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**The Top 10 Ways To Take the Fear Out of Retiring**

**By Catherine L. Farrar**

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1. "What do you mean, you hate to travel?"

Have you and your spouse actually sat down and discussed how each of you envisions retirement? If your dreams are completely opposite of your spouse's, both of you are going to be disappointed. Honestly talk about them before you get the gold watch. Be creative and open to compromise, so both of your dreams can come true.

2. "You mean, you're here ALL the time, now?"

Spending all this quality time together may seem like a wonderful idea, but remember, you both have daily routines, some of which may have been 30 years in the making. Also, you're not used to spending 24 hours a day, 7 days a week in each other's company. Experienced retirees say this is such a big adjustment, they'd recommend pre-retirement counseling along the lines of marriage counseling! Recognize and respect the needs both of you have for space, as well as each other's routines.

3. Money matters, and so does peace of mind.

If you haven't already, consult with a financial advisor to discuss how to best manage your assets for the long haul, as people are living longer and longer. Revisit your health and life insurance policies. Update or write your will, and consider a Living Will or Advanced Health Care Directive to help guide your loved ones through a difficult time.

4. Use it or lose it.

It's not just a cliché. Maintaining some level of regular physical exercise, whether it's walking, gardening, or golf, can help improve balance, and retain flexibility. If you feel like you need an ejector seat in your Lazy-Boy, start small, but start, before you solidify!

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### 5. Where did I put my keys?

What's good for the body is good for the mind. Studies have shown that working your mind is key to staying mentally sharp. Experts recommend a daily crossword puzzle, or a game of Scrabble® along with your vitamins and apple a day.

### 6. Set limits.

"Oh, Mom can do that; she's retired." Your time doesn't become less valuable once you retire - although others may seem to think so. There's nothing wrong with helping out, so long as you're not ignoring yourself. Remember to respect your own time and plans; and soon others will, too.

### 7. Clean out your closets.

As many retirees and empty-nesters downsize into apartments or smaller homes, they realize that they just don't have the room for everything anymore. Rather than waiting until the last minute and feeling overwhelmed with the size of the job, start now and take small bites. Clean out your closets and put together a bag for the Salvation Army or Goodwill. Give that old table to a college kid, just starting out. Who knows, you might find something worth taking on "Antiques Roadshow!" Plus, your kids will thank you for it.

### 8. "So, what do you do?"

Ever get the feeling that people stop listening once you tell them you're retired? One of the hardest parts of retirement life is realizing how your job made you feel appreciated, competent and maybe even powerful. Your talents, skills and gifts didn't evaporate when you walked out the door on your last day. The first step is recognizing what you got out of the job - it was more than just having a place to go every day. Step 2 is finding new outlets for all you have to offer.

### 9. Try something new.

Now's the perfect time to live out that long hidden dream, learn a new skill, take a class or pick up that hobby you dropped because you just didn't have the time. If anything seems the least bit interesting, learn more about it. Become an expert in something. Learn to cook Indian food. Try Tai Chi. If you don't like it, try something else!

### 10. It's not just about you.

As mentioned above, your talents, skills and gifts don't have a limited shelf life. Consider using them to give back to the world. Your most valuable asset is your time - and your church, your local volunteer agencies and a whole host of others are waiting in line. Check out [www.volunteermatch.org](http://www.volunteermatch.org) or check your local paper for something that intrigues you - even if it's completely different than anything else you've ever done. It's never too late to start on your personal legacy.

Catherine L. Farrar is a life coach who specializes in working with people transitioning from a full-time

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career into full– or part–time retirement. She can be reached at [catherine@secondspringcoaching.com](mailto:catherine@secondspringcoaching.com) or visit her website at [www.secondspringcoaching.com](http://www.secondspringcoaching.com).

### **The Ghost Of Fear**

**By Joan Winthorp**

To understand the ghost of fear, let me tell you a short parable:

Once upon a time, Jake and Fear were friends. Fear was Jake's constant companion, and Fear helped him a lot. Fear saved him from lots of troubles and dangers, and helped him choose right paths and ways in his life.

Whenever Jake would carelessly go with the wrong company of "friends" or make a very careless decision, Fear would butt in and remind him of his father's counsels and admonitions. When walking right in danger's path, Fear would whisper a word of warning to dissuade him from proceeding.

Fear would also tell him the proper behavior when Jake was in front of the elderly and other people in authority. Fear would give him the ability to do and say only the respectful and kind words to people. Fear would also tell him to be polite and humble when there was a conflict with people he was related with. In short, Fear has been helping him to keep out of troubles and dangers. Fear was really a friend. Jake liked Fear's company.

Then one day, Jake met Doubt. Doubt seemed very concerned and sincere about Jake. Doubt said his closeness to Fear was remarkable — but alarming. Doubt threw lies about Fear, distorting the truth that Jake knew about Fear. Worse, Doubt said Fear was actually taking him to a perilous direction, with Jake being unaware.

Jake asked Fear about the things Doubt told him. They had some discussions that somehow went a bit sour. They parted ways with some misunderstandings.

Then one day, Jake heard that Fear had suddenly died.

Doubt lost no time in scaring Jake about Fear. Doubt said that Fear's premature death and his unsettled "dispute" with Jake might cause Fear to come back from the dead. Thus, the ghost of fear started to haunt Jake. He would remember the times when Fear accompanied him and warned him of bad things. But this time, he feared the voice of Fear.

The more Jake listened to Doubt, the worse he became afraid of Fear. Fear seemed to be no longer a friend, but a spooky entity that sought his destruction.

End of the parable.

The best way to "exorcize" or get rid of these "ghosts" of fear is to make fear somehow a friend again. You can use your fear to help you if you face the truth about it. Your negative imagination creates your

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ghosts. A crazy imagination is good if you use it to create a "friendly" ghost. This is what I recommend.

The book of Proverbs states: "The fear of the Lord is the beginning of wisdom."

Fear defeats more people than any other one thing in the world! You can find out more how to master

your fears and phobias and use them to your advantage at:



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