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| **Maintaining Good Mental Health During Retirement****The opportunities afforded you in retirement are best realized when you maintain your mental and physical health. Read on for some tips on ways to stay mentally fit in retirement.**Retirement brings many changes that can affect your mental well-being, for better or worse. Choose better! Retirement in the 21st century offers unlimited opportunities to engage your brain daily without a lot of travel or expense.**Social engagement is key, and your computer unlocks it.** Whether you fit the stereotype of a senior technophobe or that of an app wizard, you can engage family and friends easily by using online and mobile platforms. There are many options available to video chat with your social network. Most of these programs are very easy to use, but if you are hesitant to try them you can easily find instruction videos on the internet.**Your house and yard need you.** You can almost hear them calling to you, asking for the attention they deserve. Retirement gives you the time to spruce up your house, plant a garden, put in a putting green, or organize your garage. Just look around, and you’ll probably come up with a dozen DIY projects that will make your home more cozy, functional, and fun. If you need additional inspiration, tune into home improvement channels or web sites for endless ways to express your creativity.**Never stop learning.** You now have the time to address all those interesting things you’ve always wanted to know more about. You might be astonished at the thousands of free online courses available to you from the country’s best universities, local community colleges, and national e-learning companies. You can finally devote some time to learning about, say, art in the 19th century, or mastering the perfect souffle.**Stay in touch with your emotions.** It can be hard to adjust to retirement, and depression can be a problem among retirees. Warning signs include changes to your appetite, risky behaviors, constant fatigue, or loss of interest in pleasurable activities. Often, structuring your day to include regular physical activity and social engagement can help a lot. But if you always have the blues, don’t be afraid to reach out for professional help.**Finance your bliss.** Your nest egg can help you pursue your retirement activities, but budgeting and planning are a must. Whether you are approaching retirement or are already in it, your budget and investments should support a lifestyle that keeps your mental juices flowing. Call or email me today to discuss ways of optimizing your financial plans to sustain a healthy and happy retirement.

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