

# The Five Biggest Myths That Can Keep You From a Happy Retirement!

*Believing these myths can bring you an unhappy life followed by an early death*

Are you approaching retirement? Already there and it's not what you thought it would be? If you believe any of these myths, it can sabotage your chances for a happy retirement!

After reading you may think, "No, I don't believe that!" But how do you know if you subconsciously believe these myths and they are directing how you approach retirement? There are assessment tools that can help you define your expectations and your behaviors about retirement. I'll talk more about them later, but first, the FIVE BIGGEST MYTHS!

## **Myth #1: Money is all you need to worry about for a happy retirement**

Money isn't, nor has it ever been, all you need to be happy. In fact, the biblical saying goes, "The love of money is the root of all evil." In his book, *Get a Life: You Don't Need a Million to Retire Well*, attorney Ralph Warner debunks this myth by interviewing "nine energizing life-embracing seniors."

If we don't need a million, why do we *feel* we need a million? Why do the financial planners, bankers, insurance agents and the like tell you to start saving for retirement from the time you are in your twenties. Why do successful career women with substantial retirement plans feel like they will end up on the street as a bag-lady?

Plain and simple, we are all afraid of the unknown. A huge amount of cash in the bank or a retirement plan seems like it will take away that fear. But will it? How much is enough? How long will you live? What kind of medical problems might you have? What happens if those wise investments you've made turn out to be not so wise?

By internalizing these fears, you are limiting your life now and you are limiting your life in the future. Take Jane, a retiree from a Fortune 100 company with one of the last good pension plans in the country. Every day she worries if her life will outlast her money, destroying the sense of peace she might have during the best part of her life.

## **Myth #2: Several rounds of golf a day and a few reruns of Jeopardy! will make your life complete.**

This is another prevalent retirement myth. We're told to look forward to the days when we have no responsibilities and we can sleep in late every morning if we wish. No more rushing to the office, responding to crisis after crisis. We can do what we want, when we want.

There are some people for whom this routine works quite well. For most of us, however, this lack of purpose can lead to severe depression. In fact, depression is the number one illness among retirees. Another sad fact is that the highest suicide rate is for men who are 72.

Having a life purpose, however small, is of great benefit to ourselves and others. According to a recent survey, a life purpose can *extend* our life over seven years.

Consider Phyllis Farley, 80, who has helped create a small organization of doulas for the dying. In recent years, doulas (Greek for “woman who serves”) have been hired to provide emotional support to women during labor and birth. Farley’s concept was to provide the same service for those who are dying. For more information about this service, see the [Shira Ruskay Center](#).

**Myth #3: Your life is over the day you retire. You have accomplished everything you will accomplish.**

Most of us will say we don’t believe this myth. But is it really true? Start with what you say when someone asks you what you do? Do you say, “Oh, I’m retired? I don’t really do anything?” Or “I’m a retired teacher.” Both of these statements, and many more like them, reflect thoughts that you are telling yourself. How you feel about yourself and how you live your life begins in your thoughts, so be careful what you think! Besides, how many “retired teenagers” do you know?

Rather than feeling your life is over, perhaps you might become someone like (Bert) Shimon Schwarzschild, 76, who has traded in his Navy career to become a community activist. (You can read more about Bert on Howard Stone’s [2 Young 2 Retire](#) web site.) Many of those in the second half of their lives create items of great beauty — poems, paintings, or a gourmet meal served to close friends.

Consider Margaret Mead, who coined the phrase “post-menopausal zest.” She was working in her chosen field until her death at the age of 77. (For more information on Margaret Mead, see [her biography page](#).)

Perhaps we need a new phrase: POST RETIREMENT ZEST!!!

**Myth #4: My partner and I have the same ideas about retirement.**

Your relationship with your significant other may be sailing in the sun now, but there are uncharted waters ahead. Retirement is like nothing else you have ever done. You will each need to discover what it means to yourself, and then communicate with the other person.

Relationships of decades have foundered on retirement. All of a sudden, things that were settled raise their ugly heads again. Just how much time and money do you spend on your children, your grandchildren? Do you travel? How much? What about hobbies? If a main bread-winner is now home, how much housework does he or she take on? What impact do friends outside the relationship have on it?

These and many other questions must be brought to the surface and discussed with open hearts and minds. Otherwise, you may find yourself somewhere you had never intended to be.

Amy and Mike had always planned to travel when they sold their business. They purchased a large RV, put their house on the market and headed out the door. They took a trip from California to Idaho to see her mother and then returned. Their next trip was a town about two hundred miles away, closer to his relatives. They have been there for four years, the RV slowly sinking into the ground. Mike is quite content. Underneath her cheerful exterior, Amy is miserable.

**Myth #5: Once I retire, I will be happy.**

The truth is, if you can't find happiness in your life prior to retirement, retirement isn't going to make it better.

Many of us work at jobs we don't like, live in places that don't resonate with us and stay with people we can't stand. We play mental games and decide that when we get to a certain stage in our lives, a miracle will occur and suddenly everything we've put up with all our lives will either be tolerable or go away. In the meantime, our life drifts out of our hands and we lose the only moments that we have to enjoy -- the present.

Surveys have shown that how happy you are right now is the best indicator of how happy you will be when you retire. If you find yourself miserable (or everyone around you tells you how unhappy you are, or buys you books entitled, *14,000 Things to Make You Happy*), it's time for a realistic look at who you are and why you are making yourself unhappy. Don't wait until you retire! Do it now!

In Dr. Richard P. Johnson's book, *The New Retirement*, he discusses the tale of Martha:

"Martha hated her job, she claimed it stressed her and provided little, if any sense of personal accomplishment. She saw her career as merely a means of financial support; she saw it as a life trap rather than as a life enhancement, it had no other saving qualities for her. This negative attitude toward her work compelled her to view retirement as nothing short of the "promised land." She longed for the day when she could finally say good-bye to her work; she fantasized about her last day when she could close the door on this very unfortunate chapter of her life.

Martha's retirement came far short of what she had envisioned. The happiness she expected to find there eluded her completely. Within months she was bored and depressed and back looking for another job. The press of her work was better than the misery she found in her retirement."

Can you relate to any of these FIVE BIGGEST MYTHS? Do you have a nagging feeling that you might believe some of them?

The best way to find out your *true* perspective of retirement is to use an assessment tool. These tools take about 20 minutes, are done online and give back a full report based on over two decades of research. Not only does the report give you information about how you fit in

with the rest of the population, but also how your expectations of retirement compare to your actions about retirement right now.

To learn more about assessments and what they can do for you, contact me for the special report, [How a Retirement Assessment Can Help You Find Success in Retirement](#).

Please feel free to pass along this special report. All I ask is that you keep my name and contact information with it.

Have a great day and a wonderful retirement!

Casey Dawes  
Radical Retirement  
[www.radicalretirement.com](http://www.radicalretirement.com)  
[casey@radicalretirement.com](mailto:casey@radicalretirement.com)