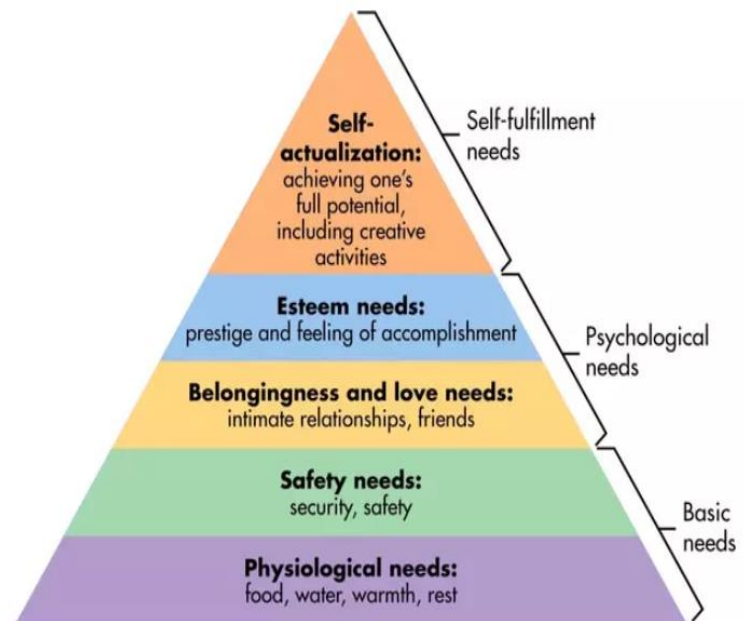


Chapter 18: Happiness

- The main elements of happiness are health, wealth and purpose.
- Purpose and gratitude are states of mind. Only we can make ourselves happy.
- Certain thought processes promote a positive mental attitude. We describe them in this chapter.

We'd like to leave you with happy thoughts. The rest of this book is about investing and finances, which are important elements of happiness, but happiness is not all about money as we share in Chapter 13 with Maslow's Hierarchy of Needs., shown on the right. Near the time of his death Maslow was in the process of amending his model to include a higher level of psychological development, even higher than self-actualization called "self-transcendence." Transcenders have a strong need to help others and find ways to give back to the community in some fashion.



In this chapter we share some ways that baby boomers can develop positive mindsets. After all, we all want to enjoy life and retirement. This chapter is a compilation of interviews with the following authors. Please watch the links at the end of this chapter.

Many thanks to:

- Larry Siegel, *Fewer, Richer, Greener*
- George Jerjian, *Spirit of Gratitude*
- Mike Drak, *Retirement Heaven or Hell*

Elements of Happiness

In very broad terms, the three main elements of happiness are Health, Finance and Purpose. We use the word "Purpose" to cover a wide spectrum of psychological considerations, especially Gratitude. A definition of true wealth is being surrounded by

family and friends, in control of our life, and being healthy enough to do whatever we want with our time. We get the freedom to do that through our financial independence. We explain in Chapter 13 that baby boomer Finances can cover basic needs in the USA and there is insurance for Health costs, although being sick will indeed spoil happiness. Most other developed economies provide similar financial and health support.

Our focus in this chapter is on “Purpose”. Some will find that they need to work in order to have a purpose, but working is not a requirement. Many find a purpose that is not a job.

DARE to be Happy

DARE is an acronym for pursuing happiness:

Discover. We are extremely lucky to have been born when we were. Our parents and grandparents had it much harder than we do, and our children will have an even better life.

Assimilate information. There are plenty of reasons that we should be grateful.

Re-wire. Develop a “Spirit of Gratitude” by purposely programming our minds to recognize how good life is.

Expand. Dream. Be adventurous. Have fun

The idea of “manifestation” is related to DARE. According to the Internet, “**Spiritual Manifestation** is the theory that through regular meditation and positive, constructive thought, you can make your dreams and desires become reality. **Spiritual manifestation** holds that if you really want something and truly believe it's possible, it will happen.”

The Principles of Purpose and Gratitude

Here are some of the principles for achieving happiness:

- Nurture strong relationships. The people we surround ourselves with have a profound effect on our health and happiness.
- Foster good health. Poor health is a natural consequence of old age, and an obvious cause of unhappiness. Exercise and a healthy diet foster good health.
- Reignite your sense of adventure. This is the “E” in DARE. Don’t be disappointed by the things you didn’t do. Create a bucket list and do it.
- Tap into your spirituality. Denis Waitley, motivational speaker and author, observes *“Happiness cannot be revealed in, owned, earned or worn. It is the spiritual experience of living every minute with love, grace and gratitude.”*
- Find your tribes. Join groups of people who are passionate about the same things you are. The camaraderie and support are fulfilling and gratifying.
- Make the most of your time. Your time above ground is limited. Use it wisely and refuse to waste it on things that don’t matter.
- Adopt the right attitude. This is the “R” in DARE. Studies have found that a positive mental attitude extends life, but even if it didn’t it certainly makes life more fun.

Conclusion

Happiness is a state of mind that interacts with health and finances, some of which can’t be controlled. Baby boomers can condition themselves to “roll with the punches” and take the view that every crisis creates an opportunity.

Please Watch These Videos

We end each chapter with links to videos on the topic. The videos for this Chapter are:

- [Larry Siegel](https://www.youtube.com/watch?v=vNnlHdwwcMc) : <https://www.youtube.com/watch?v=vNnlHdwwcMc>
- [George Jerjian](https://www.youtube.com/watch?v=Ghb5PY7OMIQ) : <https://www.youtube.com/watch?v=Ghb5PY7OMIQ>
- [Mike Drak](#) : [Retirement Heaven or Hell](#)