

Growing older can be dangerous. The trail is treacherous, and the pitfalls are many. One is wise to be prepared. You know it's coming. It's not like God kept the process a secret. It's not like you are blazing a trail as you grow older. It's not as if no one has ever done it before. Look around you. You have ample opportunity to prepare and ample case studies to consider. If growing old catches you by surprise, don't blame God. He gave you plenty of warning. He also gave you plenty of advice.

Your last chapters can be your best. Your final song can be your greatest.

– Max Lucado
God's Inspirational Promise Book

Ease into Aging

PRAISES FOR EASE INTO AGING: THE GUIDE

Some of the best information available today regarding the aging process.

– Tom W.

* * *

As a life-long advocate of self-improvement, I could not believe how many new ideas I learned from this book.

– Jeff B.

* * *

Dick's new book empowered me to find greater purpose in my life at 70 by adding a brand-new job. Now I have way more money, more fun and new friends.

– Curtis N.

* * *

Dick's "words of wisdom" inspired me to implement many of the suggested life strategies that put me on the road to overall wellness. It's never too early to plan for the future.

– Donna S.

* * *

A great book full of life experiences!

– Vicki H.

* * *

This is a must-read book for absolutely every person, especially those between 35 and 55. Living the life you want-with safety, security and good health-is a lot easier if you make good decisions early. I believe this book fell into my lap just in time. It has helped formulate a plan for the critical changes needed so that I can live each to the fullest. Aging doesn't only happen when you're old-but planning can take a lot of the negative out of it, leaving your best days ahead.

– Bill C.

* * *

EASE into AGING:

The Guide

*– Simple Yet Effective Strategies
for A More Peaceful and Productive
Approach to Life...
at Any Age.*

by **DICK HARTMAN**
Author of Motivating the Unmotivated

Ease Into Aging: The Guide – *Simple Yet Effective Strategies for A More Peaceful and Productive Approach to Life...At Any Age.*

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FIRST EDITION

Published in 2021

by Living Better Publishing

ISBN: 978-0-9619238-1-5

Library of Congress Control

Hartman, Richard Charles

Ease Into Aging: The Guide – Simple Yet Effective Strategies for A More Peaceful and Productive Approach to Life...At Any Age.

Control Number: 2020918852 | December, 2020

Category: Motivational & Inspirational, Mid-Life, Self-Help, Aging, Guide

Written by: Dick Hartman | www.DickHartman.com |

DickHartman2020@gmail.com

Edited by: Lee Caldecutt

Cover Concept by Casey Cleveland

Cover Designed & Formatted by: Eli Blyden Sr. | EliTheBookGuy.com

Printed and Published in the USA: Tampa Bay, Florida

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*A portion of proceeds from the sale of this book
will be used to benefit the kids at*
ST JUDE'S CHILDREN'S RESEARCH HOSPITAL.

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write a review.*

Forever Grateful!
– Dick



Ease into Aging

WHO NEEDS THIS BOOK? PERHAPS YOU DO!

If you are tired of living in the fast lane without being able to slow down; this is the book for you. If you feel like you're spinning your wheels and not accomplishing your goals and dreams, keep reading. Having feelings of uselessness and not belonging? You picked up the right book. Do you just want to uncomplicate your life and make it more enjoyable and manageable? Add this book to your cart.

Regardless of a person's age or stage in life, there are strategies you can follow to make your life the best it can be. And, you will find many of these great strategies in this guide. Chances are, since you picked up this book to check it out, you have been searching for ways to make adjustments in your life to have better control of it.

Welcome to a better future—starting today!

HOW AND WHY THIS BOOK WAS WRITTEN

I'm sure it wasn't an "ah-ha moment" but, after thirty-plus years of teaching others to be contributing members of society, I realized I was personally lacking many of the life skills needed for well-being and functionality in today's world.

One day, my adult son came to me and asked something like this: 'Dad, now that you're up there in years, is there anything you do, have done, or wish you would've done, that would slow down the aging process?'

Out of this innocent (I think) conversation was born *Ease into Aging: The Guide*. For the next few years I compiled and reorganized my own personal notes and blended them with the many strategies I have used over the years, turning them into this workable guide you are now reading. During this time, it became obvious that aging is a multifaceted physiological and psychological process that covers a wide range of issues. It also helped me realize there are many practices and habits we accept or allow during our younger years that adversely affect our later years. The biggest revelation is knowing that we have the ability to reverse (or at least minimize) many, if not most, of the challenges that arise from the process of living life.

So...Why did I write this book?

Since most people lead busy and complicated lives, I wanted to create an organized, easy-to-use book that would help guide and direct others in ways that make their lives easier and simpler, especially as they grow older. It takes a lifetime to experience and learn from the myriad pitfalls that people can face. So much stress and fear can be avoided simply by preparing how to address each issue (if it occurs), rather than scrambling in the moment. Or better yet—a person can adapt behaviors and perhaps avoid some of these pitfalls entirely! Despite the title, this information is beneficial for, and meant to be used by, individuals of all ages who want to lead a quality life. My hope is that *Ease into Aging: The Guide* will help you to:

1. Assess challenges you will most likely face as you move into each new chapter of life.
2. Identify strategies that will help, as the title implies, “ease” you into each new phase of life.
3. Recognize that you shouldn’t wait to change actions and behaviors until you HAVE to. It’s much easier to prepare for potential situations or concerns BEFORE they become an issue.
4. Understand that life doesn't have to be a major struggle at any age.
5. Avoid many of the pitfalls experienced by those who have preceded you.

Ease into Aging

Not everyone gets the opportunity to live a long and fulfilling life. Since you obviously plan to be one of the fortunate ones, know that you have the ability to vastly improve and enjoy the gift of the years you have been given. It's never too early to start...or too late!

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Ease into Aging

INTRODUCTION

Did you ever meet someone, assuming he or she was approximately your age, but later on discovered the person was actually many years older (or perhaps the opposite)? Now, more than ever, it is difficult to judge people solely by their appearance or the way they carry themselves. Why do some people seem to be much younger—or older? Some experts would say it's all in the genes. Obviously, genetics do have an effect on life, but that is only part of the story. The ongoing discussion of nature versus nurture seeks to determine which is more important to the well-being of the human race. It is becoming increasingly clear that, although your genetic makeup is a major component of how you look, feel, and age, all these factors can be altered by the way you live your life. In other words, you can overcome many genetic flaws or challenges, or at least minimize their effects.

And that's great news! We can actually improve most (if not all) aspects of our lives just by making adjustments to our lifestyle. We probably can't make all aspects perfect, but we *can* make them *better*. Some parts of our lives can be changed dramatically while others can only be improved nominally. Many factors come into play such as age, income, relationships, knowledge base, and commitments; each of us is different, and life affects each person differently. But the bottom line remains—we can all still make effective changes.

Ease into Aging: The Guide is addressed to those who want to live the best life possible and are willing to do what it takes to achieve it. You have, before you, over two hundred ideas, strategies, techniques and suggestions that can alter your life, or at least make it easier and more comfortable. Now is the time. It doesn't matter if you are in your 30s, 40s, 50s, 60s, or beyond. It is never too late...or too early to start.

It is important to be openminded and step outside your comfort zone as you navigate through many of these *strategies*. Although there are some that may never play a role in your life, there are many that will apply directly to you right now—and many more that will apply down the road.

The purpose of *Ease into Aging: The Guide* is two-fold. The first is to educate you regarding the pitfalls and challenges you could be facing as you progress. The second is to supply trigger points to get you started on your journey of self-improvement. With the aid of modern technology, you have more than enough information at your fingertips to revamp various aspects of your life. Keep in mind there is no one-size-fits-all approach. It is up to you to decide which strategies apply—and the best ways to apply them. The decisions that affect your life ultimately fall on your shoulders.

PREMISES

In order to understand and better utilize the life strategies presented in *Ease into Aging: The Guide*, it is important to embark on the journey with the following premises:

1. Life changes.
2. Most changes (not *all*, but *most*) in life happen slowly. It's usually better to deal with them sooner rather than later.
3. Many of these life strategies may pertain to you, but some may not. Many may not affect you now but could likely relate to your future.
4. Some of these strategies are simple and easy to implement; others are complicated and will take longer to incorporate.
5. **NO MEDICAL ADVICE SHOULD EVER BE TAKEN WITHOUT FIRST DISCUSSING IT WITH A TRUSTED MEDICAL ADVISOR.**
6. Many (if not *most*) of these *life strategies* will have more than one avenue for success. It is up to you to mold them to fit your world.
7. Many of the *life strategies* presented will affect your life in many different areas. Thus, they will appear in one chapter, but their outcomes could (and probably will) have a profound effect on many other facets of life.

8. It's best to be prepared for the unexpected things in life.
9. **NO FINANCIAL ADVICE SHOULD EVER BE TAKEN WITHOUT FIRST DISCUSSING IT WITH A TRUSTED FINANCIAL ADVISOR.**
10. Sometimes we can't make a "right decision." Sometimes we have to select the BEST decision and *make it right*.
11. Few things in this world are black-and-white absolutes. Most fall somewhere in the gray area.

Keeping these premises in focus will help you make better decisions as you apply these strategies. It will also help you weed out many of the unproven ideas that constantly bombard us from a variety of sources.

Part One

A ROADMAP FOR THE FUTURE: *PURSUING THE BETTER YOU*

*THE BEST WAY TO PREDICT THE FUTURE
IS TO CREATE IT*

– Peter Drucker
Creator of *the Drucker Theory of Business Management*

You may be at the point where you need to make decisions concerning how you want your future to unfold. It may seem daunting at times to project ahead. Oftentimes, we don't like to think about the future because we don't really know what lies five, ten, or twenty years ahead, and the unknown can be frightening. Obviously, we don't have total control of how our lives turn out, but we do have a say in how we approach it. Thus, we are able to make decisions now that will affect us in

our later years. For this reason, it is important to consistently set and update goals so that we can arrive at where we would like to be. To this end, it is essential to have a workable plan for how to achieve our goals.

Many people believe they have plenty of time to plan for the future. They take for granted that they can ‘work on it later.’ Trust me, the future sneaks up on you. We all believe we will live long, productive, healthy lives and live happily ever after, but life has a way of taking some crazy, unexpected twists and turns. Some of these are easy to deal with but some can alter our futures forever.

Chapter One of this book enables you to perform an assessment of your life as you know it today. Be honest and don’t be tempted to sugarcoat anything. It is important to complete **YOUR OWN** assessment based on **YOUR** life.

Chapter Two provides an opportunity to project how you want the future to look at different junctures. Depending on a person’s age, an individual should plan and project in appropriate time increments, such as five, ten, or twenty years. A person may also consider using periods of one to two years, depending on the specific goals and the stage of life.

Chapter Three is where you will actually develop your plan of attack for the future, based on these assessments, while incorporating the strategies presented in Part Two. Many of these strategies should be put into action right away, particularly those that can be done easily. Others will need some research, preparation, or time to facilitate.

PART ONE: A Roadmap for The Future

We can always have a wish list based on how we want our lives to turn out, but leaving it to chance is a huge gamble. Spending a little time making proactive, intentional decisions can forever alter your future.

Ease into Aging

CHAPTER ONE

TODAY IT ALL BEGINS: WHERE ARE YOU RIGHT NOW?

*Life is a journey with problems to solve and lessons to learn.
But most of all, experiences to enjoy.*

– Anonymous

Your life, plans, goals, and dreams can be very different from those of others. Obviously, many people share similar ideas of what life should be, but each person not only has specific needs and desires for present-day living, but also how the future will play out. There is no cookie-cutter design for how life should be at any point. Sure, there are things that need to be done to secure our lives today and hopefully do so for the future, but people cannot and should not compare themselves to others who *are seemingly* at the same point in their lives.

Success is both elusive and multi-faceted. One can appear to be highly successful by one standard or frame of reference, but still be considered a failure by others. Even more importantly, the gauge of success is internal, and a person with

myriad achievements may still judge himself as a failure by his own standards. Even the word “successful” is not defined the same way by all people and cultures. For some, success is based on financial positioning. For others, it is based on happiness. Still others measure success according to when their actions are consistently beneficial to others. All of these are important components in assessing achievement, but success can be so much more. Because it is based on personal standards and expectations, it is important to have a clear picture of what success truly means *to you*.

It’s easy to be totally focused on the NOW part of life and taking care of *today*. What we need to avoid, however, is focusing all our attention on the *now* while avoiding making meaningful plans for the future. Each person is entirely capable of taking steps to solidify *today* while also addressing measures to create a concrete future.

First, let’s talk about *today*. Steps should be taken to ensure a person is headed in the right direction. Using a baseball analogy, in order to steal second base, you first have to reach first base. This journey requires stamina, so the most important first step is to have a complete medical physical to ensure that you are healthy and have no underlying health issues. After scheduling and completing the physical exam, you should make sure you have one every year, making it a habit and a date on the calendar.

The next step to solidifying the present is to make sure you have an emergency fund to fall back on if anything affects your

income stream. The financial experts suggest a person should put four to six months of income aside to cover living expenses as a hedge against the unexpected. This money should be stored in a readily available account, rather than in one that is difficult to access.

Another very important step is to plan consistent family time. Too many of us get bogged down in the everyday grind and don't spend enough time with those we care for the most.

One of the most important steps you should take for the present is to plan some ME time. This is time for you to do the things you enjoy doing.

(Author's note: As important as it is, ME time should never come before, or take the place of, family time. Through planning and scheduling, both can be easily achieved.)

In the Appendix, you will find the ***Ease into Aging: Where I Am Today Assessment***. Please take this assessment now, and be honest. Use as much detail as possible to paint an accurate picture of what your life is like at present. You will find the process very thought provoking. It will also be very helpful when making decisions for your future. In the event that you decide to consult with any advisors for additional information or planning, this information will assist these advisors to direct you toward good decisions that are customized to your unique situation. Don't be afraid to also solicit input from your close

family members who have some “skin in the game,” but remember you know your life better than anyone else does.

After completing the assessment, you will have a better picture of your life as it is today; this can be used as a reference on an as-needed basis. Keep this assessment available for periodic updates, goal setting, accountability, and to allow you to adapt. Life changes often.

CHAPTER TWO

THE FUTURE IS YOURS TO SEE: WHERE DO YOU WANT TO BE?

*I will do today what others won't,
so tomorrow I can do what others can't.*

– Jerry Rice,
NFL Hall of Famer

Now that you've completed the *Ease into Aging: Where I Am Today Assessment*, you should have a great snapshot of your life as it currently stands. That was the easy part. The purpose of Chapter Two is to help you conceptualize where you want to be in the future in most, if not all, phases of life.

We all have many of the same desires: We want to be able to do what we want to do, when we want to do it—and look and feel good along the way. Most want to be self-sufficient and have enough money to be comfortable. We want to be healthy and fit so there are fewer constraints and obstacles in our paths. We want to feel good about how our lives are progressing as well as what we have accomplished so far. We also want to be