

Work / Life

The Top Ten Ways To Retire Without Fear

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NAVIGATOR

1. Talk with your spouse about your dreams.

"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 get 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. Talk with your spouse about your time.

"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 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 that both of you have need 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!

5. Work your mind.

"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 an antiques road show! Plus, your kids will thank you for it.

8. Recognize your talents.

"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 two 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 or 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.

(Source: Catherine L. Farrar, MBA, Life Coach, catherine@secondspringcoaching.com. Copyright 2000–2004, CoachVille, LLC.)

WEB SITE PICKS

www.tipking.com

Find the solution to any dilemma. Tip King has answers to the really tough questions, from how to remove a splinter to bathing your dog. You'll also find some not-so-tough issues, like getting rid of hiccups to how to clean your lawn furniture.

INSPIRATION

“Dream lofty dreams, and, as you dream, so shall you become.”—*As A Man Thinketh*

The longer I live, the more I realize how important it is that I always have a big dream in my life. Dreams are what cause us to bound out of bed in the morning instead of waking with anxiety or, even worse, apathy for the day ahead. When I don't have a dream in front of me it's easy to find fault with everything, and self-pity comes easily.

There's an easy explanation for why we're not at our best when we don't have a dream—we were created to dream. The proverbs writer tells us that “without a vision, the people perish.”

I've always liked a quote that I've heard attributed to both Oscar Hammerstein and Walt Disney, “If you don't have a dream, how are you going to make a dream come true?”

So why is it so hard for some of us to dream? Or so tough to believe that our dream can come true? Perhaps for some of us it's because we were programmed to “don't get your hopes up.” While this was told to “protect” us, it had the opposite effect. For many years I wanted to believe in a dream (because I was created that way), but I was afraid of how I'd feel if I didn't get my dream. I was afraid to “get my hopes up.”

So how do we start dreaming? Or how do we dream bigger? By changing our thoughts, of course. Mark Victor Hansen,

who says he's read *As A Man Thinketh* more than 25 times, writes in his book *Dare To Win*, “If you know exactly what you want, you can have it . . . Look around you. The world is filled with abundance.”

A dream is nothing more than a thought or a series of thoughts. And James Allen tells us that “your circumstances may be uncongenial, but they shall not long remain so if you but perceive an ideal (a dream) and strive to reach it. You cannot travel within and stand still without.”

And that's worth thinking about.

(Source: Copyright (C) 2003–2005, Vic Johnson. All rights reserved worldwide. *Change your thoughts, change your life.* Free e-Book—*As A Man Thinketh*, James Allen's timeless classic. <http://www.AsAManThinketh.net>)

“Most people never run far enough on their first wind to find out they've got a second. Give your dreams all you've got, and you'll be amazed at the energy that comes out of you.”

—William James

HEALTH TIP

Did you know that carrying a wallet in your back pocket can dramatically increase your risk of having a chronic lower back problem? Sitting down with one side of your pelvis slightly elevated because of a wallet can cause instability in your pelvic joints, which can cause intermittent lower back sprains and strains.

HUMOR

Senior Personals

Some “Senior” personal ads seen in Florida and Arizona newspapers (Who says seniors don't have a sense of humor?)

FOXY LADY: Sexy, fashion-conscious, blue-haired beauty, 80s, slim, 5'-4" (used to be 5'-6"), searching for sharp-looking, sharp-dressing companion. Matching white shoes and belt a plus.

LONG-TERM COMMITMENT: Recent widow who has just buried fourth husband looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

SERENITY NOW: I am into solitude, long walks, sunrises, the ocean, yoga, and meditation. If you are the silent type, let's get together, take our hearing aids out, and enjoy quiet times.

WINNING SMILE: Active grandmother with original teeth seeking a dedicated flosser to

share rare steaks, corn on the cob, and caramel candy.

BEATLES OR STONES? I still like to rock, still like to cruise in my Camaro on Saturday nights, and still like to play the air guitar. If you were a groovy chick, or are now a groovy hen, let's get together and listen to my boss collection of eight-track tapes.

MEMORIES: I can usually remember Monday through Thursday. If you can remember Friday, Saturday, and Sunday, let's put our two heads together.

MINT CONDITION: Male, 1932, high mileage, good condition, some hair, many new parts including hip, knee, cornea, valves. Isn't in running condition, but walks well.

WORDS OF WISDOM

What the Coach Meant by “Being Perfect”—By Michael Angier

I just watched a movie named *Friday Night Lights*. It's based on a book by H.G. Bissinger that chronicles head coach Gary Gaines (played by Billy Bob Thornton) and his winning high school football team (the Panthers) from a small town in Texas.

Now, for those of you who don't live in the southern part of the United States, you have to understand that southern folks take football very, VERY seriously.

One could say there are two religions in the Bible Belt—Christianity and football. And some would say there's no difference between them. Everything is big in Texas, and football is HUGE.

The movie follows the coach and his team in their quest of a State championship. Throughout the season, the coach urges his players to “be perfect.”

There's a lot of pressure on the Panthers—from parents, the town fathers, the coaches, and the players themselves. It seems like winning is everything—especially the Texas State championship.

The most inspiring part of the movie for me was the half-time speech Coach Gaines gives his squad in the locker room at the State championship. The Panthers are behind, and they must turn the tide in the second half in order to win.

Only a couple of these players will ever suit up for another football game again. It's an experience they'll remember for the rest of their lives. The competition is tough, and they are far behind.

As if he needed to, Coach Gaines reminds them about all of this. And then he tells them what he means by “being perfect.”

I may not have it EXACTLY the way he said it, but I think I have the essence of his inspiring speech: “I want you to know what I mean by being perfect. It’s not about that scoreboard out there. It’s not about winning. It’s about you and your relationship with yourself, with your family, and with your friends.

It’s about being able to look your family and friends in the eye, knowing that you didn’t let them down—because you told them the truth—that you did everything you POSSIBLY could out there. There wasn’t one more thing you could have done.

Being perfect is living as best you can—with clear eyes, with love in your heart, with joy in your heart. And it lasts forever. Can you live in that manner? If you can, gentlemen—

then you’re perfect.”

Whether we’re playing a game, building a business, or raising a family, we would do well to go after all our goals and dreams with that kind of heart—with that kind of commitment.

Action point: If you’re not playing full out, either choose something that’s more worthy of your best efforts or recommit to what you’re doing. You may want to rate yourself on the go-for-it scale in each of your endeavors. Whatever you do, resolve to do your best. And “be perfect.”

(Source: Michael Angier at <http://SuccessNet.org>.)

FOOD FOR THOUGHT

Look to this Day

Look to this day, for it is life,
The very life of life,
In its brief course lies all the realities
And verities of existence:
The bliss of growth, the splendor of action,
The glory of power.
For yesterday is but a dream,
And tomorrow is only a vision.
But today, well lived, makes every yesterday
A dream of happiness!
And every tomorrow a vision of hope.
Look well, therefore, to this day!

—Sanskrit Proverb

HEALTHY FOOD TIP

Bananas for Bone Health

Eating one large banana can help conserve about 60 milligrams of calcium that would otherwise be excreted (thereby helping your bone integrity) and can even protect

against chronic disease, including certain cancers, cardiovascular disease, and diabetes.

Bananas have a high carotenoid content, which helps improve vitamin A status.

An important prebiotic, fructooligosaccharide, is found naturally in bananas. Prebiotics are substances that benefit health by stimulating friendly bacteria in the colon, which, in turn, increases calcium absorption.

Green bananas have an anti-diarrhea effect by improving small intestine permeability and colonic health—which, again, improves bone health.

Bananas are more digestible when fully ripe. They have twice the vitamin C as apples, and although they have a high caloric content, they are low in carbs and protein. Bananas are a potassium-rich food. Potassium is an important mineral for calcium absorption, which is essential for weight loss.

(Sources: *Digestive Diseases & Sciences* 2004; 49 (3): 475–484; *Food & Nutrition Bulletin* 2003; 24 (4): 303–318; *Journal of Renal Nutrition* 2002; 12 (2): 76–86; *Journal of Bone Mineral Research* 2002; 17 (suppl 1): S476. Printed in *Nutrition Hints* by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D., <http://www.bettykamen.com>.)

FOR REFLECTION

A Mother’s Day Gift—By Jean Kadkhodaian

Caution: Please read all directions before attempting to create this delicious dish.

Ingredients:

1 daddy
1 mommy
1 cup of love
Lots of blankets and toys
1,000,000 kisses
1,000,000 hugs
Education
Money
Friends
3 spankings
29 cups of praise
32 oz of wisdom
21 Tbsp of letting go (3 oz of courage)
An endless supply of food, water, time,
and phone minutes
Open arms
Tears

Step 1. First take the daddy and the mommy and mix in 1 cup of love.

Allow this mixture to sit for 9 months (it should be about the size of 1 to 2 sacks of flour when done—even though the con-

tainer will be much, much bigger). Then labor to get the mixture out of the container (add tears).

Step 2. Wrap in blanket; blanket will become soiled and need to be changed frequently. Add generous amounts of hugs and kisses (note: It is best to add more in the beginning, as it grows it will only allow hugs and kisses as needed). Add endless supply of food, water, money, and time. Sprinkle in toys, education, and friends (add tears).

Step 3. Add 1 cup of praise each year until the 13th year and then add 2 cups per year until the 21st year. It is wise to keep extra supply of praise on hand to use as needed after that (add tears).

Step 4. Save the 32 oz of wisdom for the times that they are most susceptible to allowing it to integrate. This is very important! Adding too much wisdom too soon may cause them to build up immunity to it, and they may completely reject any attempts to integrate wisdom when they need it most (add tears).

Steps 5 through 8 are extremely important and should be followed closely:

Step 5. Spankings can be used if and only if they begin to grow in the wrong direction. You are only given 3 spankings, so use them with extreme caution and only when absolutely necessary. You may find that you have spankings left over, this is perfectly OK (add tears). Caution: Using extra spanking will damage this sweet delicious dish and should absolutely be avoided.

Step 6. Each year you must add 1 Tbsp of letting go. This is not an easy ingredient to add to the mixture. Note: the mixture may respond favorably to this ingredient; this is a sign of a good job and should not be confused with how they feel about you (add tears, may require extra).

Step 7. After the 21st year, you may think that you are done, but will find that the mixture requires special attention from time to time. Keep an extra supply of phone minutes, praise, and money on hand for such times. Should the supply of money run low, it is OK to say NO (add tears).

Step 8. Test for doneness by adding the final Tbsp of letting go and 3 oz of courage and allow mixture to let go completely. If you have been successful, it will return to your open arms with its free will to celebrate the ups and downs of life with you. Be careful not to lean too much on the mixture during these times and always keep the arms open for them to leave. This ensures that they will come back again full of the long-desired and deserved thank

you that you should receive each year around the second week of May (add extra tears).

(Source: Jean Kadkhodaian, Director of Client Services at The Lighthouse Consulting Services of IL, Jeank@lighthouseofillinois.com or www.lighthouseofillinois.com. Dedicated to her sons Alec and Dean.)

“The only Zen you find on the tops of mountains is the Zen you bring up there.”

—Robert M. Pirsig

FINANCES

Financial Tips for Single Parents

As a single parent, you have the same financial concerns as anyone else—you just don’t have a partner to share the financial burden. Because you’re solely responsible for your children’s needs as well as your own, you may worry about making sound financial decisions. By acting on some of the tips below, however, you may feel more confident when it comes to taking charge of your family’s financial future.

Make sure you have adequate life insurance.

Life insurance is a necessity for anyone with dependent children. You’ll have peace of mind knowing that your children’s financial future will be secure. How much life insurance you need depends on the number and ages of your children, your income level, debt level, and the value of your assets. A good guideline is to buy coverage at six to eight times your annual salary. If you’re interested in replacing lost income or covering your debts, you can choose term life insurance, which is often the most cost-effective form of life insurance. Or, you could purchase cash value life insurance, which can help you save for retirement or your child’s education and also provide a death benefit for your survivors. You’ll need to choose a beneficiary of your life insurance policy carefully. Naming your children as beneficiaries may create problems if they’re minors. Insurers generally won’t make settlements directly to minors. The probate court handling your estate will require that a guardian be appointed to manage the insurance proceeds and also may require that a trust be set up to receive the proceeds. Talk to your insurance agent and financial advisor to determine your best option.

Buy disability insurance.

Disability insurance is critical for a single parent. If you’re the sole breadwinner and an illness or injury forces you to stop working, your family may be financially crippled. Even a temporary loss of income due to an auto accident, a fall, or a medical problem can severely affect your family. Your health insurance may cover your medical bills but won’t make up for your lost income. A disability policy aims to replace some part of your income—usually 50 to 70 percent—when you can’t work. You may already have short- or long-term disability coverage through your employer. If you don’t, look into buying it on your own. It can be expensive, but the protection it offers to your family is invaluable.

Update your estate plan.

Having an estate plan and updating it periodically can ensure that your wishes for the future are followed. Among other things, an estate plan can provide financial security for your family, ensure

that your property is preserved and passed on to your beneficiaries, and avoid disputes among family members. Even if you don’t have a significant financial estate, you should still have a will that names your beneficiaries and specifies guardians for your children. If your children are minors, you may also want to establish a trust to protect their interests after your death.

Save money on your taxes.

Filing as a single taxpayer when you actually qualify for head of household status is an expensive mistake you should avoid making. The head of household filing status carries lower tax rates than either the single filing status or the married and separate filing status. This allows you to take advantage of a more generous tax bracket and the larger standard deduction. Other tax rules are also more favorable to you if you can file as head of household.

If you have custody of your children, you also may be able to take the child dependency exemption for each of them, unless you have otherwise agreed to let your child’s noncustodial parent claim it instead. It’s a valuable tax deduction and a necessary prerequisite if you intend to claim other child-related credits that can help reduce your tax burden, including the child and dependent care credit and the education tax credits (Hope Scholarship credit and Lifetime Learning credit).

Reorganize your finances.

Whether you are divorced, widowed, or have always been single, you should find an opportunity to review and organize your finances. Good planning can help you avoid financial problems that might otherwise create problems for your family.

Get a copy of your credit record and make certain it’s clean.

Retitle the ownership of all your assets in your name if they were previously held jointly.

Update your beneficiary designations on life insurance policies, retirement accounts, etc.

Contribute as much as possible to your 401(k) and IRA accounts.

Set aside three to six months worth of living expenses in a savings or money market account for emergency use.

Take advantage of alternative work schedules.

Balancing a career and a family can be especially difficult when you’re a single parent. Find out if your employer offers (or would be willing to offer) alternative work schedules such as flextime and telecommuting. Both options can help you save money on day-care costs and enable you to spend more time with your children. Flextime schedules allow you to work during hours other than the traditional nine-to-five. Your employer usually determines the level of flexibility, but many employers will allow you to set a schedule that fits your particular needs. For example, you might be able to arrive at the office at eight when your children leave for school, and work until three when it’s time to meet them at the bus stop. Telecommuting—either part-time, or more rarely, full-time—allows you to work from home and keep in touch with the office via phone, fax, or computer. In general, you set your own schedule. As long as you work a certain number of hours and get your work done, you can do it whenever you like—a big benefit if your family’s schedule is complicated.

(Source: www.insurance.com.)

Questions/Comments to:

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/codecc/navig-5_05.pdf
