

RULES FOR RETIREMENT

Summary Highlights of the Book:

***“You Could Live a Long Time. Are You Ready?”* by Lyndsay Green**

A The Emotional Circle

1. Confirm that your partner is truly your “partner for life”.
2. Keep contact and maintain relationships with current friends. Make new friends.
3. Family members are important for future caring and support. Your children will be choosing your nursing home!
4. Treat your family better. Reconcile with family members.
5. Grandchildren are a great source of joy and purpose for you.
6. Those who do not have family or children will need to rely on very close friends. Make sure you have such friends.

B Self

1. You must be self-aware. You must know who you are and be comfortable in being yourself.
2. Keep your values and integrity. Lead a good life. Share your knowledge and wisdom.
3. Keep your dignity and give up your pride. Learn to ask for and accept help when you need it.
4. Maintain a good sense of humour and never stop laughing. Have a positive attitude. Don't let getting old depress you.
5. Recognize that there will be indignities in aging, but you can also take advantage of being old, eg. senior discounts, not expected to lift heavy objects and not remembering names!
6. Stay active, but modify your activities to your capabilities as they decline in age. Hitting off the lady's tee in golf will one day be OK!
7. You will regret things that you didn't do more than the things you did.
8. Plan for the future, but be prepared to go when opportunities arise, eg., some friends invite you to join them on a trip, especially if it is golf!
9. Are you at peace with your spiritual beliefs on the meaning of Life and its purpose? *[Tony's]*

C Civic Engagement

1. If you choose to do volunteer work, make sure it is something you have a passion and desire to doing. And once you have decided what you want to do, then don't procrastinate, do it!
2. By giving to others, you will receive. Confucius said: “I sought for happiness and happiness eluded me. I turned to service and happiness found me.”
3. Volunteering is good for your soul.

D Work

1. For many, continued working (either full-time or part-time) is still part of successful retirement.
2. You need to prepare a Work Plan instead of a Retirement Plan.



3. Decide what you want to do to replace the time you previously spent on work. Take courses if necessary to pursue alternate paths, eg., new computer skills, cooking classes, getting ready to enter a Texas Hold-em tournament, painting, investment courses, etc.
4. If you want to continue work, under what circumstances? What are you looking for in the job? As a mentor or coach? Part-time basis, or wintertime work only? How much compensation?
5. Has your previous career side-tracked you from doing something else you had always wanted to do in your life? You can do it now!

E Home

1. Decide what kind of home and where you want to live while you are still able. Plan for the different types of future housing options as you age. Moving will be difficult.
2. Where you live will determine whether you can live well.
3. Start organizing your stuff and prepare to downsize. If you don't control your things, your things will control you. Don't leave this burden for others to take care of because you didn't do it when you could. *[Tony's]*

F Body

1. Recognize that your body will age and deteriorate.
2. Take care of your health, fixing medical ailments as they occur – body, sight, hearing. Don't wait.
3. Understand what causes your stress and what you need to do to avoid/relieve such conditions.
4. Know your limitations and what your body can do. Hitting a golf ball over 200 yards is quite good for someone over 60 yrs. old. Don't expect 300 yards!
5. Maintain a healthy lifestyle – eating properly and exercising regularly. Stay in shape – take up walking, yoga, tai chi, dancing, swimming, shopping, whatever physical activity you enjoy.
6. Being sexually active is part of this healthy lifestyle. Enjoy it while you can!
7. Strive to be happy as happier people tend to be healthier.

G Brain

1. Use it or lose it. Exercise your mind – crossword puzzles, quizzes, memory exercises, etc.
2. Keep your mind engaged through work, volunteer activities and hobbies.
3. To stop learning is to start aging. Life is full of wonders to experience.

H Finances

1. Money matters, but it can't buy everything.
2. Having money means you simply have more choices. But you still have to decide what to do.
3. You don't really need money to be happy. Having more possessions means you just have more stuff to look after.
4. As you get older, you actually need less money, unless you have medical problems. Then money does make a difference in the physical aspects of your quality of life.
5. You will need someone, family or friend, who can be entrusted (power of attorney) to take care of your money and to do what is best for you if you become incapacitated.
6. Plan and settle your funeral arrangements. *[Tony's]*



7. If you can leave a legacy to family/friends, leave a will to avoid disputes and disagreements.

I Legacy

1. If you have grand-children, be part of their lives, influencing them with your values and wealth of knowledge and experience. Help them maximize their potential. *[Tony's]*
2. Write your memoirs while you have the mental capacity and energy to do so. Things and details will certainly be harder to remember as we get older.
3. Document your family history as a written legacy for your future generations to enjoy. Keep a journal of your important events.

J The Future

1. Old people should be treated with reverence and respect for what they have lived through and experienced in their lives. They still have much to offer.
2. Embrace your old age and the experiences associated with aging. Accept whatever Fate deals you. That is part of Life. *[Tony's]*
3. Accept that Death is our ultimate destination. It is inevitable. Look forward to Death when your time comes, and wonder at the possibilities beyond this Life. *[Tony's]*

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Topic: Rules For Retirement
Date: November 10, 2010

