Welcome to 21st Century retirement.

Things are changing fast, life expectancy is increased, there have been dramatic socioeconomic changes, and it is your opportunity to create a retirement that includes optimal emotional, physical and intellectual well-being. Your preparation determines how you respond to the inevitable inner and outer changes that await in this next stage of your development.

New brain research reveals that your brain learns and changes throughout your life span. Our thoughts and accompanying emotions actually rewire your neural circuitry and alter the brain's activity and structure. Habitual thought patterns create thicker circuitry in your brain making it more likely to repeat those same thoughts and emotions time and again. These neurological functions then shape our experiences. Equally exciting is the opportunity you have to shape your emotions by understanding how to impact your neural circuitry in ways that bring greater contentment, relaxation and joy.

Neurons that fire together, wire together

Rewire your brain's thinking about aging and retirement using these six steps:

**R: Review and Revise** - Look back on your life. What has worked well? What has not? What specific changes would you like to make? Remember three good times in your life in detail. What made them special?

**E: Exercise your brain as well as your body** - pursue physical and intellectual pursuits in the areas of creativity, learning, and meaning. Regular exercise along with mental stimulation reduces anxiety and depression. Meditation has been shown to quiet your mind, increasing contentment.

**W: What are you waiting for? If not now, when?** - Time is now your most precious resource. Generate a list of your priorities. Learn to say no to activities that are not a priority for you so you can spend more time doing what you love.

**I: Identify your passions; let inspiration be your guide** - Take time for self-care, to refresh and re-energize yourself. Observe what makes you feel enthusiastic and joyful. Keep a gratitude journal. Understand the three aspects of happiness: pleasure, contentment of being in the moment, and doing things for others. Find the balance that is right for you, research shows that people with a sense of purpose in their lives are happier.
R: Relationships - Cultivate and nurture your relationships. They will increase your longevity, well-being, and happiness. Social contact is one of the strongest indicators of well-being in retirement. Join an organization or club; you'll be glad you did.

E: Endings bring beginnings - The door is open to creating meaning, creative expression, and connection to a deeper part of yourself and others. As the Jewish sage, Hillel said: "If I am not for myself, then who am I? If I am only for myself then what am I?" As you enter into this next phase of life you can enter it encouraged or discouraged. The choice is yours!

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