Retire Happy, Healthy, and Wise
by Orlando J. Gonzalez, MSEd, LMHC, CEAP

Our culture has traditionally placed strong emphasis on the importance of preparing financial nest eggs as a means for achieving a successful retirement. Although important, doing only this part neglects other critical components which play vital roles when realizing a fruitful transition into this important time of our lives. Successful retirements must include the evolution of practices which sustain our physical health, as well as support our social and psychological wellbeing. Preparing financially, physically, socially and psychologically becomes the more balanced and prudent approach.

Unfortunately, negative myths about retirement frequently feed into our fears; inhibiting our capacity to face retirement issues head-on. Those who approach retirement with pessimism ultimately avoid doing the reflection and planning that is necessary for fashioning a positive retirement experience. Those without positive retirement expectations or plans do more poorly, once retired, as those with positive expectation and realistic goals.

There are things each of us can do today, in addition to preparing a financial nest egg, to maximize our potential for remaining healthy and happy throughout our entire life. The practices we establish today will impact our future. Choosing to engage in those which sustain and support health will yield the fruits of longevity and satisfaction with living. Consider establishing practices that play to the following important four factors which are known to foster health and support lasting enjoyment as we grow older:

1. **Social Involvement** – Ignite the flame of social curiosity. Step outside your social comfort zone to be the type of person who will always welcome new relationships while maintaining friendships vibrant. No matter the age, socially engaged individuals foster necessary support and companionship, feel greater emotional connection with others, and experience elevated moods.

2. **Physical Fitness** (both aerobic and anaerobic) – It goes without saying that proper nutrition is important at any age. As we mature our physical body requires regular physical activity in order to maintain muscle mass and endurance. Those who establish a practice of exercising regularly improve the likelihood that these practices will be maintained throughout their lifetime, to sustain their health.

3. **Mental Stimulation** – Commit to welcoming new experiences and continued learning. The human spirit naturally gravitates towards the expression of creativity and exploration. While television and computers offer entertainment, or are a source of information, they will not replace the excitement and enjoyment derived from first hand experiences or the acquisition of new skills and talents. Read, solve problems, contribute your expertise, volunteer time, visit new places, or develop new hobbies to remain intrigued with the fascinating wonders found throughout our world.

4. **Continued sense of meaning and purpose** – Meditate on the meaning of life itself and your part in life. View yourself in the context of the whole of humanity and understand that roles shift throughout our lives. Know when it becomes important to step out of old roles in order to accommodate the new. Live in a state of gratitude, appreciating all that is made available to us daily; focusing on what we have instead of what we think we need. How much of what is being afforded us do we take for granted? When it’s all said and done, how do we want to be remembered? What is your legacy? Position yourself now to live in accord with those desired outcomes, to find meaning and purpose in all that you do.
How To Be More Thankful This Holiday Season
by Pilar Tamburrino, M.S., LMHC, CEAP

What if you could not only survive the holidays but actually enjoy them as well? According to research being thankful actually amplifies the good; the good things in our lives, the good people in our lives and even the good in us. What better time to challenge yourself to practice these skills than during the holidays.

GRATITUDE JOURNAL
Before going to bed each night, write a list of three things about that day for which you’re grateful. Some days you’ll have exciting things to write down, and some days you’ll be writing down simple joys.

GRATITUDE LETTER
 Sit down and write a letter to someone who has exerted a positive influence in your life but whom you have not properly thanked. The letter doesn’t have to be long, but make sure that you’re specific about what the person did and how it affected you. What a great holiday gift!

GRATITUDE VISIT
Some experts recommend that you take the gratitude letter a step further: instead of mailing the letter, visit the person to whom the letter is addressed and read them the letter in person.

THANKFUL TREE
This is a great exercise for Thanksgiving. Here are the instructions:
• Arrange tree branches in a colorful planter.
• Cut out paper leaves in different colors, shapes, and sizes.
• Place the leaves in a bowl, along with magic markers, and put the bowl next to the tree branches.
• Have each guest pick a leaf, write down something that they’re grateful for on it, and hang the leaf from the tree branches.

GRATITUDE TRIGGER
Place an object somewhere in your house or workspace which will remind you to feel grateful each time that you look at it. It can be a little sign that says “Thank You” hanging in front of your desk, or a door mat with the word “Welcome” written on it to remind you to be grateful each time that you arrive at home.

365 THANK YOU NOTES
Find people you can thank with a simple post it note, one for each day of the year.

The good news is the more we practice gratitude, the more often we experience it. Being thankful is a choice we can make in any given moment. Take the time to relish and savor the gifts in your life this holiday season.

INSPIRATIONAL QUOTE
“He is a wise man who does not grieve for the things which he has not, but rejoices for those which he has.”
- Epictetus

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LUNCHTIME SEMINAR
Retire Happy, Healthy, and Wise

Coming the week of November 18, 2013, this lunchtime seminar engages participants in an active discussion of the social and emotional challenges involved in achieving a happy, healthy and meaningful retirement.

Please visit the seminars section of the FSAP website at Miami.edu/FSAP for a full description, dates, locations and times.