

The content of this book readily encourages retirees to move on with their lives in terms of dealing with unexpected occurrences and promoting a positive outlook.

Retirement Surprises

By Jeffrey Webber

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JEFFREY WEBBER

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TABLE OF CONTENTS

Introduction.....	1
Chapter 1 – Establish A Flexible Retirement Plan	9
Chapter 2 – Preventing Retirement Surprises.....	27
Chapter 3 – Managing Change	39
Chapter 4 – Get Ready For Those Financial Shocks; Surviving On A Fixed Income	77
Chapter 5 - Dealing With Dependent Or Estranged Children	111
Chapter 6 – Unanticipated Retirement	121
Chapter 7 – Unexpected New Passions.....	137
Chapter 8 – Medical Surprises	163
Chapter 9 - Marital Surprises	175
Chapter 10 – Dealing With An Unforseen Loss Of A Loved One	187
Chapter 11 – Unexpectedly Homebound	195
Chapter 12 – Grandparents Raising Grandchildren - Unexpectedly.....	205
Chapter 13 – Romantic Resurgence	215
Chapter 14 – Important Decision Making Worksheets....	225
Bibliography	237

INTRODUCTION

When I retired, back in 2001, I was not sure what to expect in the years ahead. I had talked to many retirees and gained some positive perspective on possibilities.

My wife and I were public school teachers for thirty-five years. We were attempting to make plans for our retirement years. We just assumed that we would be living a lifestyle in a normal environment and events would follow a normal lifestyle.

On September 11th, we decided to go for a hike on one of our town trails. During the course of that hike, a plane flew very low overhead. We were quite startled and had no idea what was going on. So, we proceeded on our hike and stayed on the beautiful trail.

When we returned to town, we passed by a restaurant with a TV monitor displaying the air attacks on the World Trade Center. One of those planes was, in fact, emanating from Boston and was the one passing over us. We were shocked, unprepared, and horrified.

That was the first major unexpected event that we had to deal with directly after we retired. I began to think that in some way, we needed to be able to better prepare and deal with life's unexpected occurrences. Hopefully, we

should not have to expect such catastrophic events to occur. It does begin the thought processes.

I began to think, in an optimistic manner, about the quality of our lives during our remaining years. What can I do to prepare for occurrences that could affect our future? Even getting through normal happenings that push you to extreme measures can affect you dramatically.

So, as I completed my seventh book in 2017, I began to consider subject matter that would be most meaningful during these retirement years. Audience members expressed genuine concerns during my book presentations in regards to future expectations and their uncertainty.

The basic question is what can we do to prepare for the unexpected so that can continue to live our current lifestyle? There are so many possibilities for disruption. And, these disruptive influences can come from a variety of sources, beyond simply financial implications. They can readily include medical, marital events, and dealing with dependent children. We are in a state of constant intensive change with no end in sight.

Other examples of non-expectations can include:

- decline in value of a long-term 401k
- major home repairs
- divorce
- grown-up children returning home

Retirement Surprises

- The perils of not starting to save early enough.
- Anxiety relating to more time on your hands with less money available.
- Experiencing a decline in how useful, important, or self-confident you feel.
- potential loss of your identity

As I've said in my previous books, it so very critical to create that plan for retirement. Not only will that plan keep you active, allow you to pursue your passions, encourage self-reinvention and happiness, but also it will assist you in preparing for the unexpected. There are many considerations in an effort to prepare.

Decide what you want in life. Define your values.

Try to surround yourself with positive and encouraging people.

After having a discussion with your financial advisor, pursue what you want most,

Let go of what you cannot control and focus on what you can control. That will lessen the prospects unexpected occurrences.

Ashton Applewhite, author of *This Chair Rocks: A Manifesto Against Ageism*, says only 25% of Americans over the age of 65 live in nursing homes. Older people enjoy better mental health than the young or middle-aged. So, how come so many of us unthinkingly assume that depression, diapers, and dementia lie ahead?

It is very important to have a sense of purpose at this point in life. Certainly, this will help you contribute to healthy aging. Additionally, research suggests that you are much more likely to remain Alzheimer's-free. Remember, you can readily embrace new responsibilities.

The Melbourne Mercer Global Pension Index indicates three very sensible factors that capture the basic elements of post retirement well being:

- **Adequacy:** This can include how much a pension benefits poor and medium income earners.
- **Sustainability:** Here you would account for the level of coverage that a pension system offers.
- **Integrity:** This measures how well pension systems are governed and protected.

The above factors will greatly influence the stability of your retirement income.

Suggestions for Dealing With Unexpected Events

Consider the following ideas which, can encourage you to cope with the unexpected:

1. Be aware that unexpected things can happen.
2. Do you feel you have control over unexpected events that regularly occur?
3. Try to prepare for the unexpected. You may want to establish an emergency plan. Get help from other family members and friends. Most of us feel some

concern about what would happen if we became ill and unable to make our own medical or financial decisions. Making a plan would simplify the path for caretakers and survivors.

4. Carefully consider your reactions. It is crucial that you understand what to do.
5. Accept your emotions. You may experience anxiety having more time on your hands, but less money to spend.
6. Attempt to stay positive especially when a challenge happens that you cannot react to. Give yourself a break. Perhaps you can learn and grow from these events. Have faith in yourself in an effort to move forward. In addition set goals for yourself in an effort to solve the problems. Basically, let go of what you cannot control and focus on what you can. You do not want to exhaust yourself mentally and emotionally.

Dr. Benjamin P. Hardy recommends taking the following steps in an effort to get yourself in a more positive mindset:

- Meditate
- Set your intentions.
- Do everything with purpose.
- Find love within yourself and others.
- Invest in your passions.
- Be present.

Super Aging

Attitude is the main thrust of the Super Aging revolution. Scientific research indicates that people that have a positive attitude actually live longer than those who don't. That feeling of optimism encourages you to enter a period with exciting new possibilities. This means that you believe that you still have time to do a lot and readily embrace mental challenges outside of your comfort zone.

Super Agers want to keep on accomplishing things. Accomplishment implies having goals and definite plans to achieve them. This feeling definitely reinforces a positive attitude.

In a study involving 70,000 people, researchers at Boston University School of Medicine found that optimistic people can live up to 15% longer than pessimistic people.

Consider the aging process as a potential for better health and not about helplessness and decline.

Many studies indicate that exercise can readily improve mental health in terms of depression, and physical health. I begin each day with either power walking or biking. The results lead me to a positive outlook for the day ahead.

Positive Retirement Surprises

By nature, we may assume that surprises during retirement are of a negative nature. However, surprises that start out negative could lead to positive changes.

Some people find that retirement brings them into a second career. They can find that this second round can be more fulfilling given the nature of the job.

If an unexpected inheritance occurs, it could completely change your retirement plans. Careful consideration is important.

Many families have members that are located around the country. Perhaps you have become invigorated enough to do more travel. Be certain to plan for the added expenses.

The chapter in this book on unexpected passions describes various suggestions to reinvent yourself in very positive ways. You will find the suggestions inspirational.

Expectations About Aging

In a survey known as Expectations Regarding Aging, most responses indicate the following:

- The human body is like a car: when it gets old it gets worn out.
- I expect as I get older I will spend less time with friends and family.
- Being lonely is just something that happens when people get old.
- As people get older they worry more.
- It is normal to be depressed when you get old.

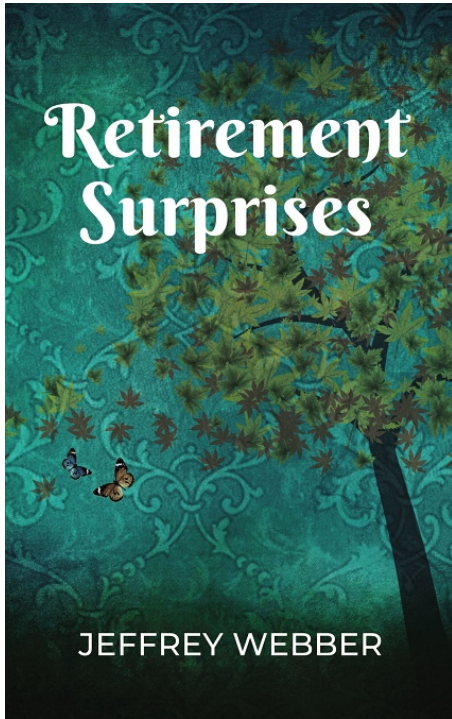
Difficulty with this major life transition can readily be caused by negative connotations to growing old. Many

elderly people feel neglected, abandoned, or disrespected by their families. Retirees can readily feel a shift from being a productive member of society to an unproductive one. That is why many individuals expect their retirement to be a period of growth and development. That may mean retiring from one job and beginning another, or starting a new career, or their own business.

Certainly, our expectations may influence how we age, how long we live, and what we do in older age. Really try to maintain a positive attitude about your life. I do this, and I feel like a teenager! Thus, our expectations may influence how we age, how long we live, and what we do in older age. Our positive expectations can readily assist with unexpected occurrences during retirement.

When you are faced with a distressing scenario, try to determine if the situation is within your control. If the implication is no, attempt to quit worrying if there is nothing you can do.

The circumstances of your retirement will certainly impact the way you experience the stress of this major life event. Your retirement related stress may be tied to the way in which you retire, the change to your daily structure, the impact on relationships, feelings of isolation, and financial concerns.



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