

Leveraging Your Bonus Years

Life expectancy has increased dramatically since the turn of the 20th century. Our challenge is to make the most of our bonus years—to not only live longer, but to live better as well.

Numerous studies have documented the fact that involvement in productive activities contributes to the health and well-being of older Americans. Nonetheless, many individuals are reluctant to set new goals or take on new challenges because they lack confidence in themselves in certain areas. However, authors Deborah Block and Lee Richmond wrote in *Soul Work*:

"It is never too late to pursue the work that speaks to us from inside ourselves. We are called to recognize our strengths, and it is never too late to hear that call."

In addition, many individuals believe that their health and happiness depend on someone else—they wait for another person (perhaps a spouse, adult child, or a friend) to initiate positive action steps. In contrast, an effective mantra for everyone, regardless of age, is this: **"If it is to be, it is up to me."**

It is also important to reject traditional concepts of retirement that view this stage of life as a time for rest and relaxation. Although leisure is necessary to refresh the body, mind, and spirit, too much leisure can lead to indifference and lethargy. In her book *I Could Do Anything if I Just Knew What It Was*, Barbara Sher wrote:

"You'll never be happy just amusing yourself...Even in retirement, even when you're only looking to get off the fast track and 'smell the roses,' you should be pushing past what you merely enjoy into what has real meaning to you."

Make it a priority to invest in yourself physically, mentally, and socially at every age and stage of your life. Goals, new challenges, and productive activities are always key components of living a happy life full of meaning and purpose. The choices you make on a daily basis are cumulative and will determine the quality of life you experience 10, 20, and 30 years in the future. In *The Prosperous Retirement*, Michael Stein wrote:

"Retirement is something you should spend your lifetime building."