



Managing My Life Institute

THE ART OF AGING: WITH GRACE AND SERENITY

A GIFT from G.O.L.E.A.D.

Montreal, Quebec, Canada



G.O.L.E.A.D.
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THE ART OF AGING WITH GRACE AND SERENITY

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To make informed lifestyle choices

THE ART OF AGING: WITH GRACE AND SERENITY SELF-STUDY WORKBOOK MODULE ONE

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Welcome to Module ONE

Understanding the Challenges and Opportunities of Retirement and Aging

Welcome to “The Art of Aging with Grace and Serenity.” Module ONE is entitled: “Understanding the Challenges and Opportunities of Retirement and Aging.”

If retirement sounds like a dull word to you, you're not alone. For many of us, it's a misunderstood word and a very misunderstood concept. Seclusion, loneliness, walking canes and rocking chairs — sounds dull and of course it's not true. The concept that retirement and or aging marks an end and is a period of idleness and meaninglessness is no more true than to think that the world is flat. During retirement phase, you choose your way of life and it can be as busy and meaningful as you decide and you don't have to catch the 7:45 commuter train to make it so!

This course is all about you: it will help you better understand how you feel about the retirement and aging phase of your life. This course will help you appreciate the opportunities and actions still available which you can take to ensure that you age with grace and serenity.

The purpose of this course is to give you the necessary tools to help you make the most out of the remaining years of your life.

When you complete this course, you will feel in charge. You will feel in charge because you will have defined for yourself goals that are important to you: goals that meet your personal needs, and bring you a measure of peace and serenity as you adapt to the changes that come during retirement and aging.

QUESTIONS TO CONSIDER

There are many questions related to retirement and aging that you may or may not have given thought to. What are my financial needs? How will my financial resources meet my changing needs in retirement? How will I spend my time? How will I be feeling physically?

How will I feel about myself as I age, and start to need more and more help?

WHAT IS RETIREMENT?

Retirement can be a time for fulfillment. It can be an opportunity to do things we have always wanted to do but have never had enough time for. We can realize new potentials, new interests, establish new relationships and re-establish old ones. It can be a time to experiment with hobbies, activities, travel, and other interests without the normal obligations and responsibilities that usually come with a career and raising a family.

At the same time retirement is a time for adjustment, acceptance and learning. Slowly and as we age, especially when we reach our mid-70s and beyond, our body starts to tell us to slow down. We start to suffer some health setbacks and we often have to learn to live with some pain and the ongoing fear that things will not get much better.

Specifically, this course will help you:

- Consider the impact of the retirement and aging stage of your life.
- Review some misconceptions and feelings we have about retirement and aging.
- Learn specific techniques to help you maintain a high level of self-confidence and enthusiasm.
- Review in detail a five-step process of identifying alternative career options.
- Make lifestyle choices for the next two or three years in the area of:
 - Second careers
 - Volunteer activities
 - Where you want to live.
 - Relationships
 - Hobbies
 - Exercising
 - Nutrition and health.
- Improve your ability to maintain and develop supportive relationships.
- Improve your ability to adapt and accept the changes that will be coming by learning how to manage stress more effectively.
- Increase your chances of aging with grace and serenity.

Your workbook includes easy to complete exercises which will help you set and review your lifestyle goal on an annual or bi-annual basis. If you have a spouse or close companion with whom you live, it's important to ask him or her to complete this course and the exercises as well.

The course consists of this reading material which is followed by a number of easy and fun to complete exercises in your workbook which will help you and your spouse or close companion plan your retirement.

It's time to review some of our feelings and concerns about aging and retirement.

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Misconceptions About Aging And Retirement

Indicate with a T (for True) or F (for False) the statements you believe are correct.

TRUE OR FALSE

1. Our ability to learn new things declines rapidly after age 65. _____
2. The proportion of people over age 65 in North America is 1 in 20. _____
3. Most elderly people today need financial assistance. _____
4. People who have elderly parents usually maintain regular contact with them. _____
5. Life expectancy for men and women is about age 75. _____
6. Sexual activity among retired people diminishes. _____
7. The health and social status of older people is not improving. _____
8. A small proportion of older people live out their lives in institutions. _____
9. People often become more religious as they age. _____
10. Older people tend to have few hobbies and activities. They enjoy resting and tend to become more withdrawn. _____
11. Everyone becomes senile if he or she lives long enough. _____
12. A number of older people want to work. _____
13. Older people are targets of humor and stereotyping. _____
14. After age 50, our health deteriorates rapidly. _____
15. Most elderly people are lonely. _____

ANSWERS TO THE 15 QUESTIONS:

1. The answer is false. Our learning ability is quite stable throughout out life as long as we remain healthy and are mentally active and feel confident. Older persons after age 75 may require a little more time to learn and retain new skills — particularly motor skills — but once learned, skills are retained.
2. The answer is false. The proportion of people over 65 is closer to one in six and is trending to increase rapidly.
3. The answer is True. A large number of elderly people in North America, particularly women do need financial assistance. Woman usually live longer and some have not worked or secured a pension from an employer.
4. The answer is true. Most persons over age 65 do see their children at least once a week and a majority see one child several times a week. The majority of persons over age 65 have good, close relations with their children.
5. The answer is false. In North America, the life expectancy of men who have already reached age 50 is 81 years, but women who have already reached age 50 can expect to live to age 84. Our life expectancy is gradually increasing because of continued improvements in the medical field.
6. The answer is false. The idea of “sexless age” is a myth. Sexual activity including hugging, kissing, and touching can continue until fairly advanced age if there is opportunity and partners are healthy. Participation is influenced mainly by habit, personal preference, energy level, and availability of a partner.
7. The answer is false. The health and status of older people in North America has been steadily improving in direct proportion to improvements in the medical field.
8. The answer to true. In North America, only approximately five percent of people over age 65 are institutionalized. Increasingly, older people are receiving assistance within their own homes if that is their desire. Another very popular option is to live in retirement communities, where they live in their own apartments or houses and share a wide range of services and recreational activities within their retirement community. The great majority pass away from their home, retirement community or at the hospital where they may be receiving an emergency treatment.
9. The answer is false. People do not usually change habits as they age. Religious people continue to be religious; non-religious people continue to be non-religious.

10. The answer is false. Older people who are healthy — once motivated — are some of the best patrons of continuing education and community centres. Their increased time for activities and the variety of activities available explain why older people tend to be so active.
11. The answer is false. Senility is a disease, not a characteristic of aging. Fewer than five percent of elderly people can be classified as “senile.”
12. The answer is true. Most surveys do support the idea that older people while they are healthy like to work. However, this is not restricted to traditional paid work but can mean volunteer work. A meaningful life is the goal of most people regardless of age.
13. The answer is unfortunately true. However, the trend is decreasing with three developments taking place: the visible increase in non-stereotypical older people; the increased knowledge from the field of gerontology; and the increasing advocacy of older people themselves.
14. The answer is false. The fact is that our health starts to deteriorate in a marked way usually after we reach age 80. We can also take steps now, in the areas of diet, exercising and stress management, to improve our chances of staying healthy.
15. The answer is false. Loneliness is not a phenomenon of aging. We can experience loneliness at all ages. A good percentage of older people do not feel lonely. They have learned to enjoy spending more time by themselves or have learned the skills to develop good, positive, supportive friendships.

Your Feelings about Retirement and Aging

Do you feel worried, bored, anxious, depressed, demotivated or do you feel relaxed, in control, motivated, excited, hopeful, and happy.

If your feelings are mainly positive, there may be several reasons. You may have already created for yourself a harmonious and happy life in retirement.

On the other hand, if your feelings are mostly worrisome, you may be feeling bored in retirement and are looking at new ways to occupy your time. You may also be concerned about your financial situation or feel limited because of it. You may also be overly worrying about your health and the inevitability of the aging process.

These worrisome feelings are perfectly normal. You need more information in order to change your way of thinking and this is what this course is all about.

As you complete the course and the exercises in your workbook, and as implement some of the ideas you are comfortable with, you feel more in control and you will replace some of the undesired thoughts and feelings with thoughts and feelings associated with acceptance, contentment, harmony and serenity.

Use the following list to help you identify the feelings that correspond best to your own, regarding retirement and aging. Be honest and spontaneous.

| | | |
|------------|---------------|--------------|
| Worried | Anxious | Concerned |
| Happy | Useful | Relaxed |
| Resentful | Angry | In control |
| Frustrated | Unmotivated | Motivated |
| Depressed | Hopeful | Proud |
| Excited | Positive | Helpless |
| Annoyed | Unappreciated | Fortunate |
| Uninformed | Challenged | Disappointed |
| Hesitant | Relieved | Prepared |

My 8 Prevalent Feelings When It Comes To Retirement and Aging:

LIFESTYLE CHOICES – Living Environment

It's time to talk about lifestyle.

So what is lifestyle? Your lifestyle in retirement is defined by choices that you make regarding where you want to live, and how you spend your time. They include time with the relationships and friendships you maintain and cultivate, time for your hobbies and interests and your travel plans, time for your volunteer activities and time for a possible second career or part-time work, and finally time for exercising and nutrition related activities.

Obviously you have already made a good number of your lifestyle choices now that you are retired. However, your lifestyle need will change as you age. While you are like to be fairly active in your 60's in your 70's, you will likely be considerably less active when you are in your 80's and 90's. So you need to regularly adjust your lifestyle choices accordingly.

Some of the lifestyle choices you make or change will also have some impact on your finances. So you will also need to review and update your budget accordingly.

Living Environment Options:

Any Planned Changes – If yes, give details below:

When

| |
|--|
| |
|--|

Financial Ramifications (if applicable)

| |
|--|
| |
|--|

LIFESTYLE CHOICES – Second Careers

Who are the typical individuals who seek a second career in retirement?

They are usually individuals:

- 1) Who received and found it financially beneficial to accept an early retirement option from their employers. They may still be relatively young and their spouses may still be working. They now have the opportunity to do something they will really enjoy and may even have the financial resources to start a small business or buy a franchise.
- 2) Who are retired and after a few months or a year are feeling bored, and would love to be involved again in work-related activities, maybe on a part-time basis or a project to project basis - doing something they would really enjoy.
- 3) Who would love to supplement their income doing something perhaps different and truly motivating. They could be interested in a part-time or full time opportunity and could continue to work as long as long as they are healthy.

Income resulting from second careers should be taken into consideration in order update your budget each year.

Some retirees could also be very interested in getting involved in volunteer activities to keep them busy while contributing to help others and/their community.

Second Career Ideas in case you are thinking of a second career.

| | | |
|------------------------------|------------------------------|-----------------------------|
| Current occupation | Bed and breakfast business | Travel agent |
| Executive coach | Management consultant | Financial planner |
| Import/export business owner | Public relations service | Real estate agent |
| Executive on loan | Seminar leader | Investor in real estate |
| Travel writer | Company director | Ceramic pottery business |
| Chef or cook | Owner — child care service | Clock or watch repair |
| Club/association manager | Coffee shop owner | Computer programmer |
| Computer repair technician | Consignment clothing store | Owner - senior group home |
| Cottage rental business | Desktop publishing service | Clothing designer |
| Driving instructor | Auto repair mechanic | Fitness instructor |
| Flea market operator | Florist | Furniture builder |
| Gardening/landscaping | Hairdresser | Home and party caterer |
| Home repair service | Baking service | Party dance organizer |
| Musician | Preparing income tax returns | Insurance agent |
| Interior decorator | Mail order business | Managing retail store |
| Motel owner or manager | Movie extra | Newspaper critic (arts) |
| Newspaper columnist | Bar tender | Newspaper reporter |
| Owner — pet shop | Pet raising business | Pet grooming business |
| Private investigator | Real estate appraiser | Appliance repairs |
| Singles dating service | Receptionist | Photographer |
| School bus driver | Temp agency | Security service operator |
| Art gallery owner | Picture framer | Sewing or knitting business |
| Sign painter | TV or VCR repairs | Swim instructor |
| Teacher | Telemarketing sales | Canvasser |
| Tennis instructor | Tour operator | Tour guide |

Second Career Ideas That Could Interest You: *(Including others not listed above)*

Financial Ramifications (if applicable)

LIFESTYLE CHOICES – Hobbies and Interest and Volunteer Activities

In retirement we will find an additional 2,000 hours or more of free time. It would certainly be great to use some of that time to get involved in a variety of hobbies and interests, as well as some volunteer activities. Here are some lists to help you expand on your planned activities in retirement

List of Example Volunteer Ideas to help you identify new opportunities

- | | |
|----------------------------------|--------------------------------|
| Alcohol/drug rehab centers | Animal shelters |
| Art gallery or museum tour guide | Babysitting |
| Big Brothers | Big Sisters |
| Church missions | Church or Synagogue or Mosque |
| Civic clubs | Coaching sports |
| Community projects | Community kitchens |
| Counseling in crisis centers | Day-care centers |
| Driving elderly | Drop-in centers |
| Food banks | Foster parent |
| Gift shop assistance | Guides and Brownies leader |
| Hospital/nursing home visits | Museum guide |
| Library work | Little theatre backstage work |
| Meals on Wheels | Visits to elderly |
| Neighborhood Watch | Office help to fundraising |
| Overseas development | Visits to sick |
| Reading to visually impaired | Recycling centers |
| Sales in thrift stores | School assistance |
| Scouts and Cubs leader | Service to immigrants |
| Service clubs (Rotary, etc) | Shopping for sick or elderly |
| Small business mentoring | Summer or day camps |
| Support to battered women | Support for native people |
| Support for race relations | Teaching swimming |
| Teaching singing | Teaching language |
| Fund-raising committee | Telephone distress center |
| Telephone information provider | Telephone soliciting - charity |
| Translating | Tree planting |
| Tutoring children | United Way |

Current and/or New Volunteer Activities I would like to pursue: (Including one not listed)

Hobbies and Interests

Review the following list of hobbies and interests and identify the ones that you are currently involved in and new ones you would like become involved in the future:.

- Acting
- Astronomy
- Attending plays
- Attending horse races
- Attending sports activities
- Auto mechanics
- Bingo
- Boating
- Camping
- Carpentry
- Church or synagogue activities
- Collectibles
- Continuing Education
- Crafts
- Dancing
- Dinner parties - giving
- Elderhostel
- Flying
- Gambling, casinos
- Genealogy
- House improvement
- Learning a foreign language
- Letter writing
- Model making (ships, etc.)
- Numismatics (coin collecting)
- Drawing
- Philately (stamp collecting)
- Photography - dark room
- Playing a musical instrument
- Pottery
- Reading
- Singing in choir
- Television watching
- Visiting friends
- Wine making
- Writing stories
- Astrology, horoscopes
- Attending music concerts and choirs
- Going to the movies
- Visiting art galleries
- Attending auto races
- Billiards, pool
- Bird watching
- Calligraphy
- Cards (bridge, cribbage, etc.)
- Chess
- Club membership
- Computers, Internet use
- Gourmet cooking
- Crossword puzzles and word games
- Dining out
- Dinner parties - attending
- Fishing
- Fortune telling
- Visiting children/family
- Guns, marksmanship
- Spiritual practices
- Lepidopterist (butterfly collecting)
- Meditation
- Nature walks
- Painting
- Pet care
- Photography (taking pictures)
- Picture restoring, frame making
- Political party involvement
- Sculpture
- Recreational driving
- Snowmobiling
- Travel
- Writing poetry
- Beer making
- Backstage theatre activities

Your Current Hobbies/Activities - Including ones not listed.

Other Hobbies/Activities You Would Like to Pursue:

Financial Ramifications (If applicable)

LIFESTYLE CHOICES – Travel

One of the most popular activity that a large number of people who retire decide to do more of is travel. Perhaps a Caribbean or a Mediterranean cruise. Perhaps you are interested travelling across Canada or the United States or taking one or several trips to Europe or to South America.

Most of travel that takes place in retirement takes place until we reach the mid or late 70's. The cost of travel varies considerably and you will need to incorporate the cost your planned travel into your budget each year.

Travel Ideas - Review the following ideas of future travel destinations.

- European Tour
- India
- Israel and the holy lands
- Cruise to Alaska
- Mediterranean cruise
- Australia
- South America
- Great Britain
- Greece
- France
- Thailand
- South Africa
- Japan
- Across Canada
- Mexico
- Caribbean Cruise
- Égypt.
- The Far East
- Hawaii
- African safari
- New Zealand
- Argentina
- Ireland
- Italy
- Spain
- Portugal
- Morocco
- China
- Across the United States
- Central America

Must Travel Destinations Over the Next Few Years: Including ones not listed.

Other Possible Travel Destinations Over the Next Few Years: Including ones not listed.

Financial Ramifications (If applicable)

LIFESTYLE CHOICES – Health, Enthusiasm, Socializing and Stress

About Our Self-Confidence and Enthusiasm

As we age and reach our mid 70's and beyond we all experience health problems which can prevent us from being as active as we once were. This can lead to worry and a loss of our self-confidence.

Module 2 of this course focuses on techniques that can be helpful to maintain a high level of enthusiasm and self-confidence so that we can age with grace and serenity.

About Our Need to Socialize

We all need to socialize and to have close relationships, regardless of whether we tend to be introverted or extroverted.

Socializing helps meet the following needs:

Respect, attention, appreciation, sharing, recognition, status, friendliness, competition, gossiping, sincerity and personal enjoyment.

Close friendships/relationships meet the following needs:

Comfort, acceptance, intimacy, closeness, love, empathy and understanding, sensuality and affection.

The whole area of relationships will be discussed in great detail in **Module 3** of this course which is entitled: Maintaining a network of mutually supportive relationships.

About Our Health

Feeling healthy is an important part of having a happier retirement.

When we feel healthy, we can be more active, and have more latitude in terms of the activities we can partake in.

There are three things that can help us maximize our chances of staying and feeling healthy. These three things are exercising regularly, being careful with what we eat and drink and improving our ability to relax and sleep.

These 3 areas will be discussed in great detail; in **module 4** of your course which is entitled: Managing the Day-to-Day Stress of Retirement and Aging.

Within your workbook you have had the opportunity an opportunity to complete a series of exercises. Your spouse should also complete the exercises separately and once you have both completed the exercises, you can discuss your choices and may be finalize your decisions.

You and your spouse should also consider the financial implications of some of the lifestyle choices you are making in order to update your budget accordingly.

We have now covered all the key points of Module One of your course.

Be sure to update your lifestyle choices on an annual or bi-annual basis in order to take into account your changing needs.



Managing My Life Institute

About The Author

George Beshara

George Beshara is the author of the Leading by Managing My Life course which is published by the Managing My Life Institute and distributed by G.O.L.E.A.D a not for profit organization based in Montreal, Canada.

As a Business Coach, George has a proven record of leading small businesses and entrepreneurs to always grow their business intelligently.

Involved in training, coaching and publishing since 1983 a few of George's accomplishments include:

- Provided business coaching solutions to a large number of clients helping them launch and maintain very successful businesses.
- Established a highly successful career transition coaching practice with corporate clients including Royal Le Page, Swiss Bank Canada, The Foresters, Employment and Immigration Canada, CIBC Wood Gundy, Ontario Government, Molson, and Eaton's among many others.
- Custom-developed training programs which were delivered nationally to a large number of corporate clients.
- Authored and published more than 11 Managing My Life courses.
- His courses have been used with more than 100,000 individuals in more than 40 countries worldwide.
- Delivered retirement planning workshops to corporations across Canada.

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To make informed lifestyle choices

THE ART OF AGING: WITH GRACE AND SERENITY

SELF-STUDY WORKBOOK

MODULE TWO

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Workbook for Module Two

Maintaining a High Level of Enthusiasm and Self-Confidence

If retirement sounds like a dull word to you, you're not alone. For many of us, it's a misunderstood word and a very misunderstood concept. Seclusion, loneliness, walking canes and rocking chairs — sounds dull and of course it's not true. The concept that retirement and or aging marks an end and is a period of idleness and meaninglessness is no more true than to think that the world is flat. In retirement, you choose your way of life and it can be as busy and meaningful as you decide and you don't have to catch the 7:45 commuter train to make it so!

This course is all about you: it will help you better understand how you feel about the retirement and aging phase of your life. This course will help you appreciate the opportunities and actions still available which you can take to ensure that you age with grace and serenity.

The purpose of this course is to give you the necessary tools to help you make the most out of the remaining years of your life.

The Four Modules of The Art of Aging With Grace and Serenity Are:

1. Understanding the Challenges and Opportunities of Retirement and Aging
2. Maintaining a High Level of Enthusiasm and Self-Confidence
3. Maintaining a Network of Supportive Relationships
4. Managing Stress and Maintaining a Positive Attitude in Retirement.

Although it would be an idea to complete the four modules of the course, you can elect to complete only the modules that interest you.

When you complete this course, you will feel in charge. You will feel in charge because you will have defined for yourself goals that are important to you: goals that meet your personal needs, and bring you a measure of peace and serenity as you adapt to the changes that come during retirement and aging.

Let's now start Module Two

Maintaining a High Level of Enthusiasm and Self-Confidence.

Maintaining a high level of enthusiasm and self-confidence is, for individuals who wish to age with grace and serenity as essential as eating and drinking when they are hungry and thirsty. Yet, the high level of change we experience in our society and as we retire and age continually tests our level of self-confidence and enthusiasm.

Based on the Pareto rule, eighty per cent of individuals react to the unpredictability they face with initial feelings of apprehension and concern. They tend to worry about their ability to handle the new challenges and the ones they fear they will face as they age. And it is that worry that affects their level of self-confidence and enthusiasm that is so important for the peace of mind needed to age with grace and serenity.

On the other hand, 20% of individuals, the ones who age with grace and serenity, have learned to react to unpredictability and the fear of aging with confidence. These individuals are hard to shake. They are quite confident that things will work themselves out and accept that unpredictability is an intrinsic part of life. They are also ready to accept change with calmness and serenity.

In other words, they do not usually let the situations they face, the problems they may experience, the challenges they encounter, dampen their high level of enthusiasm and self-confidence. They do not waste their energy worrying. They simply act, do their best, and as a result they attract and experience a high level of peace of mind.

Can we all develop and maintain a high level of enthusiasm and self-confidence so that we can also attract more serenity and peace of mind? Of course we can.

Defining Enthusiasm

An enthusiastic person is someone who is inspired by life; inspired to see the best in the opportunities available; inspired to take action without being pushed or prompted; inspired to do the best they can.

Henry Ford described enthusiasm as being the spark in one's eyes, the irresistible surge of personal will and energy which makes you execute your ideas.

Enthusiasm in retirement is so important because it is contagious and helps build relationships. Individuals who are enthusiastic, tend to be cheerful, and have that special energy, that special aura which attracts others and which makes them feel they want to be around them.

Developing Enthusiasm

There are two steps necessary for developing enthusiasm.

The first step is introspective. During this stage, we become more aware of our special strengths and accomplishments, and we recognize our personal needs, motivators and skills. This awareness helps us build and maintain our self-confidence.

The second stage requires us to act on this knowledge by taking all the actions we can take to accomplish what we want to accomplish each day.

It requires us to consciously become involved in activities which motivate us, and to respond in an energetic way to the changing environment around us. When we do this, we become spontaneously, more enthusiastic in everything we do.

Identifying Our Accomplishments

Now that we've defined what it means to be enthusiastic, let's begin the introspection by identifying our accomplishments, motivators, and strengths.

Let's start with our accomplishments.

Becoming more aware of our life accomplishments – our legacy, as well as our daily accomplishments is important. Focusing on our legacy and on our daily accomplishments helps us maintain and develop our self-confidence and concentrate on the more positive side of life.

How do we recognize our accomplishments?

Most of us tend to think of accomplishments as being major events that we've completed and we feel proud of such as, buying a house, completing our studies, being promoted at work, raising a family, etc. But the fact is that we couldn't have achieved these larger accomplishments without our smaller day-to-day accomplishments.

Major events such as getting our university degree or buying a house, are all made up of smaller and very significant accomplishments.

Obtaining our degree means that we have successfully completed a number of courses within a prescribed program of study. And completing each course was an accomplishment in itself; it brought us feelings of pride and satisfaction.

Likewise, buying a house meant saving regularly for that down payment. Each time we put money aside, we were working toward accomplishing a much larger goal.

Walking again after a major operation, or continuing to be physically active in spite of suffering from Arthritis, is also an important daily accomplishment as we age in retirement.

Unfortunately, many of us don't give ourselves enough credit for our smaller, day-to-day accomplishments; we just take them for granted.

Defining and Recognizing our Accomplishments

Accomplishments are simply the results of activities, which were completed. These activities, gave us feelings of satisfaction, pride, joy, or even relief. And the major accomplishments which often constitute our legacy, as well as the smaller successes or the day-to-day activities that we complete, give us by themselves, feelings of satisfaction and pride.

The key to recognizing our smaller accomplishments is to appreciate all the positive things that happen to us every day. When we're doing this we're developing our self-confidence, and we're also feeding our enthusiasm.

And our To Do list which we should complete even in retirement, is in fact a great tool, which can help us become aware of our daily accomplishments.

To feel good when get up in the morning, it is good to have a list of things to do that day. That list is in fact what we plan to accomplish that day.

Take a look now at the next of your workbook where you will find a To Do List form, which you can print, or photocopy for each new day. Prepare your To Do List for the next day, at the end of the day, so that when you get up in the morning, you are ready to get things done.

If you are already using an Agenda system to plan your time each day, you can of course continue to use it. Remember to include however every day in that Agenda the six daily actions which we recommend and which will help you age with grace and serenity. The first three actions will be covered in this module. The other 3 others will be discussed in detail in modules 3 and 4 of your course.

Finally when we take the time at the end of each day to take stock of all items that we completed that day and to reflect on how we feel about having achieved these smaller goals, we are in fact taking the time to appreciate ourselves and the positive things that are happening in our life.

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THE TO DO LIST - My Daily Accomplishments

Today's Date: _____ **MAKE COPIES TO USE DAILY**

If you decide to continue to use your own Agenda, please remember to add daily the six items listed below.

TO DO LIST (Completed Yes = Y, No = N, Partially = P) **Your Rating**

| | |
|--|--|
| | |
|--|--|

Actions to help you age with Grace and Serenity

TODAY I Have: (RATING: Completed Yes = Y, No = N, Partially = P) **Your Rating**

- 1) Read my list of strengths at least 3 times.
- 2) Been involved in at least ONE motivating activities (Preferably 2 or 3)
- 3) Made plans for at least two motivating activities for tomorrow.
- 4) Made sincere compliments to at least 3 different people I met or contacted by phone or e-mail or through social networking.
- 5) Listened to the Managing My Life Deep Relaxation Exercise
- 6) Exercised

Our Monthly Accomplishments

How do we identify our monthly accomplishments? It's easy. We need to think in terms of action words. Action words are verbs such as: *learn, complete, organize, initiate, develop*, walk, help, and *improve*.

When you use these action words to describe a To Do activity you plan to complete or be involved in or that you completed and which made you feel good and proud, you are describing your accomplishments. For example:

This past month I:

- Made two new friends.
- Learned how to play a new game of cards.
- Organized a surprise birthday party for my grand-daughter.
- Re-organized my wardrobe and gave away the cloth I did not use.
- Started volunteer work – 2 half-days a month to raise funds for the Cancer Society.
- Walked 2 kilometers -16 times during the month.
- Lost five pounds.
- Listened carefully and gave really good advice to three of my friends.
- Learned to cook two new recipes.
- Invited friends twice for dinner.
- Went to 4 family outings and 3 dinner invitations by friends.
- Accompanied two different neighbors to their doctor appointment.

And if we also take an hour, once a month, to review all our To Do lists for that month, you will quickly become aware of what we have accomplished during that month.

In fact taking an hour each month to compile your monthly accomplishments, is an exercise that you will find extremely rewarding.

This list of accomplishment will inspire you to stay motivated. It will be your way to regularly see the glass half full instead of half empty. It will also be very useful, when you are ready to set your goals for the next period.

You can use the form on next page of your workbook to compile each month a list of your monthly accomplishments. Let's take a minute to look that page together.

Examples of Monthly Accomplishments:

The past month I have:

- Made two new friends.
- Learned how to play a new game of cards.
- Organized a surprise birthday party for my grand-daughter.
- Re-organized my wardrobe and gave away the cloth I did not use.
- Started volunteer work – 2 half-days a month to raise funds for the Cancer Society.
- Walked 2 kilometers -16 times during the month.
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- Listened carefully and gave really good advice to three of my friends.
- Learned to cook two new recipes.
- Invited friends twice for dinner.
- Went to 4 family outings and 3 dinner invitations by friends.
- Accompanied two different neighbors to their doctor appointment.

Take the time each month to draw up your list of accomplishments. *Make copies as needed.*

My accomplishments for the month of _____ Year _____

Understanding Our Motivators. What are motivators?

Motivators are special needs we have – key needs which when met, make us feel enthusiastic and eager to act and to accomplish.

By identifying our motivators and by consciously taking steps to ensure that those special needs are regularly being met, we increase our level of enthusiasm and self-motivation. This leads us to live a happier and more fulfilling retirement, in which we accomplish more and feel that we are aging gracefully and with serenity.

Take a look at the list of motivators below. As you read the list, I will ask you to make a circle around the ones you feel describe you often or most of the time. For example, if you like to make decisions more of the time of often, you should circle Making Decisions.

Identifying Your Motivators

Please circle the motivators that you believe describe you often or most of the time.

I enjoy and feel motivated when I:

Make decisions

Organize and delegate

Belong and feel needed

Generate new income

Analyze and problem solve

Feel challenged, stimulated

Achieve

Express myself

Compete/win

Help others

Lead

Socialize

Work on a team

Am creative

Have discipline and structure

Learn

Receive recognition

Am being listened to

Take calculated risks

Review them now the motivators you have circled and list below the six you feel are your most significant in retirement.

How are you influenced by your motivators?

Let's look at a few examples.

If learning is one of your important motivators, well you are in luck. Now that you are in retirement, you do have more time to take courses, to learn creative arts, to learn to play new games of cards, to learn a new sport or activities. And you are likely to feel more energetic and enthusiastic every time you are learning something new and feel that you are starting to master it.

If being creative motivates you, you will feel most positive and have the greatest feelings of accomplishments when you find yourself involved in activities that require you to be creative by coming up with ideas, or making, producing, or painting or drawing, or writing a short story, and so on.

If expressing yourself motivates you, you will feel energetic and enthusiastic every time you have or take the opportunity to share your ideas with others, every time you are presenting your ideas.

If organizing is an important motivator, you will feel like you are on top of the world, when you find yourself managing projects and organizing events for your friends, family or community.

Daily Questions

The questions that you should ask yourself at the end of each day when you review your To Do List are: What have I done today that was motivating to me? In what way have my strongest, essential motivators been fulfilled?

If you haven't accomplished very much that was motivating, you should seriously examine your daily routine in order to make some adjustments.

To maintain a high level of enthusiasm, you need to ensure that you are involved on a daily or on a regular basis in activities that will motivate and stimulate you.

For example:

If learning motivates you, you can perhaps take a course in a subject or topic that stimulates you.

If you need recognition, you can get involved in some meaningful volunteer work.

If socializing motivates you, you can invest more time to make new friends and acquaintances.

It's really up to you to make sure you are using your motivators.

It's good to know what you need, but knowing what you need is not enough. You need to take action to enrich your life.

It doesn't matter what you do, provided you enjoy the activity and provided it is related to your key motivators.

One of the exercises which be very useful to complete in order to get yourself busy doing things you enjoy, is to make a list of these activities on the next page of your workbook.

It will be very useful for you to take the time to prepare the list of the things you like to do. This way you be able to refer to it every day in order to select from it, two or more activities each day to include in your To Do list the next day.

What I Like To Do – What Motivates Me

By Myself :

With My Family :

With My Friends

As a Volunteer – To Help Others

Identifying Your Strengths

Let's now focus on the last step of your introspection: Your strengths.

Being aware of your strengths builds your confidence and increases your determination.

It gives you the courage to try new things and to face unexpected challenges.

It helps you maintain your determination to complete what you start, especially when you encounter difficulties.

Knowing your strengths also helps you deal more assertively with the criticisms of others and feel more confident about your ability to deal with change and achieve your goals.

You do not let others' comments or actions discourage you. When you start to consciously use your strengths and abilities, you do not let others undermine what you want to do.

In order to experience aging with grace and serenity, it is in fact important that you be aware of your strengths and that you use them regularly whenever you can.

Most people are not aware of their strengths and when asked to describe them they become hesitant after enumerating or 6 of them.

The reason this happens is simply because they're just not in the habit of remembering the special qualities that they have.

Yet each and every one of us can easily identify twenty or even thirty strengths when we give the matter a little bit of thought.

There are two exercises that you will be completing in your workbook to help you identify some of your strengths.

In the first of exercise you will be reviewing a list of different strengths and you will be rating the extent that you feel you master those strengths. The ratings vary from - not at all - to most of the time.

In the second exercise you will identify from a list, the strengths that you have used in order to successfully overcome some of the challenges you faced in your life.

Take a look now at the next 3 pages of your workbook and just follow the instructions in order to identify some of your key strengths.

1. Identifying Your Strengths – By Using This List

The following list of strengths will help you identify some of your own personal strengths. As you read the list, make a list below of the ones that you feel describe you most of the time or often throughout your life and/or in retirement.

Strengths:

| | | | |
|----------------|---------------|---------------|-----------------------|
| Enthusiastic. | Patient. | Thoughtful. | Efficient. |
| Trusting. | Supportive. | Open-minded. | Good sense of humour. |
| Optimistic. | Hard-working. | Perceptive. | Organized. |
| Responsible. | Cautious. | Confident. | Communicative. |
| Understanding. | Dependable. | Sharp. | Cooperative. |
| Friendly. | Thorough. | Self-starter. | Decisive. |
| Relaxed. | Determined. | Alert. | Assertive. |
| Intuitive. | Flexible. | Ambitious. | Aggressive. |
| Sensitive. | Talkative. | Serious. | Adaptable. |
| Logical. | Persistent. | Tactful. | Outspoken. |
| Tolerant. | Loyal. | Quick-minded. | Imaginative. |
| Opportunistic. | Sincere. | Calm. | Sociable. |
| Curious. | Systematic. | Energetic. | Easy-going. |
| Firm. | Versatile. | Generous. | Adventurous. |
| Polite. | Outgoing. | _____ | _____ |

List of Your Often or Most of the Time Strengths

One way to ensure that this subjective way of identifying strengths is accurate is to reduce that list to the 12 strengths from among them you feel represent you best and want to continue to use in retirement. You can then list these twelve strengths on the appropriate space of page 17 of your workbook.

2- Strengths from Challenging Life Situations I Have Overcome

A second way to identify strengths is to think about one or two challenging life situations that you handled well. Perhaps you have experienced a health or a relationship problem. Identify the strengths that helped you overcome each of the situations.

List these strengths in the appropriate space below each description. There is a list of example strengths at the end of the exercise. Use this list to help you identify your appropriate strengths. Once this is done, compare these strengths with ones you identified earlier in the first exercise.

1) First challenging situation:

The strengths that helped me

2) Second challenging situation:

The strengths that helped me

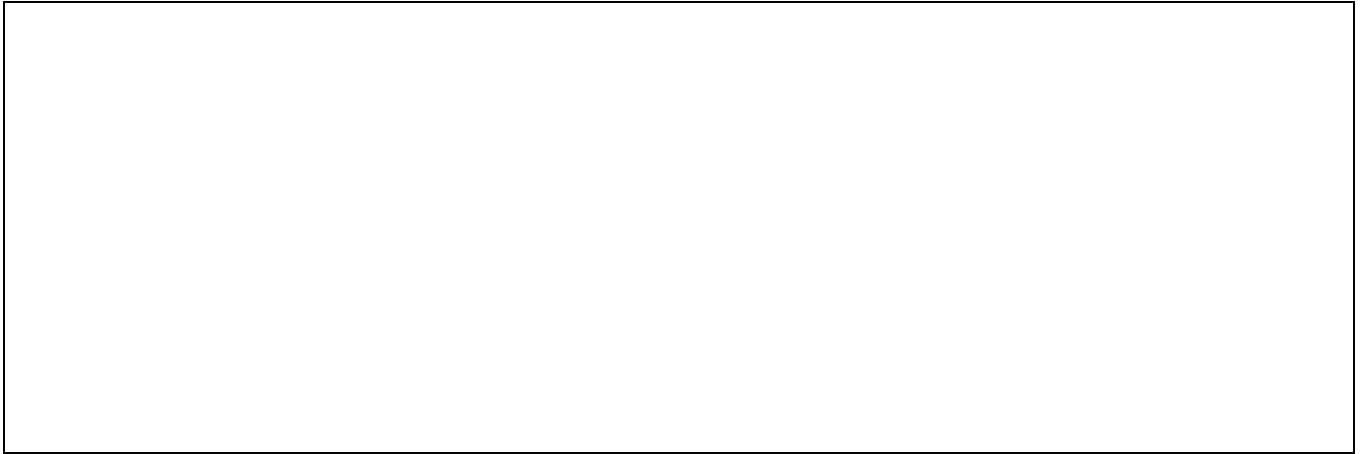
List of Example Strengths:

- | | | |
|--|-------------------------------------|--------------------------------|
| My self-confidence | My physical strength | My trust in others |
| My persistence | My cheerfulness | My ability to analyze problems |
| My hard work | My ability to cooperate | My courage |
| My ability to organize | My honesty toward others | My religious faith |
| My care for family and friends | My trust in my own perception | My competitiveness |
| My good sense of humor | My stability | My optimism |
| My ability to take things as they come | My calmness | My independence |
| My communication skills | My loyalty and commitment to others | My belief in myself |
| My ability to commit myself fully | My open-mindedness | My self-discipline |
| My initiative | My creativity | My intuition |
| My imagination | My intelligence | My knowledge |
| My ability to see things realistically | | |

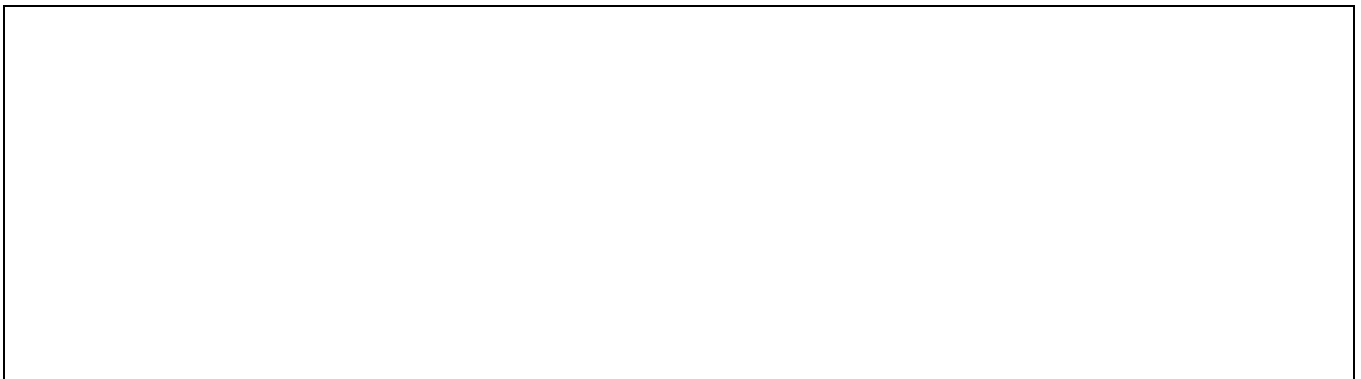
Additional Strengths Identified In This Exercise *(Different from the ones you identified in the first exercise)*

Your List of Strengths – To read 2 or 3 times a day.

12 key strengths (From First Exercise)

A large, empty rectangular box with a thin black border, intended for the user to write their 12 key strengths.

Additional strengths (From Second Exercise)

A large, empty rectangular box with a thin black border, intended for the user to write their additional strengths.



Managing My Life Institute

About The Author

George Beshara

George Beshara is the author of the Leading by Managing My Life course which is published by the Managing My Life Institute and distributed by G.O.L.E.A.D a not for profit organization based in Montreal, Canada.

As a Business Coach, George has a proven record of leading small businesses and entrepreneurs to always grow their business intelligently.

Involved in training, coaching and publishing since 1983 a few of George's accomplishments include:

- Provided business coaching solutions to a large number of clients helping them launch and maintain very successful businesses.
- Established a highly successful career transition coaching practice with corporate clients including Royal Le Page, Swiss Bank Canada, The Foresters, Employment and Immigration Canada, CIBC Wood Gundy, Ontario Government, Molson, and Eaton's among many others.
- Custom-developed training programs which were delivered nationally to a large number of corporate clients.
- Authored and published more than 11 Managing My Life courses.
- His courses have been used with more than 100,000 individuals in more than 40 countries worldwide.
- Delivered retirement planning workshops to corporations across Canada.
- Author of Experiencing The Winning Edge and The Art of Aging With Grace and Serenity.

For more information please visit:

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To make informed lifestyle choices

THE ART OF AGING: WITH GRACE AND SERENITY SELF-STUDY WORKBOOK MODULE THREE

A GIFT from G.O.L.E.A.D.
Montreal, Quebec, Canada



G.O.L.E.A.D.
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Workbook for Module Three

Maintaining a Network of Supportive Relationships

Welcome to Module 3 of “The Art of Aging with Grace and Serenity.” Module Three is entitled: “Maintaining a Network of Supportive Relationships.”

If retirement sounds like a dull word to you, you're not alone. For many of us, it's a misunderstood word and a very misunderstood concept. Seclusion, loneliness, walking canes and rocking chairs — sounds dull and of course it's not true. The concept that retirement and or aging marks an end and is a period of idleness and meaninglessness is no more true than to think that the world is flat. In retirement, you choose your way of life and it can be as busy and meaningful as you decide and you don't have to catch the 7:45 commuter train to make it so!

This course is all about you: it will help you better understand how you feel about the retirement and aging phase of your life. This course will help you appreciate the opportunities and actions still available which you can take to ensure that you age with grace and serenity.

The purpose of this course is to give you the necessary tools to help you make the most out of the remaining years of your life.

In module 1 of this course, you reviewed some beliefs and misconceptions you may have had about retirement and aging, and reviewed your lifestyle choices in retirement in order to experience more grace and serenity. In module 2 of this course, you took stock of your daily accomplishments, and became more aware of your motivators and strengths, in order to maintain a high level of enthusiasm and self-confidence as you face the constant changes that come during our retirement years.

It's now time to look at relationships in retirement.

As you well know we continue to experience in retirement and as we age a considerable amount of change. Some of that change is wanted change, some of it is unwanted. Some of that change is expected, some of it is totally unexpected.

Regardless of the nature of the change, the great majority of it irrevocably involves others. New conflicts with friends or family members; new relationships, friends and family members moving away, problems of our children or grandchildren; health problems affecting us or close members of our family; loss of friends and family members and the list goes on and on.

It is for this reason that we need especially as we age, to maintain and develop our network of supportive relationships who can help us as we help them navigate some of the challenges that we face or will face in the future.

So what are our relationships needs?

We all need to socialize and to have close relationships, regardless of whether we tend to be introverted or extroverted.

Socializing helps meet the following needs:

Respect, attention, appreciation, sharing, recognition, status, friendliness, competition, gossiping, sincerity and personal enjoyment.

Close friendships/relationships meet the following needs:

Comfort, acceptance, intimacy, closeness, love, empathy and understanding, sensuality and affection.

Close friendships/relationship are also supportive, when we need help, as we age and start to experience the difficulties of dealing with our health problems.

What are supportive relationships?

Supportive relationships are relationships in which both parties **gain and grow**. Both parties feel good about each other. They learn from each other and enjoy each other's company and humor. They appreciate each other's special talents and abilities. They provide each other with help, support and understanding. They trust each other.

Are supportive relationships easy to develop? Yes and no. It strictly depends on us and on our approach to relationships. But the benefits of having these relationships make the effort well worthwhile.

Why is that so?

Because healthy supportive relationships charge us with positive energy by helping us meet some of our basic needs for socializing and companionship, for being accepted, for being listened to, and for being understood and loved.

As we age, some of these mutually supportive relationships which include trusted relatives and close friends will make themselves available to help us navigate through health and other difficulties, we may encounter. They can help us make the right decisions, as well as manage our day to day affairs when we are from time to time sick or incapacitated. Of course as we get older we will also lose some of these supportive relationships. That's why we need not only to maintain but to continually develop our network of supportive relationships.

One of the key elements for developing supportive relationships is **respect**. Unless there is an element of mutual respect from the beginning, the chances for the relationship to grow will be very limited.

So supportive relationships are relationships where both parties gain and grow and where there is mutual respect. At times, we will have disagreements and misunderstandings with some of these mutually supportive relationships. But if mutual respect exists, these problems and disagreements can often be resolved, and in the long run, the relationships will continue to grow.

Retirement and spouses.

For many people, spending more time with their spouse or close companion in retirement considerably enhances their relationship. However, for others, spending a lot more time together, which they are not accustomed to, can create some friction or feelings of interference or loss of freedom.

Because of this, it is important to accept that while you will be doing quite a few things together, you may also want to do certain things apart from each other.

It is also important to discuss any expectations you may have of each other when it comes to household chores, baby-sitting of grandchildren, and the routine you want to have in retirement.

To help ensure that the relationship will grow, remember that you need to make a special effort to become aware of and to cater more consciously to the needs of the other person. It's a question of caring for each other and mutual respect.

Let's now take a look at pages 6, 7, 8 and 9 of your workbook.

On pages 6 and 7 you will find space to prepare a list of the people you know. These could be relatives from your side or from your spouse's side of the family, current friends and neighbors, friends from different schools you've attended, or from different jobs you've held or from your place of worship. They can be people with whom you share a hobby, socialize with, or have helped in the past.

Why make this list? Because now that you are in retirement, you have more time on your hand which you can use to renew or strengthen your friendship with these individuals.

On page 8 you are asked to identify the individuals from that list whom you consider to be supportive – the individuals who will be at your side if you need them.

We also suggest on page 8 to make a list of the individuals who provide you with services in retirement. If you already have such a list you may want to just bring it up date. You never know when such a list can be useful.

On page 9 we also suggest you make a list of the friends and family members who can count on your help and support if they ever need help.

Taking the time to complete these lists is a great way to renew or expand your network of supportive relationships and to stay organized. It's a time investment that will help you experience more grace and serenity in retirement.

List of People You Know

1. List of Friends, Family Members and Quality Acquaintances:

People you know well or have known well in the past.

These could be relatives from your side or from your spouse's side of the family, current friends and neighbors, friends from different schools you've attended, or from different jobs you've held or from your place of worship, They can be people with whom you share a hobby, socialize with, or have helped in the past.

| Name | Telephone number <i>Home or office</i> | What You Usually Do Together |
|-------------|--|-------------------------------------|
|-------------|--|-------------------------------------|

| | | |
|--|--|--|
| | | |
|--|--|--|

Name

Telephone number
Home or office

What You Usually Do Together

| | | |
|--|--|--|
| | | |
|--|--|--|

Who do you consider from among these individuals to be supportive relationships – individuals who will readily make themselves available to help you when you need it?

Individual Who Provide You with Services – *It's good to have a list.*

Community center volunteers, your family doctor and specialist doctors, lawyer, notary, dentist, accountant, financial advisor, plumber, electrician, appliance hair dresser, repair person, cleaning, maintenance, massage therapist, physiotherapist, and so on.

| Name | Telephone | Nature of Relationship |
|-------------|------------------|-------------------------------|
|-------------|------------------|-------------------------------|

| Name | Telephone | Nature of Relationship |
|-------------|------------------|-------------------------------|
| | | |

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Developing Respect

So what are the elements for developing respect?

There are five elements which are important in order to develop respect. These are:

- 1) Creating good impressions we meet or talk to others.
- 2) Using effective communication to develop and maintain trust during our interactions with them and after.
- 3) Avoiding criticizing or speaking ill of others – avoiding negative gossiping.
- 4) Learning to express our appreciation of others by perceiving their strengths and by making sincere compliments..
- 5) Becoming aware of the key motivators of others we interact with and adjusting our behavior accordingly.

Creating a Good Impression

What is an impression? An impression is a perception that we have of others and others have of us, when we meet them and when we speak to them. This impression is based not only on what is said but also on the way we are dressed and on our body language. It takes only a few seconds to develop.

That's why the first 30 seconds of any encounter is really very important. When you generate a good impression, you will be listened to and you will have a chance to truly communicate with the other person. If you don't create a good impression, getting others to listen to what you have to say will be like climbing a very high mountain, very challenging, if not impossible.

In addition to making eye contact, maintaining a confident posture, and with CORONAVIRUS, a good elbow touch instead of a firm handshake, you also need to, in order to create a good first impression to:

- Come across as being friendly. A good, confident smile tells the other person that you are friendly and approachable, that you genuinely enjoy meeting people.
- Be dressed appropriately for the occasion. Being dressed appropriately does not only mean cloth. For men it also means to be cleanly shaved and to have an appropriate haircut. For women, it also means the right amount of makeup.
- And finally if you can display a good sense of humor early on during the encounter, an appropriate good sense of humor that is, you will be well on your way to be liked, remembered and also appreciated.

Creating Trust

Creating trust is absolutely essential in developing a relationship because let's face it, would you really have a good relationship with someone that you don't trust?

Gaining and maintaining the trust of others is the foundation block around which your entire relationship is built on. If there is cracking in that foundation block, the whole building, the entire relationship falls apart.

What can you do to create trust after you have created that good impression?

- You can ask intelligent questions. By asking intelligent questions, you are in fact telling others that you know what you are talking about.
- Be helpful by sharing useful, accurate information is another way of making others feel that you are or have the potential to be a valuable source of knowledge and information. That's why being informed of all types of matters that could be useful or of interest to others you typically interact with is important. By sharing some of this information with them, you will earn their gratitude and respect.
- Listening carefully. This is one of the best compliments you can offer others. It shows respect and it shows that you care about them.
- Uncovering common interests is another important factor in developing trust. We like and we trust others who are like us and who have the same interests and values.
- Following-up on promises is also of course essential if you want to maintain the trust of others. Following up on promises is in fact a huge trust builder.
- Getting to know them by inviting them to talk about their life, their accomplishments, their family, and their needs. Confirm your understanding of their needs and if you can help fulfill those needs, if it is possible for you to do so, do help them.
- Avoiding criticizing others as well as negative gossiping. Saying negative things about others and critical gossiping leads others to avoid confiding in you and trusting you.

Expressing Your Appreciation to Others

Let's now look at what you can do to show appreciation to others, especially for their special strengths, skills and abilities and accomplishments.

The key idea here is to develop the habit of making **one genuine compliment to at least** three different individuals with whom you interact with each day.

When you do this, you'll be surprised what a difference it makes. You'll be well on your way to developing extremely successful supportive relationships.

This is not as easy as it sounds, because recognizing the qualities and strengths of others requires some discipline. Unfortunately we are more used to noticing other's weaknesses and mistakes, to criticizing others than recognizing their **strengths**.

For most of us, at the beginning, it takes some added effort to make compliments because we are not used to doing this and we can be self-conscious about it. But it's like anything else: the more we make compliments, the more comfortable and natural we become at it.

In the right context, at the right time, we can say things like:

It was a great meeting. Your comments were excellent.

I really enjoy working on this project with you. You are so organized. It's a real pleasure.

That's an excellent idea. I didn't realize you were so creative.

It's not that difficult to make compliments, provided we are sincere and we've mentally prepared ourselves to make them.

It's important to remember that making compliments, and showing appreciation regularly, helps create a positive atmosphere both at work and in our personal life. Making compliments helps create an environment that is **conducive to building good relationships**.

Reactions to Compliments

How do we react when we receive compliments? For some of us, if someone pays us a compliment, our first reaction may be to feel suspicious, especially if we're not used to receiving a compliment from that person. We may react defensively by asking ourselves: "What does this person want?"

This response can be expected from others if it isn't your habit to make compliments.

But it doesn't matter. As long as the compliments are sincere, and as long as you continue to make them, you will undoubtedly find a change in the way others respond to you. In fact, many will feel obligated to show appreciation to you and will make a special effort to return the compliments.

And when you start to exchange appreciation, respect begins, and a supportive relationship is in the works.

Not everybody will respond to this positive approach, and it shouldn't be expected either — nor should it matter. By making compliments regularly, to others and by showing appreciation, you are **creating an environment that is conducive to developing good relationships.**

The fact is, you can't change others; you can, however, create the environment to make them want to change. When you use compliments in conjunction with the development of trust we discussed earlier, you are really maximizing the opportunities for others to change their perception of, and their behavior toward you.

Dale Carnegie believed so strongly in the value of praising others that he devoted a major portion of his book, *How to Win Friends and Influence People*, to this topic.

Let's now take a look at page 14 of your workbook.

You will find in the exercise on page 14, the opportunity to identify the 6 main strengths of five of your closest relationships. Why do this, it's very simple. This exercise will help you make sincere compliments to these individuals based on their key strengths.

For example if John Smith who is one of my friends has the following 6 strengths: Thoughtful, Friendly, Dependable, Perceptive, Optimistic, Understanding, I can therefore make him/her compliments based on these strengths. **You know John, one of the qualities I admire most in you is the fact that you are truly dependable. When you say you are going to do something, you do it and I really appreciate that in you.**

Strengths of Personal Relationships

This exercise is concerned with identifying the key strengths of your 5 most significant personal relationships. Write their names in the space below and identify for each of them up to 6 strengths you feel describe them most of the time or often.

Example Strengths:

| | | |
|---------------|---------------------|-------------|
| Enthusiastic | Thoughtful | Trusting |
| Open-minded | Good sense of humor | Patient |
| Optimistic | Hard-working | Efficient |
| Perceptive | Organized | Responsible |
| Cautious | Confident | Supportive |
| Communicative | Understanding | Dependable |
| Sharp | Cooperative | Friendly |
| Thorough | Self-starter | Decisive |
| Relaxed | Determined | |
| | | |

Five Personal Significant Relationships

Name

Their Six Key Strengths

(Strengths you feel would describe them most of the time or often)

The idea of this exercise is to take stock of the key strengths of these five individuals in order to make them sincere compliments which are related to these strengths.

Remember, you can use the same approach with all the individuals you know. Think of their main strengths. Then make them compliments tied to their strengths when you meet in person, when you speak to them on the telephone, when you send them an e-mail or a text, or when you mention them on your Facebook page

Identifying Motivators

Becoming aware of the key motivators of others we interact with and adjusting our behavior accordingly is one of the important points needed to develop respect.

This exercise is concerned with identifying the key motivators of the 5 most significant personal relationships you identified earlier. Write their names in the space below and identify for each of them up to 5 motivators you feel describe applies to them most of the time or often.

- | | | |
|-------------------------------|-----------------------------|---------------------------|
| Make decisions | Lead | Organize and delegate |
| Socialize | Belong and feel needed | Work on a team |
| Generate new income | Am creative | Analyze and problem solve |
| Have discipline and structure | Feel challenged, stimulated | Learn |
| Achieve | Receive recognition | Express myself |
| Am being listened to | Compete/win | Take calculated risks |
| Helping others | | |

Name

Their (up to) Five Key Motivators

(Motivators you feel would describe them most of the time or often)

The idea of this exercise is to develop more awareness of the key motivating factors of these 5 individuals so that you can invite them to partake in activities that will take into consideration their motivation needs.

You can use the same approach will every one you know. Think of what motivate them, and then act accordingly.

Daily Habits for Developing Supportive Relationships

Here are a few daily habits that you can easily develop in order to bring your relationships to the next level.

1. Always **focusing on the positive** side of relationships. Finding and focusing on their strengths and abilities, rather than on their weaknesses. Making sincere compliments to others on a regular basis. Identifying and focusing on other's motivational needs.
2. Sending or e-mailing a **"thank-you" note** to individuals who have been particularly thoughtful or have done something that has touched you. It takes two minutes to write a thank-you note, yet so few of us take the time to do this.
3. **Maintaining a happy, positive attitude.** Your smile and laughter, and your positive attitude will attract people like nothing else can.
4. **Asserting your feelings** in a sincere manner if you are troubled by something someone did. Very often, the person may have done something that was not meant to be offensive to you and yet you took it personally. It's only when you bring the situation out in the open that you can resolve it in a positive way. However, you should remember to take into account the personal style of the person when you decide to address the issue.
5. **Being available** when you are needed. Being available and be willing to help others in their time of need will solidify the relationship and ensure that help will be also available to you when you need it.
6. Remembering to **put some humor** in the relationship by not always being too serious, by letting your fun side come out once in a while.

"Psychologist Alfred Adler expressed the thought that individuals who are not interested in their fellow man have the greatest difficulties in life and injure others and themselves most."

Highly successful retirees are generally interested in others and typically have their interest at heart. They sincerely want to them help others. They are masters at developing supportive relationships.

Conclusion

We have now covered the main points of Module 3 of your course.

I hope you have found the information I shared with you useful, and that you will put into practice some of the ideas you found most useful.



Managing My Life Institute

About The Author

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George Beshara is the author of the Leading by Managing My Life course which is published by the Managing My Life Institute and distributed by G.O.L.E.A.D a not for profit organization based in Montreal, Canada.

As a Business Coach, George has a proven record of leading small businesses and entrepreneurs to always grow their business intelligently.

Involved in training, coaching and publishing since 1983 a few of George's accomplishments include:

- Provided business coaching solutions to a large number of clients helping them launch and maintain very successful businesses.
- Established a highly successful career transition coaching practice with corporate clients including Royal Le Page, Swiss Bank Canada, The Foresters, Employment and Immigration Canada, CIBC Wood Gundy, Ontario Government, Molson, and Eaton's among many others.
- Custom-developed training programs which were delivered nationally to a large number of corporate clients.
- Authored and published more than 11 Managing My Life courses.
- His courses have been used with more than 100,000 individuals in more than 40 countries worldwide.
- Delivered retirement planning workshops to corporations across Canada.



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To make informed lifestyle choices

THE ART OF AGING: WITH GRACE AND SERENITY

SELF-STUDY WORKBOOK

MODULE FOUR

A GIFT from G.O.L.E.A.D.
Montreal, Quebec, Canada



G.O.L.E.A.D.
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Workbook for Module Four

Managing Stress and Maintaining a Positive Attitude

Welcome to Module 4 of “The Art of Aging with Grace and Serenity.” Module Four is entitled: “Managing Stress and Maintaining a Positive Attitude in Retirement.”

If retirement sounds like a dull word to you, you're not alone. For many of us, it's a misunderstood word and a very misunderstood concept. Seclusion, loneliness, walking canes and rocking chairs — sounds dull and of course it's not true. The concept that retirement and or aging marks an end and is a period of idleness and meaninglessness is no more true than to think that the world is flat. In retirement, you choose your way of life and it can be as busy and meaningful as you decide and you don't have to catch the 7:45 commuter train to make it so!

This course is all about you: it will help you better understand how you feel about the retirement and aging phase of your life. This course will help you appreciate the opportunities and actions still available which you can take to ensure that you age with grace and serenity.

The purpose of this course is to give you the necessary tools to help you make the most out of the remaining years of your life.

In Module 1 of this course, you reviewed some beliefs and misconceptions you may have had about retirement and aging, and reviewed your lifestyle choices in retirement in order to experience more grace and serenity **In module 2** you took stock of your daily accomplishments, and became more aware of your motivators and strengths, in order to maintain a high level of enthusiasm and self-confidence as you face the constant changes that come during our retirement years. **In module 3** we saw the importance of maintaining and developing our network of supportive relationships in retirement. In module four we will review proven approaches and techniques that will help us manage stress more effectively and maintain the attitude in retirement that will bring up more grace and serenity.

Let's get started.

You probably are quite aware by now that the retirement phase of our life which can truly be exhilarating. After all we have for the first time in our life, more time on our hand to do more of the things we want to do.

At the same time, retirement can be very stressful, unless we are truly active accomplishing things and feeling useful. A life of leisure can in fact become quickly boring.

Also in retirement we are getting older and as we age we can begin to experience more serious health problems, which make it more difficult for us to remain as active as we want to be.

In fact, if we believe the Pareto 80/20 rule, we can make an educated guess that 20% of retirees are managing stress effectively, and are experienced grace and serenity while 80% are not. They are feeling frustrated and less and less in control.

Our research also clearly shows how our behavior fluctuates, depending on our ability to manage stress.

So what are some of our behaviors when we are not managing stress very well?

How about immobilized, easily fooled, withdrawn, reckless, suspicious and paranoid, involved in empty socializing, pushy and bossy, lifeless, silly and shallow, sour and cynical, unrealistic, frustrated, overconfident and insensitive, stubborn, feeling hopeless and panicky.

Would you want to make friends of individuals who display these types of behaviors?
I know I wouldn't.

Yet those same individuals when they manage stress well, will actually display some of the following behaviors and qualities: Careful, act on opportunities, alert and watchful, forgiving, thoughtful, friendly, positive and happy, creative, good leaders, businesslike, accomplishing, positive and confident, disciplined, sensitive and open, easy going.

So would you want to make friends of individuals who display these types of behaviors?
I know I would.

A) Exercise Behaviors and Stress

This is an exercise that can be very revealing when it comes to our behavior when we manage stress effectively and when we don't.

Let's begin by looking at columns 3 and 4 of the Exercise on the next page. As you go down the list of characteristics listed under these two columns, you should decide which of the two characteristics describes you best. For example, are you more cautious, or are you more adventurous? Do you tend to be more trusting, or are you hard to fool?

Take a minute to **identify** the characteristic that describes you best among the ones listed in columns 3 and 4. Try to select only one tendency. If you can't, you can select both and write them in the appropriate space on the next page.

Then consider the characteristics in columns 2 and 5, and then the one which are listed in columns 1 and 6, at the side of the characteristics listed in columns 3 and 4.

If you selected cautious in column 3, the positive expression of this is that you tend to be careful in column 2 and the excessive under stress characteristic is that you tend to become immobilized in column 1. If you selected adventurous in column 4, the positive expression of this is that you act on opportunities in column 5 and the excessive under stress characteristic is that you are reckless in column 6.

Go ahead and write down in the appropriate space on the space on the next page the positive expression characteristics associated to the ones you identified from column 3 or 4 and the corresponding excessive under stress characteristics.

Exercise A ~ Positive and Negative Expressions

| 1 | 2 | 3 | 4 | 5 | 6 | |
|-------------------------------|---|------------------------|-------------------------|---------------------------|-------------------------|-------------------------|
| Excessive Under Stress | | Positive Expression | Personal Characteristic | Personal Characteristic | Positive Expression | Excessive Under Stress |
| immobilized | | Careful | Cautious | Adventurous | Acting on Opportunities | Reckless |
| Easily fooled | | Forgiving | Trusting | Hard to fool | Alert and watchful | Suspicious and paranoid |
| Withdrawn | | Thoughtful | Shy and reserved | Outgoing and sociable | Friendly | Empty socializing |
| Lifeless | | Good follower | Wait to be told | Take charge | Good leader | Pushy and bossy |
| Sour and cynical | | Business-like | Serious and sober | Good-natured and cheerful | Positive and happy | Silly and shallow |
| Frustrated | | Accomplishing | Practical | Imaginative | Creative | Unrealistic |
| Overconfident and insensitive | | Positive and confident | Self-assured | Self-doubting | Sensitive and open | Feel hopeless |
| Stubborn | | Disciplined | Self-controlled | Casual | Easy-going | Disoriented panic |

Personal Characteristics

Positive Expressions

Excessive Under Stress

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Defining Stress

So what is stress? How can we define it?

Stress can be defined in 2 ways:

1. Stress is physiological response to an unexpected change — a change that requires adaptation on our part. Stress is a physiological response in the same way that digestion is a physiological response, in the same way that being thirsty is a physiological response.

When we experience stress, changes which can happen to our bodies include:

- a) The release of hormones.
- b) The shutdown of our entire digestive system.
- c) The release of sugar into our blood stream.
- d) An increase in our heartbeat.
- e) A faster breathing rate.
- f) Perspiration.
- g) Tenseness in our muscles within our limbs.

These physiological responses are spontaneous and automatic. They will vary in intensity from one person to another, depending on how individuals react to the stressful events.

2. Stress is a source of energy that helps us accomplish.

What happens when we experience stress? In addition to the possible physiological reactions discussed earlier, when we experience stress, our body generates the necessary energy to mobilize itself to deal with the stress in what is referred to as the fight or flight reaction.

Primitive man during the cave age frequently faced life-threatening situations such as confronting wild animals. And this energy, which comes from stress, has helped him fight his aggressor or run away from him when needed.

Modern man, in contrast with primitive man, does not usually use this source of energy to fight or flee.

The stressful situations for modern man are not the same. Under normal conditions, modern man does not need to fight directly for his survival; our stressful situations are more psychological and are based on thoughts and feelings.

The reason we often wake-up in the middle of the night or can't sleep when we're under stress is that we haven't really used that accumulated energy during the day.

On the other hand when we use the energy from stress to help us accomplish a great deal and to make things happen, to take action when we can, we are using stress positively. When we let the energy accumulate and we worry instead of acting, we become restless and we turn stress into distress.

Now that we have defined what stress is, let us look at the following 3 typical sources of stress:

1. Stressors.
2. Our health.
3. Our value system, thoughts, emotions and behaviors.

Let's begin with Stressor

Stressors are simply changes, which require us to adapt.

Some of these changes are wanted and some are unwanted. We experience these wanted and unwanted changes in our financial situation. For example:

- An increase or a decrease in our income.
- An inheritance.
- A loss or a reduction in the value of an investment.
- Higher or lower interest rates.
- An increase in our debts.

Some of these changes are related to our home life, in our relationships and with our health. For example:

- The death of a spouse or a close family member.
- Going through a divorce, marital separation or reconciliation.
- A personal injury or illness.
- Taking a vacation overseas.
- Moving to a new residence.
- A change in the health of a family member.

Some of these changes are related to customary life events. These are changes that take place because we are going through a typical stage of our life such as:

- Childhood.
- Adolescence.
- Marriage.
- Menopause. OR
- Retirement.

In marriage for example we learn to compromise, to think in terms of the needs of our spouse, and our children.

In retirement we learn to adjust how we spend our time, and to the idea of aging and with the loss of close friends and relatives.

Some of these changes are related to unexpected life events. These are changes that take us by surprise: For example:

- The unexpected death of a close relation.
- A serious car accident.
- A fire.
- A serious personal illness or that of a close relation.
- The marriage breakdown of close friends or our children.

These unexpected life events can initially leave us in shock, making the adjustment that much more difficult.

Some of these changes are based on accumulating events.

Accumulating events are day-to-day type of events that make us feel angry and that lead to stress. For example:

- Daily friction with a neighbor.
- Unreasonable demands from family members or friends.
- Waiting for others.
- Promises made by others, which are not kept
- Loss in ability to be completely independent.

We often do not manage these accumulating events very well and we often procrastinate in dealing with them. Yet these type of issues can often be resolved through effective stress management techniques.

Sources of stress and our health

Another major source of stress that we should be aware of is our own health. It can be a vicious circle. If we experience a great amount of stress and are not managing it well, we'll end up with health problems and this will bring on more stress. If we are not healthy, we will automatically experience more stress.

Feeling healthy doesn't only mean not being ill. It also means sleeping well and feeling energetic.

When we don't sleep well, when we don't feel energetic, or when we are feeling under the weather, we don't respond well to the external demands made on us. We are not able to handle change as well as we normally could, and consequently we feel more stress from situations that ordinarily would not be stressful.

Of course the factor of aging and experiencing more physical pain and/or the loss of some of our physical and mental abilities can also be very stressful.

This is particularly true if we refuse to accept the changes that are taking place and we find ourselves frequently feeling sorry for ourselves.

Let me ask you a question. What do we do all the time once we are awake?

What we do all the time is:

We THINK.

Our thoughts, our internal dialogue, come from either our mind – our memory of past events or our plans for the future, or they come as a result of external stimuli.

For example, if we're thinking of last year's vacation, or are thinking of what we will be doing the next day, our thoughts are coming from our mind.

If we are reacting to a demand made on one of our children, or to a conversation we're having with someone else, our thoughts come from external stimulus.

The quality of the thoughts and feelings we have from our memory and our mind will depend on the past or future event we are thinking of.

Our thoughts and feelings will be positive if we are thinking of a past event which we feel good about, such as a vacation. If, on the other hand, we are thinking of the circumstances of our divorce, we'll relive all the negative thoughts and feelings we had at that time and we'll also experience some of the stress we experienced then.

Let's now take a look at pages 10 and 11 of your workbook.

You will find on page 10 the opportunity to think about and identify, the changes you have experienced in the past three years when it comes to your financial situation, your home life, personal relationships and your health. Some of these changes were wanted and some were unwanted.

On page 11, you will have the opportunity to note the changes that were unexpected, and the repetitive daily events that are repetitive and make you feel angry, bored or stressed.

These exercises help you take stock of your stressors. This increased awareness is an important first step to help you move forward in order to let go of the stress these changes may have caused you in your life.

Exercise B - Stressors In Your Life

Stressors are simply changes which require us to adapt. Some of these changes are wanted and some are unwanted.

Take a few minutes now to identify some of the main changes you have experienced in the past year, some of which were wanted and some of which were unwanted.

Changes in your financial situation:

Wanted

Unwanted

| | |
|--|--|
| | |
|--|--|

Changes in your home life, personal relationships and health:

Wanted

Unwanted

| | |
|--|--|
| | |
|--|--|

**Among all these changes which do you consider to be unexpected?
Which ones took you completely by surprise?**

What are some of the accumulating events in your life - typical day-to-day events which make you feel angry or stressed?

Our Attitude

The way we think about and react to what is happening to us, will also depend on our attitude.

What Is Attitude?

Attitude is a reflection of how we think and feel about things around us. Attitude is a direct reflection of our value and belief system.

Clement Stone, co-author of “Success Through a Positive Mental Attitude”, says that there’s not much difference in people, but that little difference can make a very big difference. The little difference is attitude. The big difference is whether the attitude is positive or negative.

While how we think and feel is very much a spontaneous, learned process, our attitude will be determined by the quality of our thoughts and feelings and how each situation we are involved in, reinforces or threatens our beliefs and value system.

The Challenge

We learn many of our beliefs and values when we are young. We are largely influenced by our parents, brothers, sisters, friends, teachers, and our social and economic environment. All these influences no doubt contribute to the formulation of our belief and value system, which in turn profoundly influences our early attitudes.

Part of the challenge of becoming adults is to use our free will to change some of these learned attitudes and beliefs, and develop ones which will help keep us calm and composed and confident, so that we can easily ride the waves of the ups and down of retirement and aging. .

The challenge is to develop attitudes and beliefs, which will help us, become happier and more serene, in everything we do.

What are our typical behaviors when we have a negative attitude?

When we have a negative attitude, we find ourselves defensive, and unreceptive to change and to new ideas. We worry a great deal about any changes - any uncertainty in our life. We find ourselves criticizing everyone and everything. we regret the past. And finally Instead of making friends and developing relationships, we find ourselves lonely.

When we let go of our negative attitude, instead of worrying, we act. Instead of criticizing others, we praise them. Instead of regretting the past, we look forward to the future. Instead of feeling lonely, we make friends. Instead of being defensive, we are receptive. Instead of having negative feelings, we feel happy. Instead of feeling sad, we laugh.

George Bernard Shaw described the difference between individuals who have a negative attitude and ones with a positive attitude when he said: People tend to blame their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they can't find them - they make them.

When we develop a positive attitude, we automatically manage stress effectively by acting whenever we can instead of worrying. . We also believe in ourselves and in our ability to ride over the waves of uncertainty and self-doubt.

The stakes are high and the rewards are wonderful and all it requires is some personal effort, the effort it takes to take charge of your thoughts and feelings.

Do you think that you have control over your thoughts and feelings?

If you answered no, you're correct. You do not have control over your thoughts and feelings. Thoughts and feelings consist of spontaneous reactions which are based on our values and beliefs.

If you answered yes, you are also right. When you actually work on changing these values and beliefs into healthier and more realistic values and beliefs, then the types of thoughts and feelings you will experience will change accordingly.

While you do not necessarily have control over the thoughts and feelings, you do have control over the thoughts and feelings you want to focus on.

This means that when you are aware that you are indulging in unhealthy thoughts and feelings, you can learn to change your focus - learn to focus on something else.

In other words, when you become aware that you are thinking of a difficult, annoying situation, and are wasting energy by becoming obsessed with it, you can change the focus of your thoughts. You can think instead about a very enjoyable holiday you had or you can think of your accomplishments and the things you can still do to be useful to your friends, your family and your community.

A Beautiful Mind

I don't know if you have seen the movie – “A Beautiful Mind” with Russell Crowe in which he impersonates the true life story of John Nash, a brilliant Mathematician who suffers from schizophrenia. We see in the movie, how John Nash who experiences visions which are triggered by stress of 3 unreal characters, decides eventually to simply ignore the visions in order to retake control of his mind and his life.

With our negative thoughts and feelings, it's a little bit the same. We can hang on to the negative thoughts and feelings or we can let them go.

Plato understood this concept well when he said: Take charge of your thoughts, you can do what you will with them.

Our Fundamental Beliefs

So what are some of the values or beliefs that we need to change.

Let us now discuss three of the fundamental beliefs we all tend to have and which trigger unproductive and defeating thoughts and feelings.

These three fundamental beliefs were learned when we were young through our parents, our friends, our school and our social economic environment. These beliefs are deeply ingrained into our subconscious. We react to current life situations in accordance with these beliefs.

When confronted with events which tend to reinforce these beliefs, we tend to feel content, and have positive thoughts and feelings.

When confronted with events, which oppose or challenge these beliefs, we tend to react with anger, frustration, fear, worry and unhappiness.

In other words, these beliefs are the direct cause - the trigger - of the positive and negative type of thought reactions and feelings, which we experience spontaneously every day. These beliefs lead us to react to life events with positive or negative self-talk, and with the corresponding positive or negative feelings.

We all carry to a varying degree the following beliefs that:

1. Everybody we meet or contact should like or love us.
2. Things should always happen the way we planned them, the way we expect them.
3. We should worry and become fearful whenever there is a change or uncertainty in our life.

The stronger we hold on to these three beliefs, the more difficult our life will be. Why is that?

Because these beliefs are not realistic!

It is really not possible to be liked or loved by everyone we meet or contact. We are all different and we like and get along better with some people versus others.

It's also impossible for things to always happen the way we want them or meant them to happen. We can't be in control of everything of everybody, It is just not realistic.

Finally, since we are experiencing so much change and uncertainty, today, should we therefore be worrying and fearful all of the time? Is that really productive and healthy?

So what can we do to change these beliefs, to make them more balanced, more realistic?

Changing Our Beliefs

Here are two approaches that you can take to change your beliefs. Both approaches will help you at the same time, manage stress more effectively.

Calming Yourself

The first approach involves calming yourself on the spot, whenever you feel not liked, frustrated because things are not happening as planned, or feeling fearful about an uncertainty or a change in your life.

Here are 4 techniques you can use to help you calm down on the spot:

1. Focusing on your breathing can have a very calming effect if you do it properly. To use your breath to calm yourself, you need approximately 3 minutes, and a relatively quiet place. The process is as follows: Concentrate on your breathing. Without forcing your breath, begin inhaling slowly and deeply. As you inhale, expand your diaphragm, and hold your breath for five to ten seconds, then exhale. Repeat this exercise 10 times. Always remain focused on each breath.
2. Another technique that can help you calm down is the visualization technique. Sit comfortably and close your eyes. Take two or three minutes to remember some of the pleasant things, which happened to you in the past: remember some of your holidays, some of your successes, and some of your accomplishments. If you wish, you can also visualize some of your future plans and dreams; you can see yourself doing the things you really would like or hope to do.
3. For those who believe in God or a Higher Power, praying and asking for help from God or from that Higher Power you believe in for at least 3 minutes can help you calm down in order to refocus your thoughts and feelings.
4. Finally drinking two or three glasses of cold water quickly can also have a calming effect for some people. Your body temperature may increase when you become very emotional, and when you are experiencing a great deal of stress. Cold water helps reduce body temperature.

SLIDE 41

Using Affirmations

The second approach you can use to change your beliefs involves using affirmations.

Our mind functions like a computer. Whatever thoughts are stored in the computer create our belief system. The belief system is then retrieved as thoughts and feelings, when we interact with our environment.

Affirmations are positive statements or thoughts that you have consciously prepared and that you want to repeat often enough so that eventually they become new beliefs. You will then begin to experience thoughts and feelings which correspond to the new beliefs.

Let's begin by looking at affirmations that can be used to help you change the three beliefs we tend to hold and which we have discussed earlier.

Let's start with the first belief:

Everybody I meet or contact should like me or love me.

How about replacing that unrealistic belief with the following belief?

I am grateful to be liked by quite a few of the people I meet or contact.

This new belief implies that you realize and accept that some individuals you meet or contact will not like you and it's not the end of the world. It also reminds you that you are liked by quite a few people. It's a bit like looking at the glass being half full rather than half empty.

When you adapt this new belief, your thought reactions and feelings change. You are no longer affected negatively when you feel some one has not listened to you, has not been friendly or simply does not like you. This is because your expectations have changed, and you can remain in a positive, healthy frame of mind even when you feel not liked by others.

How about the second belief:

Things should always happen the way I planned it, the way I expect it.

How about replacing that unrealistic belief with the following belief and affirmation?

I am confident that I can adjust to any situation when things don't happen the way I want them or planned them.

When you adapt this new belief, your thought reactions and feelings will again change. You are no longer affected negatively when a meeting with friends get cancelled on you, or when you are having problems reaching friends or family members you planned to contact today over the telephone. This is because your expectations have changed, and you can remain in a positive, healthy frame of mind even when things are not happening the way you planned them.

How about the third belief:

I should worry and become fearful whenever there is change or uncertainty in my life.

How about replacing that unrealistic belief with the following belief or affirmation?

I embrace change, take the necessary action, and refuse to let worry and fear dominate any aspects of my life.

When you adapt this new belief, your thought reactions and feelings will also change. You no longer react with fear every time you become aware of a change that could affect you.

You realize that worry is a good trigger. Worry leads you to act in order to deal with the situation. But now you also remain in a positive, healthy frame of mind even when there is uncertainty around you.

Retirees who are experiencing serenity have intuitively adapted these beliefs. They are confident, they don't need the continual approval of others, they believe they can deal with any situation and they always expect the best results in spite of any uncertainty they may be facing.

So how do you convert these affirmations into beliefs?

It's simple. You take a few minutes each day read them 10, 20 or even 30 times, until eventually you start to become aware that you are responding to the day to day situations in your life, in a way that is in harmony with these beliefs.

If something has upset you and you need to refocus, you take 2 or 3 minutes to calm yourself and then take another 2 or 3 minutes to read these affirmations a few times.

Another affirmation I really like to use by frequently repeating it in my mind whenever I find myself thinking negatively:

I am, I can, I will.

Alternatively for those of you who are religious – from any of the major religions including Christians, Muslims, Jewish, Hindus, Buddhists, or Sikhs, or any other religion, you can use short prayers from your own religion which can repeat for long periods as an act of faith.

You can also repeat for long periods of time not only to calm yourself but also to train your mind to think differently and connect with the Higher Power, prayers like:

God help me feel your presence everywhere and in everyone.

God, your ongoing presence fills my heart with peace, joy and love.

God, I surrender my will and all aspects of my life to your good care.

God, please forgive me and help me to become more forgiving of others.

These are the type of thoughts and feeling which bring serenity into our lives.

The more frequently we repeat these affirmations, the faster the change will come. .

We all have a limited amount of energy. When we adopt a more positive attitude, we stop the waste and loss of that energy.

When we focus on positive thoughts by frequently repeating our affirmations and by acting accordingly, we take giant steps to improve and permanently rich the quality of our life in retirement.

Let's take a look at page 19 and 20 of your workbook. This is where you will be putting on paper the decisions you have made about the calming exercises you plan to use and the affirmations you plan to repeat.

You can of course use the affirmations we have proposed for the 3 beliefs or make changes the changes in the wording of the affirmations that you feel comfortable with.

We invite you to do that and to also decide on the other affirmations you may want to use.

Once you have completed the exercise, it is important that you add to your daily to do list the repetition of the affirmations as one of your daily activities.

It will also be useful for you to have on hand a reminder copy of the affirmations you want to repeat as well as the calming activities you will use before starting to repeat these affirmations.

Exercise C - Changing Your Beliefs

Calming Yourself

Techniques you plan to use to calm yourself on the spot

Affirmations

For each of the 3 beliefs we examined, you will find here an affirmation which we have written. You can use this affirmation if you want or you may re-write your own affirmation in the space provided.

1. The First Belief:

Everybody I meet or contact should like me or love me.

The Affirmation In Our Words:

I am grateful to be liked by quite a few of the people I meet or contact.

Affirmation In Your Words:

2. The Second Belief:

Things should always happen the way I planned it, the way I expect it.

The Affirmation In Our Words:

I am confident that I can adjust to any situation when things don't happen the way I want them or planned them.

Affirmation In Your Words:

3. The Third Belief:

I should worry and become fearful whenever there is change or uncertainty in my life.

The Affirmation In Our Words:

I embrace change, take the necessary action, and refuse to let worry and fear dominate any aspects of my life.

Affirmation In Your Words:

Other Affirmations and Prayers

Another affirmation you can use by frequently repeating it in your mind. is:

I AM, I CAN, I WILL!

You can also use short prayers from the religion you currently practice and repeat that prayer frequently.

Other Suggested Prayers for Believers in God or a Higher Being:

God help me feel your presence everywhere and in everyone.

God, your ongoing presence fills my heart with peace, joy and love.

God, I surrender my will and all aspects of my life to your good care.

God, please forgive me and help me to become more forgiving of others.

Other Affirmations or Prayers You Plan To Use

It is those types of thoughts that bring the confidence and the attitude that brings serenity.

So what kind of things do you do to manage stress effectively?

Yes, some of us go shopping, others watch a movie. Some read a lot, others partake in a hobby or play cards, some socialize and visit with friends, and others exercise. Some go away for the weekend, others clean the house. Some eat a lot, others drink excessively. Some play cards, others lose themselves in front of the TV. Some get involved with volunteer work, others go for a walk. Some get involved with a study program, others seek to escape by taking drugs or going to the casino.

All these activities can help alleviate stress, and if they are not destructive - like excessive drinking, excessive eating, excessive gambling, or taking illegal drugs, and you should certainly continue with them. At the same time, this is not enough.

There is a lot more to managing stress than being involved, once in a while, in one or more of these activities.

We will sharing in this course six helpful techniques to take charge of our stress.

These include:

- Learning to manage worry and to let go more effectively.
- Having a network of supportive relationships.
- Become selective with what you read, what you listen to and what you view.
- Exercising regularly.
- Good nutritional habits.
- Deep Relaxation and healthy sleep

This leads us to the whole area of managing worry and letting go.

Here is a proven strategy to manage worry and let go:

- 1) Try to take as much action as possible to resolve the situation you are thinking or worrying about.
- 2) Get yourself involved in an activity that will absorb your total attention.

For example, if you wake up in the middle of the night worrying about something and you can't sleep, get up, and make a list of things you can do to deal with the situation, along with a time frame for doing these things.

Then go back to bed. If you still can't sleep, get yourself involved in an activity, which will absorb your thoughts. You may want read a few pages of a dictionary or read something that will not captivate you so you'll find yourself dozing off to sleep.

You may use the calming techniques we discussed earlier and use affirmations and prayers to help you drift to sleep.

You can also listen to relaxing music or the Managing My Life Deep Relaxation exercise that is being made available to you in order to drift back to sleep.

During the day, if you find yourself worrying, take whatever steps you can take to resolve the situation, and then let go of the situation you are worrying about by first calming yourself by breathing deeply half a dozen times and then getting yourself involved in an activity which absorbs your total attention.

You can also use the calming techniques and affirmation and prayers to help you refocus your thoughts and feelings after you have all the action you can take to deal with the problem you are worrying about.

All in all, it doesn't matter what the activity is, provided you are totally absorbed in it and are no longer thinking of the situation that had been bothering you.

For each of us this will be different. It could be reading, watching a good movie, going for a walk in nature, dancing, jogging, seeing a friend, calling your children. It really does not matter what the activity is, provided the activity absorbs your total attention and takes you away from obsessive thoughts and feelings you may have about the problem.

Take a look at Page 23 of your workbook. This is where you can list the activities that absorb your full attention. Having a list which you can refer to can be very useful as a reminder of what you can do when you need to avoid worrying and letting go.

Having a Network of Supportive Relationships

We've discussed and reviewed in Module 3 of your course, specific techniques that can help you develop and/or maintain a network of mutually supportive relationships.

Having a few friends or family members you can talk to openly, individuals whose opinion you value and who have the ability to listen well and not to impose their values is extremely helpful. Expressing anxieties you may be experiencing will help you let go of them.

Also spending more time with people who have an enthusiastic outlook on life, are encouraging, and know how to laugh and make you laugh, can be wonderful.

By the same token, it's important to reduce the time you spend with people who tend to be negative, who can be discouraging and who are not really supportive.

On page 23 of your workbook, you are invited to identify the individuals you should be spending more time with and the ones you may want to spend less time with. Having such a list can be helpful when you're planning every day your To Do List for the next day.

Exercise D - Managing Stress Effectively

Activities which absorb my total attention



My Relationships

People who make me feel good about myself, make me laugh, listen to me and are helpful, understanding and supportive. *(Spend more time with them)*

People I feel I would like to develop a better relationship with:



Become Selective With What Read, What You Listen To and What You View

More than ever today we are bombarded with information, 24 hour news broadcasts, the Internet, hundreds of TV channels, social media, and advertising everywhere. Some of this information is really negative so it's very important to be selective in what we read, listen to and what we view.

While each of us will make our own choices it's important to keep in mind the following suggestions:

- Avoid watching the news before going to bed or watching the news more than once a day.
- Be very selective with the TV shows you watch. You don't want to watch too much violence.
- Limit your use of the Internet to conduct the necessary research that you may need. Also limit your time with social media activities.
- Watch movies or read biographies of individuals who have done something worthwhile. They can be inspiring.
- You can also use your free time to get involved in volunteer work. Being useful and helping others is probably one of the best ways to manage your own stress.
- Finally we also receive e-mails and text messages, and are in constant contact with others by cellular phones. Don't let these constant interruptions control your life and your time.

On Page 25 of your workbook you will find the space to write down the decisions you wish to make when it comes to what you wish to continue or reduce reading, listening to or viewing. Take your time in the privacy of your home to think about your current daily habits in these regards in order to decide on the changes you may want to make,

Exercising Regularly

It would be good to develop the habit of exercising regularly. Simply walking two or more kilometers a day can really make a difference.

When you are active, when you exercise, you do two things. First, you let go of the excess energy that you accumulate from stress and consequently you sleep a lot better and feel more refreshed in the morning.

Secondly, when you're exercising, you usually are focusing on what you're doing at that time. You're usually completely absorbed in what you're doing and that's very healthy.

In addition to a cardiovascular activity such as swimming, and brisk walking; exercise activities which can be highly relaxing, include Yoga and Tai-Chi. Both Yoga and Tai-chi require a great deal of concentration and involve a slower pace as well as breathing exercises which are very helpful in improving your overall well-being.

Finally, a word of caution if you haven't exercised regularly — see your doctor and go through a comprehensive check-up to make sure you don't overdo it once you get started.

On Page 25 of your workbook you will find space to identify your current exercising activities and new ones you may want to start.

Things I can do to become more selective with what I read, listen to and view

Exercise Activities

Exercise activities I am currently involved in:

New exercising activities I would like to begin:

Our Nutrition

What we eat and drink plays a significant factor in the way we deal with stress. When we eat and drink well, we feel healthy, we're more energetic, and we feel good. Consequently, we tend to be able to deal with change and stress more effectively.

One of the key sources of stress is our health. We've seen earlier that when we are ill, we can't cope with stress as well. Nutrition also plays a key role when it comes to our health. For example, by eating properly we can often reduce our cholesterol level and better control our high blood pressure.

Some useful nutritional tips include:

- 1) Adjust your eating habits to correspond with your activity levels. For example, if you're sitting most of the day, you don't need to eat as much as if you were exercising regularly and vigorously.
- 2) Monitor your consumption of salt. Too much salt can affect your blood pressure and cause us to retain water.
- 3) Avoid too much protein and too much fat. Reduce red meat, and eat more fish or even consider a vegetarian diet. This will help reduce cholesterol and reduce the chances of having heart disease - the number one killer in North America.
- 4) Eat more complex carbohydrates such as: whole wheat, beans, grains, vegetables, fruits, and whole wheat pastas and brown rice.

At the same time, eliminate or considerably reduce simple carbohydrates such as: refined sugar, white flour and alcohol. Remember, you can get all your sugar needs from fruits.

- 5) Eat lots of fiber. This will help constipation problems and eliminate feelings of hunger.
- 6) Drink lots of water — at least eight glasses a day. Be sure to drink purified water.
- 7) Consume enough calcium through milk, milk products or broccoli and spinach. Calcium is good for the bones.

On Page 27 of your workbook, you will find space to write down any changes you wish to make concerning your nutrition habits.

Eating and Nutrition Habits

Below is a list of eating and nutrition habits. Identify below any habits you are interested in adopting.

Healthy eating habits:

Have a complete nutritious breakfast

Avoid snacking between meals

Eat slowly and only when hungry

Include in my daily diet a balanced combination of:

- Fruits and vegetables
- Proteins such as meat, eggs, cheese, beans or lentils
- Drink several glasses of water
- Whole grain breads, cereals, rice and pasta
- Milk and milk products such as yogurt and cottage cheese

Moderate or eliminate my intake of:

- Alcohol
- Caffeinated coffee and tea
- Illicit drugs
- Over the counter drugs
- Processed sugar, pastries and confectionaries
- Smoking
- Salt
- Cholesterol

Nutrition Habits I Am Interested in Adopting:

Managing My Life Deep Relaxation Exercises

It's now time to talk about the deep relaxation exercises available to you with this course.

The “Managing My Life Deep Relaxation” exercise can be listened to during the day, while sitting in a chair. Avoid any interruptions, close your eyes and follow the instructions. We suggest you use it daily, preferably first thing in the morning, or alternatively, at the same time every day, before lunch or dinner.

The “Managing My Life Deep Relaxation and Sleep” exercise can be listened to while lying in bed to help you drift into sleep.

Both recordings are in MP4 which you will be able to download to your Phone, Tablet, or Computer and/or on a USB to play on your TV.

You will be able to download these MP4 files using the link you will find below

Managing My Life Deep Relaxation Exercises – MP4

To play on your intelligent phone, tablet, computer, or if downloaded on a USB, on a TV that has a USB connection.

During The Day

To help you feel **calm, relaxed and confident** we have prepared for you a guided deep relaxation exercise **which you can listen to regularly**.

We suggest you listen to that exercise at least once daily, preferably first thing in the morning, or alternatively, at the same time every day, before dinner.

To Drift Into Sleep

Managing My Life Deep Relaxation and Sleep Exercise – MP4

You can drift to sleep every night using the Exercise. You can also use it if you are having difficulty sleeping and want to drift into sleep.

To download these MP4 files please visit:

<https://www.go-lead.net/relaxation>

Conclusion

This exercise is on your daily to do list and we strongly suggest that you use every day to help you take charge of your thoughts and feelings and experience more grace and serenity in your retirement years.

It's important to remember managing stress effectively and maintaining a positive attitude really involves developing good daily habits.

If you are able to, you need to exercise regularly. You need to practice your relaxation exercises regularly. You need to improve your eating habits, you also need to take more responsibility for your thoughts and feelings by not letting go of worry. Finally you need to develop friendships and to help others around you whenever you can.

Managing stress effectively and maintaining a positive attitude requires some effort but its effort and time well-spent. It's an investment in your health and well-being and will lead you to age with grace and serenity.

As you have seen, your workbook provides you with the opportunity to put on paper the decisions you have made that will help you manage stress effectively and take charge of your attitude in retirement.

We have now covered all the key points of the course.

I hope you found the information we shared with you useful and that you will take the timely action to implement the decisions you have taken in this course.

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Managing My Life Institute

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George Beshara is the author of the Leading by Managing My Life course which is published by the Managing My Life Institute and distributed by G.O.L.E.A.D a not for profit organization based in Montreal, Canada.

As a Business Coach, George has a proven record of leading small businesses and entrepreneurs to always grow their business intelligently.

Involved in training, coaching and publishing since 1983 a few of George's accomplishments include:

- Provided business coaching solutions to a large number of clients helping them launch and maintain very successful businesses.
- Established a highly successful career transition coaching practice with corporate clients including Royal Le Page, Swiss Bank Canada, The Foresters, Employment and Immigration Canada, CIBC Wood Gundy, Ontario Government, Molson, and Eaton's among many others.
- Custom-developed training programs which were delivered nationally to a large number of corporate clients.
- Authored and published more than 11 Managing My Life courses.
- His courses have been used with more than 100,000 individuals in more than 40 countries worldwide.
- Delivered retirement planning workshops to corporations across Canada.



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