

The Retirement Picture

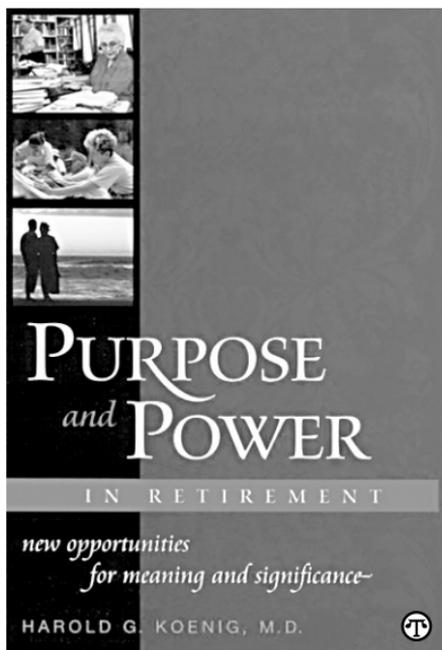
Beyond Your Portfolio

(NAPSA)—Many people think of retirement as days of relaxing, catching up on reading and golf, days and years for doing everything we always wanted to do but couldn't because we didn't have the time. We also think we'll have a happier retirement if we have lots of money. Soon enough we realize these beliefs are not quite true. Scientific and medical research suggest that once basic needs are met, there is no proportional increase in happiness with further income. Wealth alone does not produce happiness—happiness can come as a natural consequence of worthy actions.

Harold Koenig, M.D., an expert in the areas of aging and mental health, says that buying into retirement myths can lead to emotional issues, identity crises and problems with physical health. In his new book, *Purpose and Power in Retirement: New Opportunities for Meaning and Significance* (Templeton Foundation Press, \$19.95), he explains that what people need is a vision—a goal that takes into account their experience, wisdom, strengths and limitations, and gives purpose to their lives.

Figuring out what kind of work we want to do in our retirement years is often the dilemma. The priorities, values and goals we had in the past may be less important today. Dr. Koenig offers suggestions on how to let go of the old goals and form new goals that take into account what we're good at, what we enjoy, and our possible future physical limitations.

Volunteering is one way to acquire purpose in retirement. Not only is it fulfilling, it also benefits the community and nation. Research suggests that volunteering is associated with better mental health, increased levels of life satisfaction and self-esteem, greater social networks and more altruistic behavior. The questions for many of us come from trying to figure out what we'd like to volunteer for,



A new book can help you to a better retirement—even if it's still years away.

where we can be most effective, and what best fits our talents and available time. Dr. Koenig helps people work through these questions. He even has tips on how to deal with any aches and pains we experienced while volunteering.

Scientific research shows that people who are more involved in religious and spiritual practices experience greater well-being, less depression, and generally fuller and happier lives. Dr. Koenig has suggestions for developing spirituality if it isn't already part of your life. He also encourages us to cultivate generosity (you can be generous with more than money); gives tips for reducing stress; and urges people to exercise, eat well and pay attention to their weight. He summarizes his guidelines with "10 Steps to a Purpose-Filled Retirement."

Purpose and Power in Retirement is available at bookstores, or by calling 1-800-621-2736. It can also be ordered through the Templeton Foundation Press Web site: www.templetonpress.org.