor to more mental. The modern retiree can expect to live many healthy years with a desire for an active lifestyle for as long as possible.

Financial planners lament that baby boomers have not been very successful at preparing for their retirement. Baby boomers were products of their cultural influences where saving for retirement wasn't encouraged as much as buying a new car and having a nice home. Each retiree will ultimately face the result of decisions and circumstances they made.

Planning for the financial part of retirement requires understanding how much income you are going to have coming in versus the expenses that are going out. It also requires you to anticipate what you will need in the future. This can be intimidating for many. That's why most people fail to adequately assess their financial situation.

The closer you are to retirement, the more serious you will have to be about your preparation. Retirement planning doesn't end when you retire. Women face unique challenges in retirement and one is their financial wellbeing.



Psychology of Money

Many baby boomers grew up with the idea that money equals happiness. They worked hard to acquire the things that money can buy in order to feel happy. Retirement shifts the cycle from working and acquiring leaving many people left without a sense of purpose.



It's a matter of fact that we positively age.
It's a matter of choice that we age positively.

Being a wage earner is a large part of many adults identity, especially men. Their value as they see it is to support their family. When that is no longer what they do, they often wonder who they are.

Baby boomers by definition were raised with parents who struggled through the depression. Many parents may not have had enough to eat as children. They may have passed on their fears of poverty and not having enough money onto their children. Even people who appear financial well off may have fears around money. For some people, acquiring money is like a drug. They can become obsessed with the chase. When they reach their goals, there is a momentary sense of elation, quickly followed by the need to find another goal and start the process all over again.

One of the most popular retirement activities is gaming or gambling. Out of boredom, people will hit the slot machines both for fun, but also to fulfill a need to 'earn' more money.

The fear of not having enough money is one of the reasons that seniors are prime targets for financial scams. The root of these situations is in the attitudes and beliefs people have about money.

A little discussed topic around finances is the psychology of money, which includes your relationship to money. The work ethic of Americans is ingrained deeply in our psyche. We all know of the history of the pioneering men and women who settled this country working by the sweat of their brow. You've been taught you can do or be anything you want if you're willing to work hard enough. One of the most difficult challenges about retirement is letting go of that desire.

Pillars – Engagement, Meaning, Renewal and Connecting

The pillars represent a yin/yang that is necessary for a satisfying retirement. Renewal signifies the burgeoning relationship one has with self, while Staying Connected stresses the importance of interacting with others. Challenging Yourself is about finding activities that stimulate and excite you. Finding Meaning stresses the importance of having a sense of purpose in your life.

Renewal

There is a Yoga term referred to as stillness in action. In part, it means finding quiet within the craziness of modern life. It can also refer to the tension that arises from these two phenomena. It also is a way of explaining the beginning of the retirement transition.

While we're programmed to jump right out there into the fray of life replacing the activity of work with one of fun and leisure, there is an opportunity for another approach. Take the time to slow down and learn to be quiet which is uncomfortable for many.

Retirement offers the opportunity for renewal. It is the occasion to slow down, learn the concept of savoring, play and inspiration. Many people look to spirituality in a new way as they get older. Out of this new experience is the time to learn how to laugh and embrace life on a whole new level.



Years ago, our family went to Maui for vacation. At the time, I was going to graduate school, working two jobs, as well as being a wife and mother. When we first arrived, we ran from one end of the island to the other. Within a few days, we'd seen most of the island. I woke up one morning and thought, "What now? What are we going to do? Where are we going?" I didn't have an answer and I felt uncomfortable. I stayed in that state of unease until I concluded I needed to learn to relax. That's the reason people go to Hawaii. Whew! That wasn't easy.

If you've been busy with work, family and home, the idea of slowing down, while appealing, may be hard to do. If you find yourself in that position, take a deep breath and learn to be comfortable with the quiet and the peace.

Find a balance between quiet and activity. For many, enjoying morning coffee without having to rush out the door is the first taste of freedom. Don't feel like you

have to fill all the moments of your time with computers, television or other activity.

On the other hand, start to look at activities and purposely select what you want to bring in your life. Many people have chores they've put off for years, like cleaning out closets. Start developing a routine of physical activity. Explore classes you might want to take.

Pretend you're at a large buffet loaded with activities. You can gorge yourself or you can learn to be selective and savor both the activities and the process of discovery. You get to decide who you want to be and what you want to do. That's the true goal of a satisfying retirement.

Pleasure versus Savoring Life

In the science of happiness, as developed by Martin Seligman, the lowest and most basic form of happiness is pleasure. Pleasurable happiness is based on momentary bodily senses. The sensory organs are quite literally hooked to the brain to receive a positive emotion from touching, tasting, smelling, seeing, hearing, and bodily movements.

To understand this kind of pleasure, all we have to do is look at the amazing array of foods available in the world today. Nutritional needs can be met with very basic foods, but the desire for pleasure keeps us experimenting with new and different ways to tantalize the taste buds. Part of the reason for an overweight society is the pleasure we derive from food.

This helps explain addictive behavior connected to the senses. We live in a society where we are constantly bombarded with images and ideas that encourage us to seek pleasure. We now have people addicted to shopping, gambling, and extreme sports. Think about a casino with its bright lights, color bombarding you at every turn, music and alcohol all designed to create a pleasurable sense of being.



This is not to say pleasure is wrong or bad. Contrary to our puritanical ancestors, pleasure is an integral part of our being. It feeds our senses, which not only entices our brain, but can sooth our heart and heal our spirit. The harm comes when people fail to experience other forms of happiness.

As we get older and the senses start to dull, there is an opportunity to shift from momentary pleasure to the concept of savoring. To savor something means to

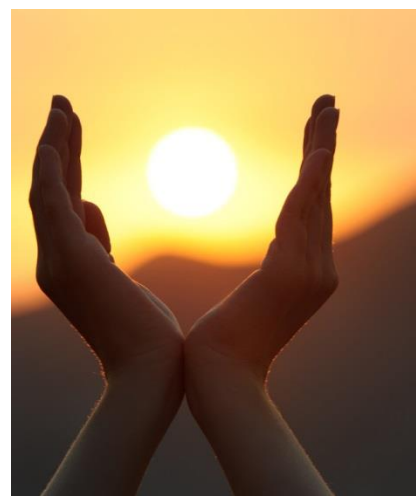
relish or enjoy it. There is often an implication that instead of gorging, one takes their time to truly experience with all of the senses.

When we are younger, there is more attention paid to finding new experiences and sensory stimulation. As baby boomers discovered in the world of drugs, there is a downside to sensory pleasure. Addiction was and is still a serious problem to our generation.

As we get older, the focus can shift to slowing the pleasure down to it's most basic level. The taste of a delicious meal, the smell of the lawn after a spring rain, the soft touch of petting an animal or the hug from a friend can be savored and enjoyed on a new pleasurable level.

Aging and Spirituality

Talking about spirituality can be a difficult topic. Not to be confused with religion, aging provides an opportunity to explore beliefs about the universe and your place in it. While they are often used interchangeably, religion most often refers to an organized group with a prescribed set of beliefs. Spirituality refers to your personal search for meaning and purpose.



Regardless of the dogma or individual tenets, all religions agree on certain precepts. One of those is leading a simple life. Baby boomers came of age during one of the most robust times of economic growth in human history. They enter retirement as that is all changing. Often defined by what they own, there is an opportunity to explore deeper questions of what it means to live a meaningful life. Growing older is a time when many people quest to answer the bigger questions of life. Finding purpose, calling and connecting to something bigger are all part of the spiritual conversation.

It is not just a matter of talking about spirituality, but also finding new ways of living that reflect a spiritual path. Baby boomers also came of age during a time of spiritual awakening and questioning. Some of that was put aside in the quest to make our way in the world. Retirement offers a new opportunity to question what it means to be human and how we are part of something bigger.

All religions share a set of common tenets. Many of these are easy to embrace as we get older. They may be goals to aspire, but ultimately, a satisfying retirement would include them.

1. **Live simply.** All religions caution against extreme levels of materialism. They warn about becoming too connected to 'stuff.'

2. **Community good.** Do you believe in something larger than yourself? Find something that has meaning, purpose and significance beyond meeting your needs.
3. **Time for silence and contemplation.** Find the opportunity for reflection. Find the internal voice within.
4. **Feel more deeply.** Live with integrity. Be true to yourself and your values without forcing them onto others.

Play

In our quest to live passionate, or at least busy lives, earning a living and raising families, has the “me” generation forgot how to play?

In a recent poll of adults, the question was asked, “What is play? More specifically, what is adult play?”

Not one activity can be identified as a universal example of play. Or can it? Is there something we all engage that could be considered play to everyone all the time. Please forgive me, but my first response to that question was making love. But, I’m pretty sure we couldn’t make a universal statement that making love is always play.

What is play?



Play was fun. The activity allows you to be childlike. There is a sense of timelessness, with no agendas. Play is a state of being as much as an activity you engage where there is a lack of judgments and resistance.

Playing is important because it reduced stress, promotes better sleep, and improves the mind, body and spirit.

There seems to also be a level of spontaneity with play. Engaging in the activity is more important than the end result. While there may be rules or structure, the actual activity allows for a sense of unfolding. Play is active, not passive. Play is a hands-on. Play is fun and experiential. There is an element of creativity in play. It doesn’t require a creative outcome, as much as creativity in the process.

As boomers consider life beyond work, I pose the following question. Is playing all the time a valid and reasonable retirement goal or should it be balanced against other activities, hobbies or interests? Can you create a retirement that is active,

vital and contributing as well as playful? In other words, can you have it all? Most important, when was the last time you cast your cares to the wind and played?

Stay Connected

Even old curmudgeons are need others. Recent research has shown feeling connected is a better predictor of longevity than low cholesterol. If you lost your sense of being connected when you left your work, you will need to put extra effort into finding new associations. An important component to wellbeing is feeling you belong.

Appreciate the interdependence between people. I grew up with the idea of doing it all myself. There was something inherently wrong with asking for help. As I've grown older, I've learned there are very few things I do entirely on my own. Build a network of people you can serve, but who you can also ask for assistance.

As you become aware of the interdependence of others, there is the paradox between increased empathy and yet a greater sense of personal resilience. The more you learn about yourself, the more patience you have for others. There is an understanding that others are the source neither of your pain nor your salvation.

Couples

While the retirement transition is a huge change for the individual it's equally or more dramatic for the couple. Even the good relationship will go through a significant readjustment period. Because there are different scenarios for each couple, there may be multiple times for reorientation.

For example, there is the woman who has stayed home raising a family, returning to work when her husband retires. Or there is the couple where one person retires and the other continues to work. In my situation, my husband has retired, but I self-employed with a home-based business which is a completely different scenario.



Ultimately, there are two people who are retired together. Of course, that situation also has its different scenarios. In the ideal situation, the couple enjoys each other's company with shared as well as separate interests. In other circumstances, couples may not share interests, but are content with their separate activities. Occasionally, there is conflict when they seem to be on separate pages and aren't sure whether they should even stay together.

If there is a problem in the marriage, very rarely will retirement resolve it. It may force the conflict to the forefront allowing the couple to address it and be stronger as a unit. Or retirement will bring an acknowledgement the relationship is beyond repair.

In all the different possibilities, retirement is a transition for the couple, as well as the individual. Being prepared for the change will help you maneuver through the hills and valleys of this period of time.

The worst mistake you can make is to ignore the changes that are occurring in the relationship. Even if the marriage can't be saved, it's better to communicate and approach it together. While not always the case, most couples enter retirement with a long history. It's important to honor what was good about the relationship even if it's over.

Family

Extended family, grown children and grandchildren play an important role in senior life. The need for family grows as we get older. But often, so do the complications. In the end, we want to have the best relations possible with our parents, children, grandchildren and siblings-not to mention all the extended family that are in our lives. Because of an increased divorce and remarry rate, baby boomers also have to contend with step and half relations that only complicate this rich array of relations.

Often referred to as the sandwich generation, retirement age baby boomers are often confronted with aging parents who need caretaking on one side of the family continuum, with children who are just reaching adulthood on the other. Baby boomers often feel torn between the needs of these two groups of people as they prepare for their own retirement and aging.



As children grow up and have their own children, a new dynamic occurs. The relationship between grandparents and their grandchildren is important but often complicated by distance and difficult relations. There are many ways that grandparents and grandchildren interact. Being a source of pleasure and inspiration is one of the most enjoyable aspects of grand parenting.

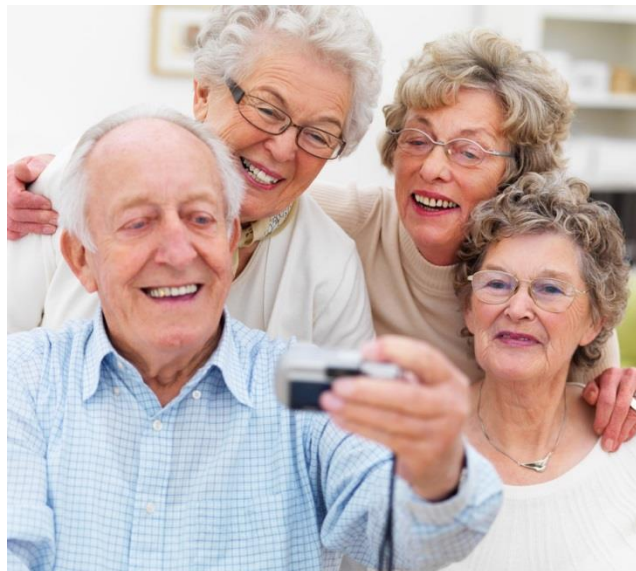
Baby boomers grew up during a time of economic prosperity, particularly in the United States. The twenty-first century brings new economic challenges that affect all the generations. These economic changes often affect the well being of different generations. Learning how to help and adapt to the new environment is going to be important for everyone.

Getting older means dealing with adult children like adults. Often there are challenges, so how do you know when to help adult children? In the end, we all want to figure out how to have a healthy relationship with those we love. On the other side of the generational divide are baby boomers who are caretakers for aging family members. Sometimes this new role means moving an elderly parent or figuring out how to maintain personal balance when care giving for the elderly.

Friendship

At the end of life, a group of seniors in palliative care were asked about their greatest regrets. They said they wished they'd stayed more connected to friends. We think of the importance of family in our later years, but not always friendships.

Staying connected is a vital aspect of vibrant aging. When you retire, it is important to have relationships in your life that make you feel attached. What are friendships? They are those relationships that help us feel connected in the world. Often people maintain friendships with others they knew as children. While they may not have much in common in later years, these people hold a connection to the past. You can remember old times and the joys and tribulations' of growing up.



Some friends have similar circumstances. Oftentimes, people will come and go in life because situations change. Did you have single friends that went by the wayside when you got married or had a child? While valuable at the time, a change in conditions may change the relationship.

If you're looking for friends, the first place to look in retirement is at shared interests. What kinds of activities do you like to engage? Even activities that are solitary often have groups and associations where people come together and discuss their activity. If you're an artist, look for guilds, associations or classes where you can meet other artists, even socially.

Good friends often share the same core values. Those people who tend to last a lifetime are the ones where we connect at a deeper level. Sometimes it's definable and sometimes not. If you look below the surface, while there is caring, people that are lifelong friends 'get each other.'"

Men often struggle to build peer relations in retirement. When losing companionship from work, many people find they are starting over and must learn how to build

friendships in retirement.

Pets

Pets are important throughout ones life. Do you remember the first kitty or puppy you got as child? If you were like most children, this pet became a companion, confident, dress-up toy and the one that eased fears during a thunderstorm.



Our love for animals doesn't change as we get older. Pets are an important part of most American families. From the time we domesticated the first dog over fifteen thousand years ago, they have been our companions. Not only companions, but animals have also been workmates that helped in the fields and house.

Most people no longer need dogs to herd sheep or cattle or cats to keep the mice at bay. Their importance in our lives has not diminished over time. Having pets can be an important part of growing older. Pets provide loving companionship and a reason to get up every day. For some people, they provide life saving support as the role dogs and other animals have as working animals

increases. For many older people, pets provide love and someone to talk to when no one else is around. They are something to love and care for.

What pet to get if you're thinking about bringing one into your life? Dogs and cats are still the first choice for most retirees. People still gravitate towards puppies when purchasing an dog, but doesn't it make sense for senior dogs for seniors? Before you go to the pet store or breeders, take the time to look at shelters in your area. Not only do they have young animals, but there may be older ones that will provide wonderful companion ship.

Challenge yourself

Every year, thousands of people retire and leave the workforce, looking forward to a well-deserved life of leisure after decades of hard work. Envisioning their retirement as a time of endless relaxation and pleasure, many retirees soon find themselves bored and unfulfilled with their newfound life. This is referred to as the "myth of retirement."

Many people believe that if they work hard, the rest or pleasure retirement promises will be enough to sustain them indefinitely. However, as 70 million retiring baby boomers will find, rest, relaxation, and pleasure alone do not equal happiness.

Engagement

"Contrary to what we usually believe...the best moments in our lives, are not the passive, receptive, relaxing times—although such experiences can also be enjoyable. The best moments usually occur when a person's body or mind is stretched to its limits in a voluntary effort to accomplish something difficult and worthwhile," wrote author Mihaly Csikszentmihalyi in his book Flow.

A painter involved with creating a painting; a runner, beating his personal record; a child, building a model are examples of experiences where people transcend their selves through an activity called "flow." Csikszentmihalyi defined flow as "the state in which people are so involved in an activity that nothing else seems to matter; the experience itself is so enjoyable that people will do it even at great cost, for the sheer sake of doing it."



In the quest for happiness, people need to take part in activities that are intellectually stimulating and use their talents and skills. Retirees often become disillusioned because they don't find engaging activities to pursue. "Happiness is not something that happens. It is not the result of good fortune or random chance. Happiness, in fact, is a condition that must be prepared for, cultivated and defended privately by each person," Csikszentmihalyi continued.

Many retirees struggle to discover their passions. Those who formed their sense of identity through work, such as executives and professionals often have more difficulty retiring. They typically spent more hours working on their careers than spending time with their families, hobbies, community involvement, and social circles. The adjustment to retirement is often more challenging for workers who believed they would find a hobby after they retired.

In further describing flow, Mikaly Csikszentmihalyi wrote "as the state of gratification that we enter when we feel completely engaged in what we're doing. Flow contains a sense of **exhilaration** when we perform a task that requires complex abilities that leads to a challenging goal. It appears evolution has built into our nervous system the need for **complexity**. We experience enjoyment when we are **challenged** by a new activity that uses and stretches our talents. There is also a level of **risk** that takes us out of our comfort zone." Flow is a positive emotion about the present with no conscious thought or feeling attached. Flow occurs when the challenges you face perfectly mesh with your abilities to meet them.

The key to this form of happiness is tapping into the unique activities that you personally find engaging. We don't all become engaged in the same activities. Each of us has our own unique abilities and characteristics that make certain challenges engaging to us. It is through engaging in a challenging activity that you get to express your personality. Gratification and happiness come from the joy of being able to express yourself through these complex challenges.

Engaging activities may involve working or starting a business. The difference between work in retirement and the work before is there is less emphasis on earning a living and more on finding fulfillment. If you need a part time job to help stretch your money, that's one thing. If you're working full time primarily to earn a living, then you're not retired, regardless of your age.



Engaging activities can also include hobbies, other interests, and volunteering. People who previously focused on work and raising a family often reach retirement without any outside interests. They don't know what their passions or interests are and don't know how to find them. People often get overwhelmed about creating a life. It becomes easy to turn on the television and not try.

What Prevents People from Finding Retirement Passion

There are a number of factors which can make finding fulfillment in retirement more difficult. Often people simply don't know how to explore new options. They don't possess necessary knowledge to get started.

People who are naturally shy or introverted often struggle in reaching out to others or finding new activities. It becomes very easy for them to isolate. A loss of self-worth or self-esteem can also accompany retirement. Without work, many people don't know what they can do or how to engage. Physical limitations can limit formerly active people from trying new less strenuous interests.

Finding new activities that is a good use of skills and talents can be frustrating to people who were successful in the careers. They may not be interested in the seemingly trivial options they see available. They are often disillusioned with the reality of planned retirement activities. Sitting on the beach sipping Mai Tai's may initially sound inviting to the overworked, stressed middle-aged worker. It may be less thrilling if that's all you have in your life.

Many new retirees want to spend more time with children and grandchildren. They may become care providers for grandchildren or aging parents that prevents them from exploring other activities that are personally fulfilling.

Experiment with new activities

People who haven't taken the time to develop activities will often spend more time thinking about them than actually participating. The key is to get out there and try new things. You won't want to stay with some, but other activities may lead to new passions and ignite a sense of fulfillment.

The mistake that many people make in looking at potential activities is asking the question, "Is that my passion?" before they try it out. If there isn't a flutter in their heart, they are reluctant to pursue it, for fear it won't be their "passion." When the passion doesn't zing them like cupid's arrow, they begin to feel frustrated and lost.

In the television show *What Not to Wear*, a guest is chosen to have a clothing makeover. The hosts, Stacy London and Clinton Kelly, review the guests clothing mistakes, give her (or occasionally him) a list of new rules for selecting clothes and then send them out shopping by themselves. The first day the guest usually wanders from store to store looking at clothes, but seldom trying any on. They'll pick a jacket off the rack and say things like, "I could never wear that. This follows the rules, but I hate that color or it looks too frumpy." The next day, Stacy and Clinton join the guest and explain that the key to makeover success is to try clothes on. The hosts start picking items off the rack and counters, saying, "Try this on, and this and this." It is only in the act of trying outfits on that the person starts to see herself in a new light. At first reluctant to move away from frumpy, baggy clothes, the guest will start to admire the new person in the mirror wearing a stylish jacket, or new dress.

Making a successful transition to retirement requires the same kind of effort. When you've filled all your time with work and family, exploring new activities can feel like trying on a new outfit. On the rack, it may not look like it will fit. But trying on new activities will give you the opportunity to experience it and then decide whether or not it is for you. Regardless of if your retirement is six months or six years away, make time to try on new activities. Look for activities that may be fun to try, not just for activities that may be your new life passion.

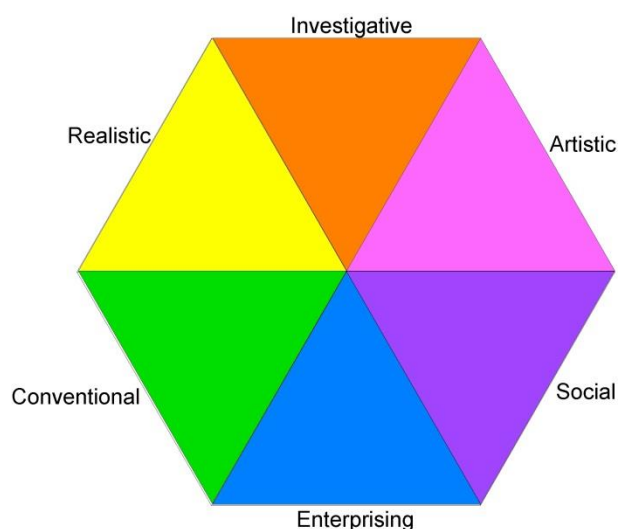
Each day of retirement should
be the same
as the next ... wake up, and try
something new.



Hexagon of Activities

Below is a hexagon, which represents six activity areas. While the hexagon was developed as a way to help people explore careers, it provides a great road map for exploring retirement interests. Look at each section to see what activities you are drawn. Answer the questions for each section.

CONVENTIONAL: Activities that involve creating a new retirement foundation. Most people look forward to the freedom of retirement, but can easily be overcome with the lack of structure. Conventional activities involve finances, organizing and working with detail. They involve creating a structure, routine and processes. List activities you done in the conventional area. Are you happy with your retirement structure? What can you do to improve it?



REALISTIC: Activities that involve being physically active. This includes exercise, sports (not just being a spectator) and adventure. It also includes activities using your hands for building or repairing, and working with plants or animals. List activities you've done, are doing now or are interested in doing in the future that are Realistic.

INVESTIGATIVE: Activities involving ideas and mental challenge. This may include learning new things, scientific activities, games of strategy and mental problem solving. List activities you've done, are doing now or are interested in doing in the future that are Investigative

ARTISTIC – Activities involving a creative process or artistic outcome. People will often say they are not artistic. It is part of the human DNA to be creative, even if you do not have artistic attributes. Activities may involve music, painting, drawing, photography, cooking, dancing, acting, or design. List activities you've done, are doing now or are interested in doing in the future that are Artistic.

SOCIAL – Activities that involve connecting with others. This could include being of service, nurturing, friendships, communicating, and spiritual activities. Make a list of your connections with family, friends and community. Decide if you need to expand your relationships.

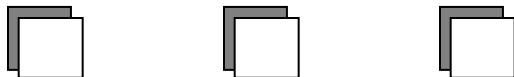
ENTERPRISING – Activities that involve influencing others. This is where you explore your personal legacy and the concept of being a sage, imparting your wisdom to future generations. This also involves being involved in community, political and leadership activities. Imagine yourself at the end of a well-lived life. What would you like to leave as your legacy to your family and to the world?

Party Exercise

If you're still unsure where to start looking for retirement activities, try the Party Exercise, adapted from one similar in *What Color's Your Parachute* by Richard Bolles.

1. You've been invited to a large party where people are clustered into these six interest groups.
2. After reading about each of the groups, which group would you most enjoy being with? Write the letter in the first box below.

3. After fifteen minutes, you decide to switch groups. Write the letter of the next group you would most enjoy being with.
4. After fifteen minutes, you decide to switch groups again. Write the letter of the last group you would most enjoy being with.



Retirement Activity Quiz

Realistic	Investigative	Creative	Social	Enterprising	Conventional
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At www.RetireWOW.com, there is a short, hopefully fun little quiz you can take to see what activities you are drawn to in retirement. After you've completed the quiz, there is a full array of links and resources to explore activities in leisure, work and volunteering.

Find Meaning

At the core of every human being is the desire to know their life has meaning. Everyone wants a sense of purpose. A satisfying retirement consists of being able to tap into that sense of purpose and express it in the world.

In today's complicated world, earning a living is the primary purpose of most working adults. It's an important role, but can also feel like a burden. The thought of not having the responsibility of going to work every day to earn a paycheck can bring a sudden sense of relief. Earning a living is also a great motivator. Your objectives are clearly defined. You know why you get up every morning.

Initially, retirement brings a release from the weight and pressure of being a bread winner. Without it, there is often a vacuum that is not easily filled. As was mentioned in previously, the roles of adulthood are clearly laid out and defined. While they may feel like a chokehold at times, at least you know what's expected of you. You know what motivates you and you know what you have to do.

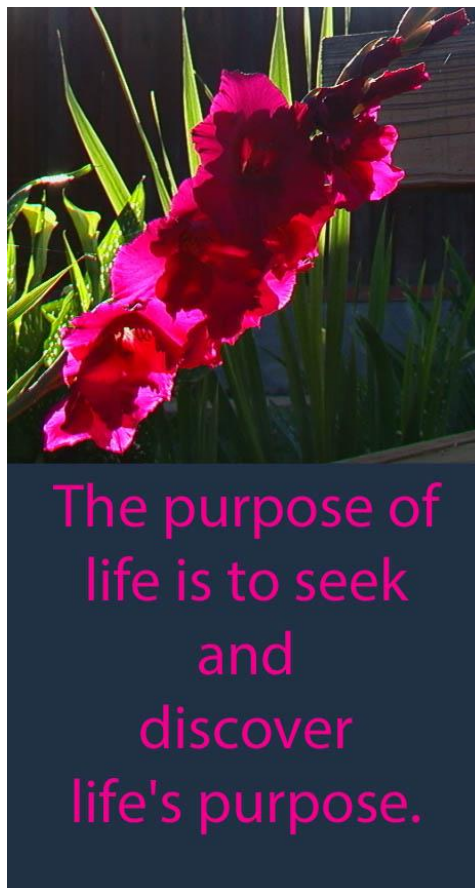
Retirement opens up a wonderful opportunity, but it can feel overwhelming to find a new sense of purpose, a new reason to get up in the morning. Many people find ways of staying busy without ever tapping into meaningful activities. Others waste away the hours not really sure what to do

Purpose and Calling

What do we mean when we say the word purpose? Webster defines purpose as "an intention; something to be attained," but there is a larger meaning to this word. Finding your purpose answers the questions, "Why am I here?" and "What am I supposed to do with my life?"

When people ask these questions, they are looking for a deeper answer than the next goal they want to attain. In the quest for purpose, people are looking for a sense of direction. They are searching to find a greater meaning for their lives.

There is a universal purpose to every human's life. We are placed into this life experience to thrive, not merely survive. The purpose of every human being is to love and be loved and to grow.



Each of us has an individual purpose. For some, it feels too big and too overwhelming to contemplate. We get stuck in asking the following questions, “How do I find my purpose? Is there something wrong with me if I don’t know what it is? Is my purpose going to be bigger or ask more of me than I’m prepared to give?” As a result, many fail to start the journey of finding their unique purpose.

While there are many people who have lived grand purposes, what we see is the results of their lives. If you focus where purpose starts, which is in your spirit and core, then the concept of purpose doesn’t feel as big and overwhelming. Purpose is simply the internal compass that lets you know you are in integrity with your values and essence. What you live on the outside is a reflection of your inside.

Calling is putting your purpose into action. For purpose to have meaning, it must be expressed through who you are and what you do. Purpose or the aspects of purpose don’t have to be used all of the time in order for you to have a meaningful life. However, the more you are able to express your purpose through your calling, the more meaningful your life will become.

Make a Difference

Baby boomers report a desire to want to do more with their retirement years. They want to have experience, they want to make a contribution and a difference in the world. In fact, they want from retirement what they’ve always wanted from life, to have it bigger and to have it better.



For those who are willing to take the time, the opportunity for meaning will come from finding a calling. Individually, we each have a calling to put our purpose to work. Each of us has unique gifts and talents to use in the world, to make a difference. Finding meaning is about being involved and making a contribution to your community, country, or planet.

There is a larger worldview today and people who are retiring want to get involved to make a difference in the world. They want their own personal sense of self-fulfillment.

We have come of age in a fascinating time in history. Most baby boomers are not interested in going quietly off into the sunset. Many are interested in taking the knowledge, learning and wisdom they’ve acquired to create a new legacy. One of the important roles of elders through the ages has been the function of sage. With technology growing at a faster rate each year, there is an increased desire to

reconnect around fundamental human needs and desires. The elders in society have an important role to fill.

To start to find your purpose, make a list of the things that are important to you. Once you've made your list, go over each item and ask yourself, "Why is this important to me?" If you list family as being important, there may be numerous reasons why. Family may be significant because it gives you a sense of security, helps you feel connected to others, allows for the transmission of traditions. Family can be a source of companionship, drama, or intrigue. It may take awhile, but look at each item until you have a list of the reasons each item is important to you.

Next make a list of the things you rant and rave about. What gets your juices flowing? What do you hate seeing in the world? What do you wish you could change about the world? After you've completed that list, spend some time thinking about why these things drive you crazy? Write down any thoughts you have. Look at your two lists and see if there are any patterns to your answers. Are there any clues to your purpose? It may take awhile to connect to your purpose, but you want to find a place to start exploring.

One of the primary ways people make a difference in retirement is through getting involved, either through volunteering or with second careers in nonprofits. Below is a list of the different categories and subsectors of nonprofits. Look at the list to see if there are interest areas you would like to research to get involved.

Humanities, Arts, Culture

Charities that promote artistic excellence, as well as the preservation of artistic and cultural heritage. Nonprofits in this arena are committed to ensuring that the arts and our cultural heritage are accessible to everyone.

The arts subsector of nonprofits is the smallest in terms of total funds, which is between 2 and 4 percent.

There are four primary causes in Humanities, Arts and Culture:

Museums - This includes art, children's, natural, science and history museums.

Historical Societies, Libraries, and Landmark Preservation – These charities operate and support historical estates, specialized libraries and historical societies.

Performing Arts – Performing arts groups include groups such as ballet, dance, theater music, symphony orchestras, and opera, as well as performance halls and cultural centers.

Public Broadcasting – This group includes radio and television, as well as other recording companies, independent media and communication services.

Animals

Charities that are committed to protecting, defending and providing services to both domestic and wild animals. Charitable organizations are involved in persevering wildlife habitats, protecting endangered species, along with seeking to find ways towards sustainability over time.

The Animal subsector is divided into three Causes:

Animal Rights, Welfare, and Services – This group includes humane societies, organizations that protect animals from abuse, cruelty and exploitation. It also includes groups that train guide dogs, and other specialty services.

Wildlife Conservation – These charities are involved in creating refuges and sanctuaries for fish, wildlife and birds, as well as, researching wildlife protection and conservation around the globe.

Zoos, Aquariums and Wild Animal Parks – These charities operate, as well as educate the public, especially children about the animal kingdom and the environments that sustains them.

Education

Charities that encourage and facilitate learning for all ages, from pre-schools through graduate school. They provide research and educational services to make schools more effective and accessible to students of all backgrounds.

The Education subsector is divided into four causes:

Universities, Graduate Schools and Technical Institutes – These institutions provide higher and professional education, as well as research.



Private Elementary and Secondary Schools – Private learning institutions.

Private Liberal Arts Colleges – Private institutions of higher learning focused on a liberal arts education.

Other – Educational programs and services, such as scholarship, financial aid, as well as educational research and reform, experiential learning and programs that support educators, parents, schools and public.

Environment

Charities that are committed to the preservation and protection of the

environment. They also are involved and promote research, conservation, education and appreciation of the environment.

The Environment subsector is divided into two causes:

Environmental Protection and Conservation – These charities are concerned with combating pollution, promoting conservation and sustainability, the management of land, water, plant and energy resources. They also purchase land and research the development of more efficient use of energy and waste materials.

Botanical Gardens, Parks and Nature Centers – These charities promote the appreciation of the environment, as well as the preservation, beautification of nature and environmental resources.

Health

This is the largest subsector of nonprofits. Charities in this subsector are concerned with research, treating, curing the sick and disabled, as well as public education and awareness of health risks, diseases and disabilities.

The Health subsector is divided into four causes:

Healthcare facilities – These charities provide direct medical services and educate the public on preventing disease by reducing health risks.

Medical Research – These charities focus on researching diseases, their causes and treatments. Examples of research areas are birth defects, cancer, heart disease, geriatrics and pediatrics.



Patient and Family Support – These charities provide services to patients and families suffering from illness that includes programs like wish granting, camping, housing and travel.

Diseases and Disorders – These charities provide services for particular diseases. They may seek cures; provide education to public, patients and families.

Human or Social Services

Charities in this subsector provide services to people in needs. These charities are



concerned with promoting, protecting, restoring and maintaining quality of life.

The Human Services subsector is divided into six causes:

Children and Family Services – These charities provide adoption, foster care, family counseling, education, child care and advocacy to strengthen families and promote the well-being of children.

Youth Programs – These charities provide education, development, crisis intervention to youth. They include group homes, shelters, camps and recreation services for all youth, but focused on at-risk children.



Food Banks, Food Pantries, Food Distribution – These charities focus on the collections and distribution to feed the hungry throughout the country.

Multipurpose Human Service Organizations – These charities provide a wide range of services, such as public safety, first aid, recreation, promoting volunteerism.

Homeless Services – These charities provide shelter, advocacy and other direct social services to homeless individuals and families.

Social Services – These charities provide a wide range of programs to meet the needs of the disadvantaged. They would include assistance to the unemployed, disabled, elderly and other disenfranchised groups of people.

International

Charities in this subsector work around the world to provide relief, peace and understanding and to defend human rights.

The International subsector is divided into four causes:

Relief Services and Development – These charities provide medical, human services, economic, education and agricultural services to people usually in developing countries.

Peace and Security – These charities include cultural and student exchange programs, as well as human rights groups, and foreign policy research.

Humanitarian Relief Supplies – These charities focus on the collection and distribution of medical, food, and agricultural supplies to people in need.

Development – These charities focus on small business development and financing, water safety, disease prevention, family planning and education.

Public Benefit

Charities in this subsector are committed to improving our communities by defending civil rights, conducting research and promoting philanthropy and social action.

The Public Benefit subsector is divided into five causes:

Advocacy and Civil Rights – These charities fight for the rights of minorities, people with disabilities, women, seniors, veterans, gay and lesbians.

Fundraising – These charities promote philanthropy, volunteerism, and grantmaking through private and community foundations fundraising organizations, such as the United Ways.

Civic Engagement – These charities promote voter education, registration and political campaigns.

Research and Public Policy Institutions – These charities are think tanks researching social issues and non-medical sciences.

Community Improvement – These charities include neighborhood and community development, service clubs organizations, and chambers of commerce.

Religion

Charities in this subsector promote and support specific religions and religious activities.

The Religion subsector is divided into two causes:

Religious Activities – These charities promote and support the activities specifically around the worship and education of a specific faith.

Social Service Activities – These charities provide services to the church or secular community similar to the human service sector discussed above.

Keystone -Well-being

At the top of the arch is well-being, which metaphorically acts like the keystone of the arch. According to Wikipedia, "A keystone is the architectural piece at the crown of a vault or arch which marks its apex, locking the other pieces into position. This makes a keystone very important structurally."

Life moves at such a fast pace that people have forgotten they are human beings and not just human doers. Doing, for the most part focused on what you could achieve, whether it was a paycheck, home, family, and praise from others.

With retirement comes the opportunity to take stock and shift gears. The need to feel like a slave to the rat race generally diminishes. The following are characteristics of people who age successfully.

Mindfulness – Ability to live in the here and now. You don't focus on the could of, should haves, mistakes or glories of the past. Nor do you live in dread or anticipation of what comes next. You understand that today is all there is.

You've worked hard to arrive at this moment in time, and you want to enjoy it. If you look back over your life, you might see that much of the focus was on what you had to do next to get to where you wanted to go. Once there, the emphasis shifted to a new goal and you were back in the quest for the next achievement.

Retirement is about enjoying the moment, whether it's sipping the morning coffee or playing with grandchildren. It doesn't mean that you can't make plans for the future, but joy is found in the moment instead of an anticipated point ahead.

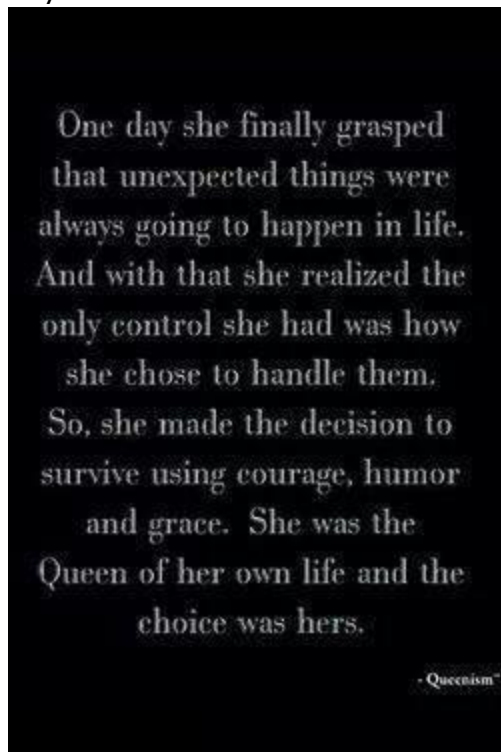
Realistic - Accepting what is, even if you don't like it. Accepting the world around you with all it's imperfection, because it is what it is. Once again, this isn't about approving of the things you see you don't like, but acknowledging their existence.

Self-acceptance - Of yourself, even with your flaws and foibles. Acceptance of personal values and self-concept. Being able to look in the mirror with acceptance and love is an important part of successful aging. What you project on the outside is a reflection with how you feel on the inside

Ultimately, you can achieve a sense of completeness, a personal sense of wholeness that will sustain you until the end of your life.

People who are realistic in their world view are comfortable with themselves in the world. They do not feel threatened or frightened by the unknown.

Choice – Having a healthy sense of well-being means always believing you have choices no matter what is going on in the world or in your situation. While there may be times when a person doesn't have a option about a situation, there is always the choice of attitude in how one views a circumstance.



The Serenity Prayer in Alcoholics Anonymous states the concept of choice well:

God, grant me the serenity to accept the things I cannot change,
The courage to change the things I can,
And the wisdom to know the difference.

Resilience – The ability to bounce back after a crisis. You may initially fall apart after a disaster, but you can recover by relying on inner strength. You are not reluctant to ask for the assistance of others. You can adjust expectations accordingly as you face the new reality. You are similar to trees the bend in a blowing wind without breaking.

Peace/harmony – Living in a state that allows you to feel a sense of peace, and harmony with yourself and the world around you. Often this comes as a result of coming to terms with your own death and limitations. Understanding that we are part of the circle of life and embracing the role we have to play with exception finds one in harmony with the universe.

Optimism/hope - Martin Luther King said, "We must accept finite disappointment, but never lose infinite hope." Once again, there is the opportunity to live, not only in peace, but in hope that everything is as it should be or will arrive at that point.

Authenticity – Living in integrity means the inner and outer person are the same thing. Living authentically means knowing yourself, what's important to you, your strengths, and weaknesses. People who live authentically don't have a lot of personal work to do. They are willing to look under and examine the emotional and psychological rock.

Look at the list above and rank yourself from 1-5 on each. One meaning you don't exhibit this characteristic at all, 5 meaning you exhibit almost all of the time. Determine if you have areas you'd like to improve.

Notes on Well-being

Clear the Clutter

Ask most new retirees what their initial retirement plans are and they'll tell you about a trip they are planning. They'll also mention cleaning or organizing the home that has been put off for years. There is something inherently cathartic about clearing out the old and getting a fresh start. While we normally think of clutter in relation to our homes, it can also be true about the other aspects of our lives.

Have you put off exercising because you didn't have time to fit it into your daily routine? Do you still tolerate negative relationships, because it's simpler than eliminating them from your life?

Assess Where You Are

This assessment allows you to review different aspects of your life to see what is working for you and what isn't. It's not an chance to beat yourself up because you have work to do, but an occasion to identify areas of your life you want to invest energy in improving. With effort, you can correct most of these items in one year of effort. This is true whether you are retired or not. Retirement, more than any other time, opens up an opportunity to take ownership of your life.

Look at each one of the following items and honestly rate yourself with '1' being "not true for you" and '5' being "true for you all of the time".

Health – I'm engaged in some type of physical activity everyday for an average of 3 hours a week.	1	2	3	4	5
Health – I maintain an appropriate weight by eating a healthy diet.	1	2	3	4	5
Health – I get regular check-ups with a doctor, dentist, and optometrist.	1	2	3	4	5
Health – I do not abuse my body with too much alcohol, sugar, or unhealthy fats	1	2	3	4	5
Health – I manage daily stress by walking, exercise, meditation, etc.	1	2	3	4	5
Engagement – I'm engaged in something that expands my mind.	1	2	3	4	5
Engagement – I'm constantly learning about things that interest me.					
Engagement – I find new ways to challenge my mind and body.					
Engagement – I have something in my life I feel passionate.	1	2	3	4	5
Purpose – I have a sense of purpose.	1	2	3	4	5
Purpose – I feel like my live is meaningful.					

Purpose - I participate in at least one activity where I feel I make a difference.					
Well-being - I feel connected to something larger than myself.	1	2	3	4	5
Well-being - I can say "no" to family, people, causes, activities I don't want to get involved.	1	2	3	4	5
Well-being - I feel a sense of self-acceptance with myself and my place in the world.	1	2	3	4	5
Well-being - I don't live with a lot of stress; there are more things in my life that energize me than drain me.	1	2	3	4	5
Well-being - I manage my time effectively. I get done what I want to do, as well as the things that need to be done	1	2	3	4	5
Well being - I take care of myself physically, emotionally, mentally and spiritually	1	2	3	4	5
Well-being - I live in the present moment instead of dwelling on the past or anticipating the future.	1	2	3	4	5
Home - I have at least one activity I can do at home that is satisfying.	1	2	3	4	5
Home - I live in the best community for my needs and desires.	1	2	3	4	5
Home - My home is a welcome refuge where I look forward to spending time.	1	2	3	4	5
Home - My home is clean, tidy, and not overflowing with unneeded items.	1	2	3	4	5
Home - My appliances and home equipment work well.	1	2	3	4	5
Home - My plants and animals are well and care for properly.	1	2	3	4	5
Finances - I take responsibility for my finances.	1	2	3	4	5
Finances - My finances and important papers are in order.	1	2	3	4	5
Finances - I live within my means.	1	2	3	4	5
Finances -All my tax returns have been filed and taxes paid.	1	2	3	4	5
Finances -My insurance policies, will, trust and other important papers are up to date	1	2	3	4	5
Finances -I have all my account names and numbers, PIN's, and passwords organized, secure but accessible in case of incapacitation.	1	2	3	4	5
Finances -I'm comfortable with my investments; they are doing what I want at the level of risk with which I'm comfortable.	1	2	3	4	5
Finances -My income exceeds my expenses.	1	2	3	4	5
Finances - I have a healthy attitude about my financial situation.	1	2	3	4	5
Relationships - I share an intimate relationship with at least one person.	1	2	3	4	5
Relationships - I don't get caught up in the drama of family or friends.	1	2	3	4	5
Relationships - I keep negative people in my life to a minimum.	1	2	3	4	5
Relationships - I have open and loving relationships with a significant other, children, grandchildren, extended family, and/or	1	2	3	4	5

friends.					
Relationships – I have a solid support system that helps me when needed.	1	2	3	4	5
Relationships – I have a team of professionals (attorney, accountant, financial planner, doctor, and dentist) who I trust.	1	2	3	4	5

Total your score _____

Review your score

If you have a score over 140, you’re right on track for a satisfying retirement. You’re either well prepared for retirement or you’re already there.

If you have a score between 100 and 139, you probably want to think about what you can do to improve your preparation for retirement. You’ve done some work, but there’s more you can do.

If you have a score of less than 100, you need to get started in creating the life you want. Remember, in spite of your circumstances, there are things you can take control of to improve your life. Find an area above to begin and start working.

Regardless of your total score, look at the statements with less than three. Evaluate where you can make changes to raise your score. What areas are you most motivated to improve? Start there, set goals and commit to spending time each week to move you to the retirement you want.

Resources

Conclusion

8 Keys to a Satisfying Retirement is designed to give you specific tools for creating a satisfying and fulfilling retirement. With the potential of thirty or more years left, retirement must be approached differently than by former generations.

The idea of retirement as an extended vacation was adequate when one had only a few years of active life left. There are baby boomers that are going to want to approach retirement in this way. As more people begin to contemplate retirement, many want a new model to plan and live by.

We now understand the retirement and aging process in a way that allows for creating specific guidelines to follow. The purpose of this book is to provide a structure without making you feel like you have been placed in a straitjacket with more to-do's and rules of how to live your life. Suggestions are provided in areas you might want to explore and experiment.

Additional Resources



Visit the Retirement Life Matters website (www.RetireWOW.com). **Retirement Life Matters** is dedicated to providing the tools and resources to help people create a meaningful life after 50. The website includes articles written by over 150 contributors on a wide range of relevant subjects providing information, inspiration, tips and tools for living an inspired Third Age. Areas include; relationships, finances, wellness, home, travel, leisure, volunteering, spirituality and life planning. The distinction between this site and many of the other "Fifty Plus" sites is RLM is devoted solely to the challenges, opportunities and celebration of Third Age and not with the problems with Fourth Age.

[Take the Retirement Activities Quiz](#)

Realistic	Investigative	Creative	Social	Enterprising	Conventional
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At www.RetireWOW.com, there is a short, hopefully fun short [Retirement Activities Quiz](#) you can take to see what activities you are drawn to in retirement, based on the hexagon you were introduced to under Challenge Yourself. After you've completed the quiz, there is a full array of links and resources to explore activities in leisure, work and volunteering.

[The Guide to Retirement Activities](#)

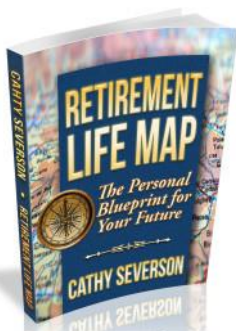
[Click to get your complimentary copy of the Guide to Retirement Activities.](#)

[The Guide to Retirement Activities](#) was created with you in mind. Organized into 6 personality types, and 26 activity clusters (with over 125 links to additional articles), you can get ideas and inspiration of things to do for work, starting a business, leisure, volunteering and learning.



[Your Personalized Retirement Life/Map](#)

The two most important questions a human being asks in his/her life are:



Who Am I?

Why Am I here?

Where am I going?

Using the acclaimed, [VISTa Life/Career Cards](#), you are transported into a holistic experience that dazzles the senses, appeals to the heart, challenges the intellect, yet maintains relevancy in your life. Through that process you answer the BIG life questions in a fun, interactive and profound way. [Click here to learn more.](#)

[Stuck and not sure how to get started?](#)

Schedule a complimentary 30 minute consultation. The perception is the transition to retirement should be easy. But, it's not. Most people struggle. If you're struck, frightened, confused or don't know what to do next, schedule a 30 minute complimentary phone call. We may not solve all your issues, but I guarantee, you'll leave with some next steps. Email me at Cathy@CathySeverson.com



About the Author



**Cathy Severson, MS
Counselor, Author, Speaker, Seminar Leader**

As founder of **Passport to Purpose**,
www.cathyseverson.com, a professional and personal
development company, which includes the subsidiary
Retirement Life Matters, www.RetireWOW.com.

Cathy helps individuals find more meaning and
purpose in their lives and work. Cathy has developed
a three-pronged system to help individuals identify
their core attributes, which is used to construct a
powerful vision and plan for creating a more fulfilling
life. Learn more about how Cathy can help you
transition into retirement at www.RLMnow.com.

With a master's degree in Career Counseling from California State University,
Northridge, CA, Cathy has worked with students and adults in K-12, college,
government and private enterprise. Cathy is creator of **VISTa Life/Career Cards**
www.VISTa-Cards.com, a counseling tool used by therapists and career
professionals around the world.

Cathy is also an award winning watercolor artist who shows and sells throughout
the Southwest.

