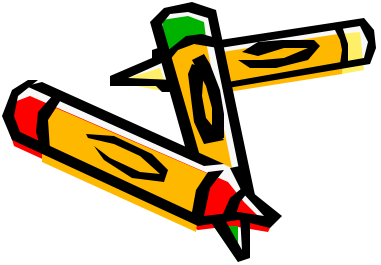
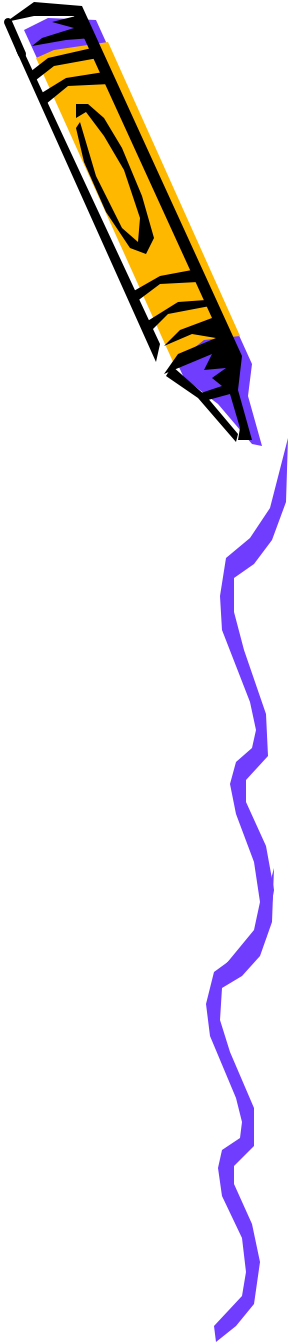


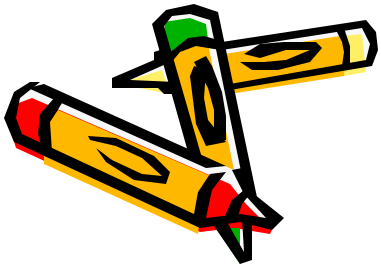
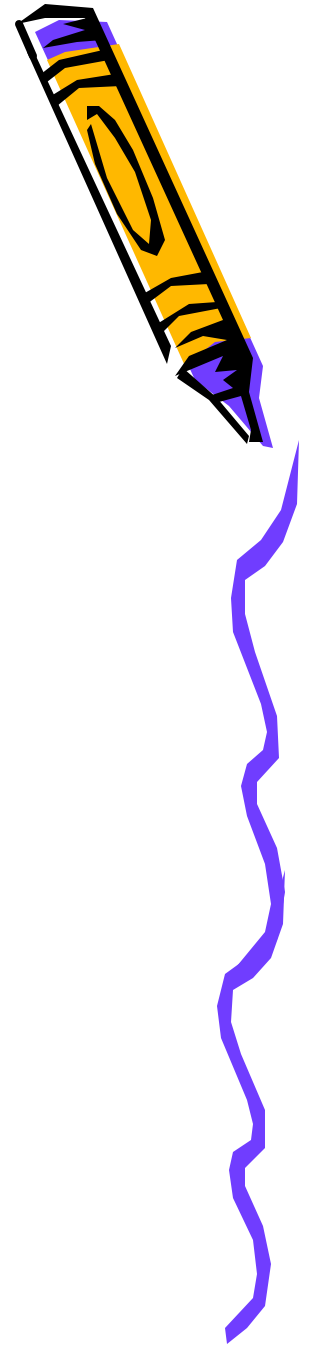
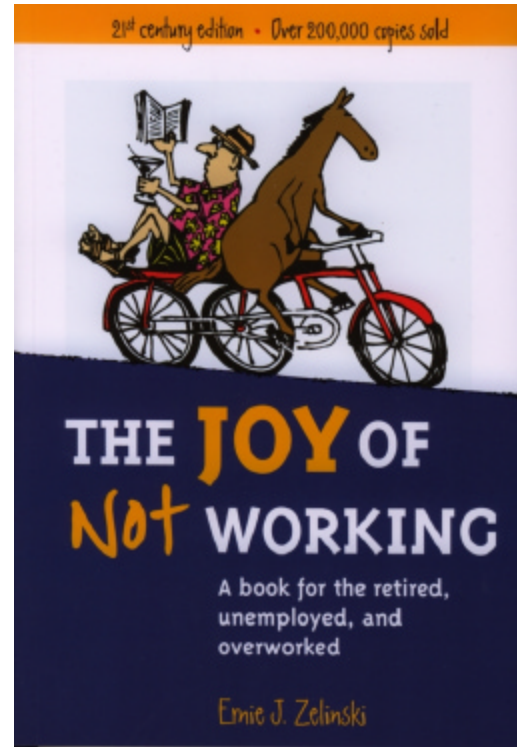
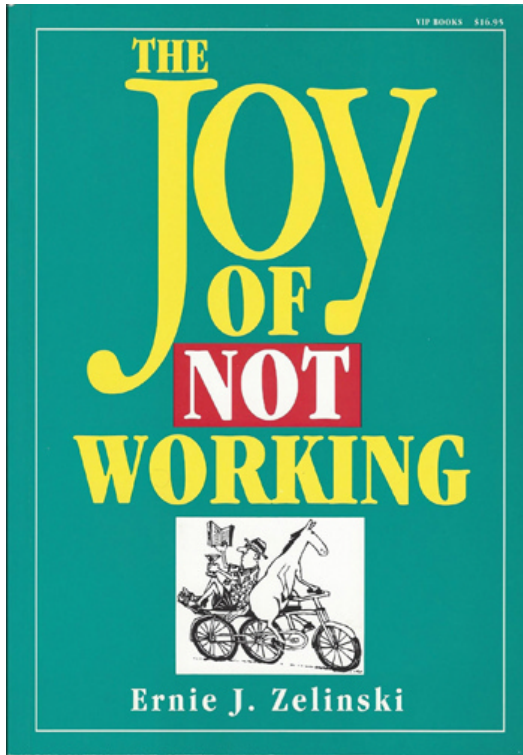


The Joy of Not Working

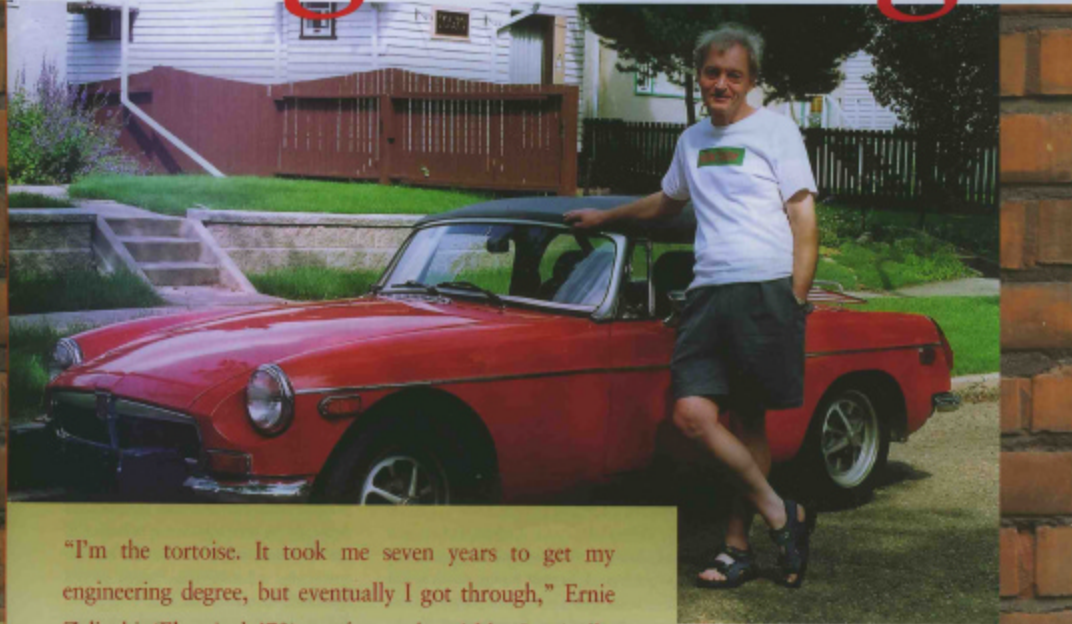
Living Life the Way It Was
Meant to Be Lived







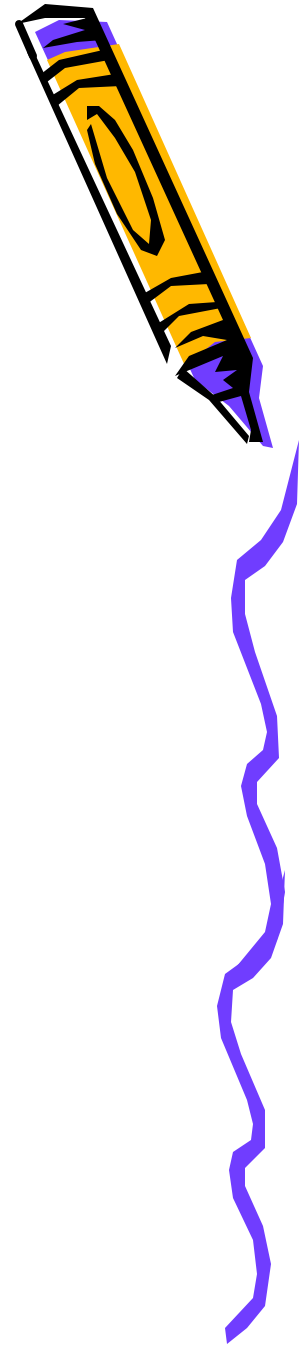
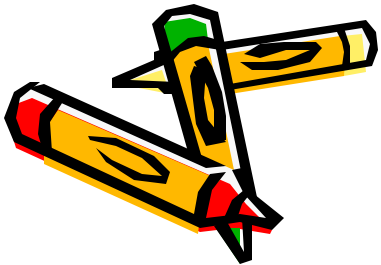
the Joy of (NOT) Engineering



"I'm the tortoise. It took me seven years to get my engineering degree, but eventually I got through," Ernie Zelinski (Electrical '73) confesses sheepishly. Ironically, after all that effort, his greatest joy and profit now comes from publishing—he's a best-selling author with 78 book deals in 22 countries. — BY ANN-MARIE PELLETIER

Growing up on a farm in Grassland, Alberta, Zelinski didn't know what career path to choose, but he was very good at mathematics, trigonometry, and physics. So, on the advice of his teachers, he enrolled in engineering at the University of Alberta in 1966.

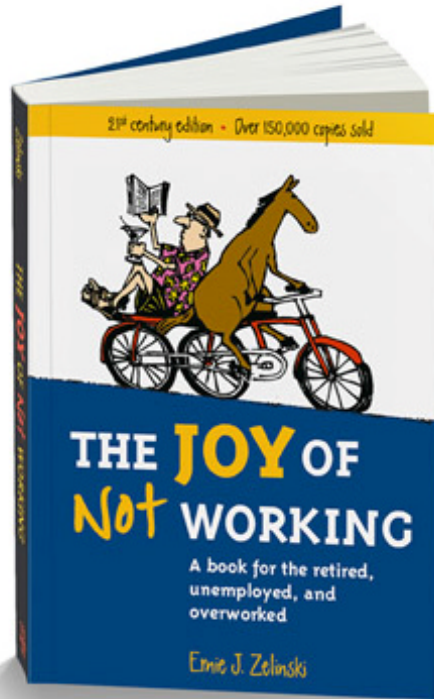
Despite staying out an entire year, quitting twice, and missing 85 percent of his classes, Zelinski surprisingly graduated seventh in a



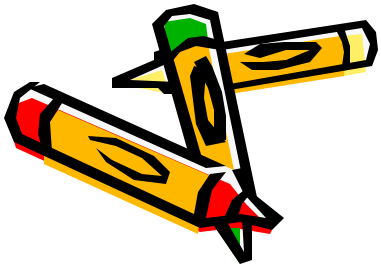
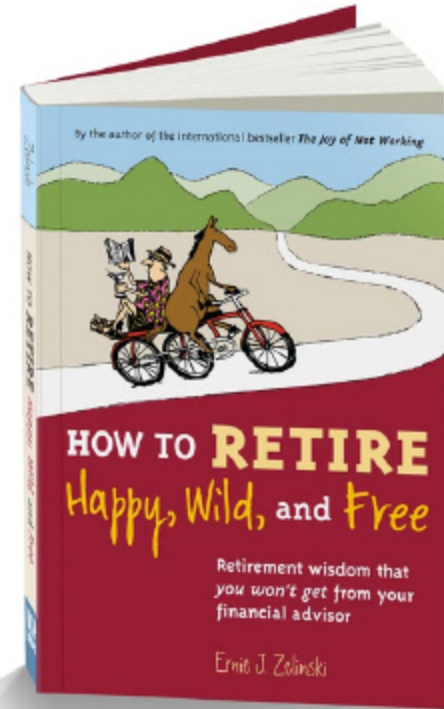
Book Store Encounters



Leisure



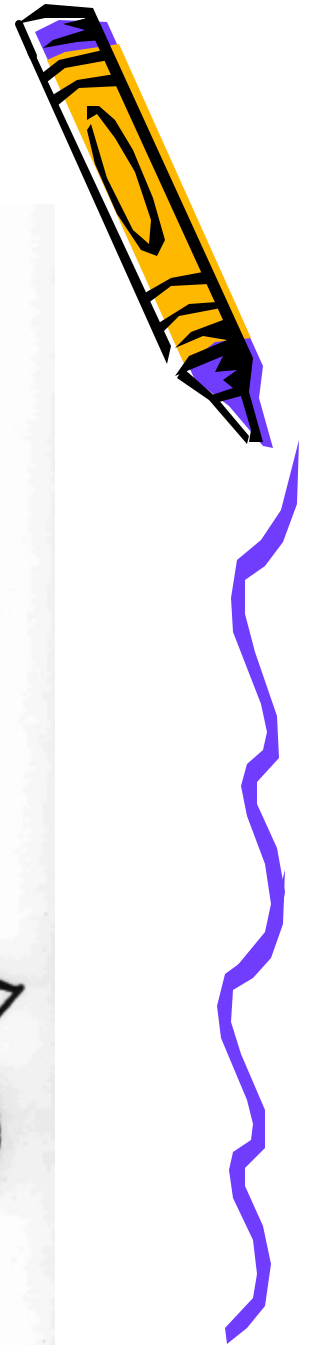
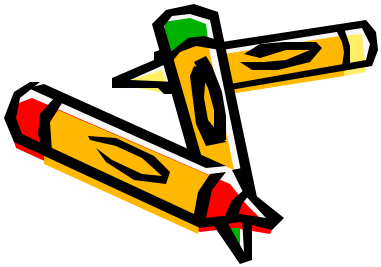
Retirement



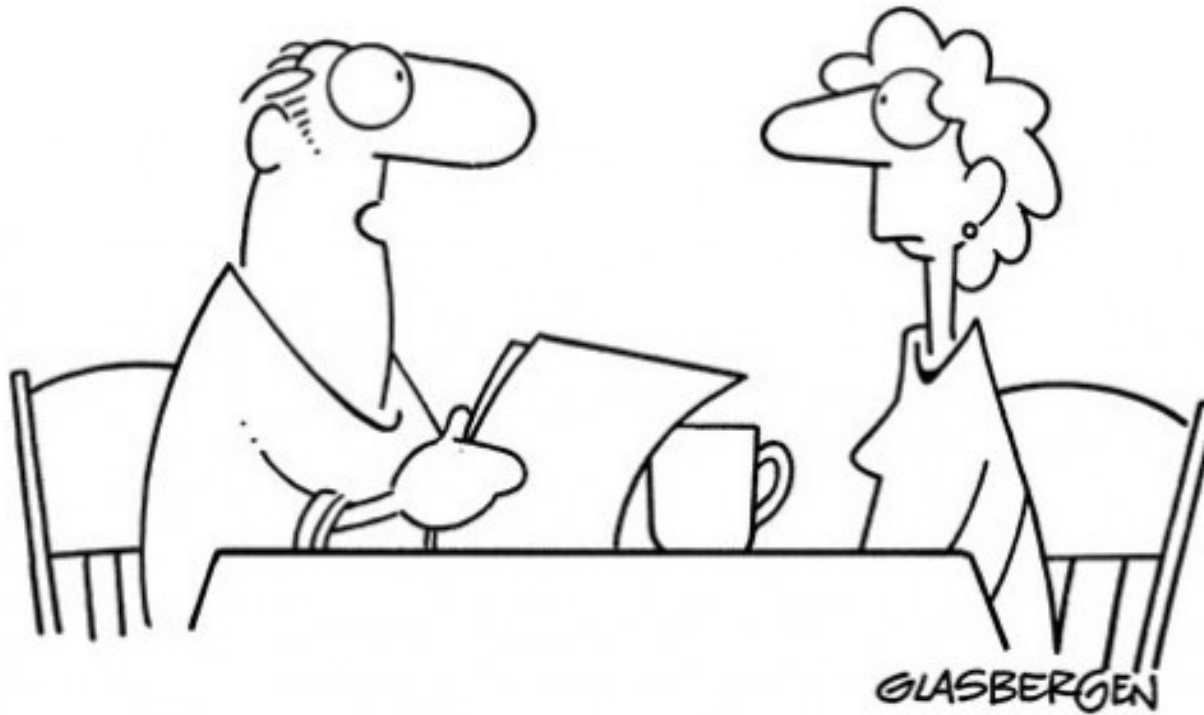
Unemployment Can Be a Problem!



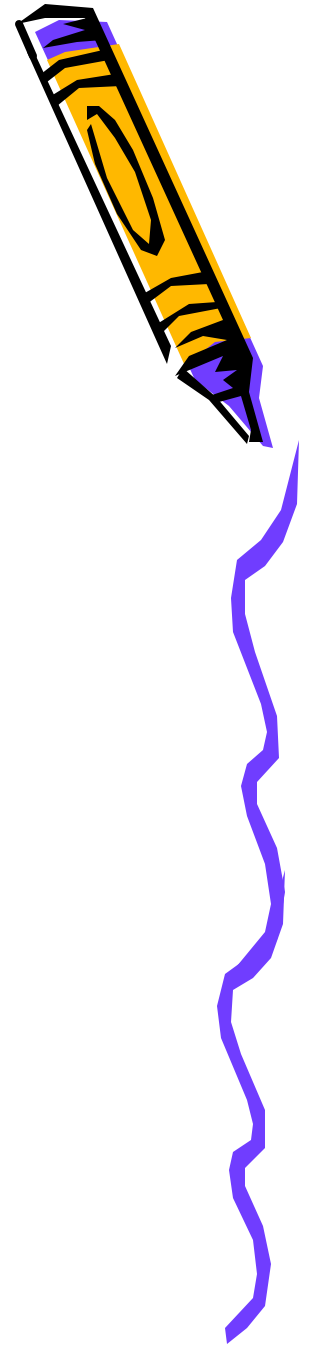
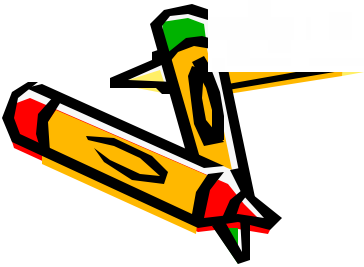
*"Don't feel bad about being unemployed, Dad.
I've been unemployed my whole life and it's fun!"*



Retirement Can Be a Problem!



**“Here’s our retirement plan: at age 65,
we’ll get divorced then marry other
people who planned better.”**

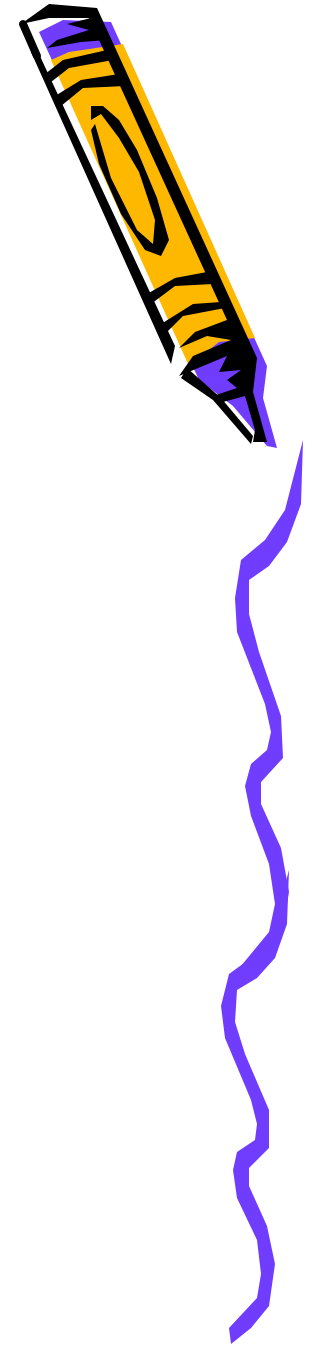
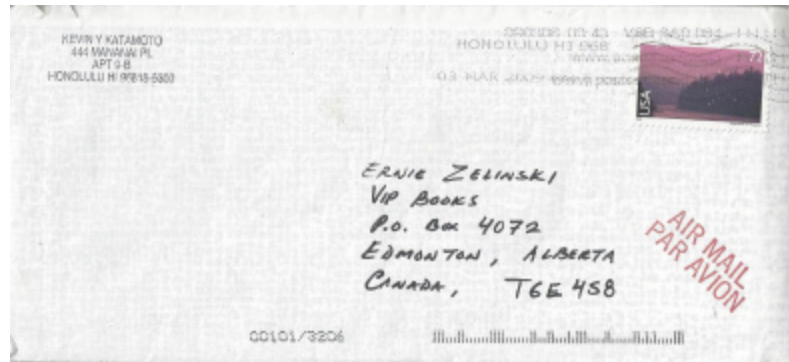


What do you fear about retirement?



- Do you worry about how you are going to pay for the basics of food, water, and housing — let alone any health costs — when you retire? - **39%**
- Are you afraid that you will not be able to afford to keep your cat or dog when you retire? - **9%**
- Are you afraid that you will not be able to travel and take vacations when you retire? - **50%**
- Do you have so little in savings that you get physically sick just thinking about retirement? - **23%**
- Are you afraid that you will not be able to make new friends outside of your workplace once you retire? - **28%**
- Do you fear that you will get bored in retirement? - **55%**





Ernie Zelinski
VIP Books
P.O. Box 4072
Edmonton, Alberta
Canada, T6E 4S8

Aloha Mr. Zelinski:

Your books have had a profound impact on my life. I have passed them on to dozens of police personnel that I work with.

I am a Police Lieutenant with the Honolulu Police Department. Please no "Hawaii-5-0" jokes. We've heard all the lines from the tourists. Police work in paradise has been wonderful, but after reading your two books I am convinced that there is more to life than work. I am only in my 40's but all of a sudden I am contemplating "leaving my safe harbor", as Mark Twain said, "...let the trade-winds catch my sails and explore, dream, and discover."

Here is the tough question. There are always pros and cons for early-retirement, right? You can really take the pro or con side and use science, social studies, anecdotal accounts, or financial planning and come up with a great debate for either side. Since coming across your book at an airport bookshop I've read everything I can get my hands on early retirement and I am still confused. How do you make a life changing decision like this? If I retire from the Police Department, its not like I can say, oops I made a mistake, can I have my job back? It doesn't work like that in government.

How do you know when it is the exact right time to leave? I mean some days you are having a horrible day and you are ready to retire that very minute, and on other days you are having such a great time that you think you can do this forever. I flip in and out on a weekly basis. I'm beginning to think something is wrong with me. It's like I am overwhelmed with the endless amount of factors that come into play in making a decision of this nature. I have never been indecisive in my entire life, until now.

Anyway, regardless, I still want to thank you for your books. They are really life-changing in the way that they stimulate new ways of thinking. Without your inspiration I probably would have died a civil servant because I was brought up to work until you are forced to stop. I probably would have been in my 60's before I retired. Now, I know I am going to retire young enough to enjoy this fantastic world that we live in. It could be this year, or next year, or next, next year, but soon!

Mahalo Nui Loa (Hawaiian for "Thank you very much").

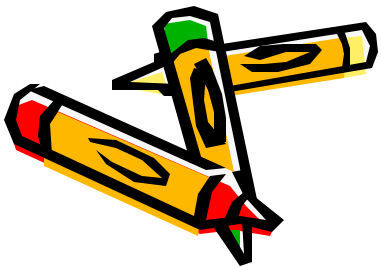
Kevin Katamoto
444 Mananai Pl #B
Honolulu, Hawaii 96818



From the Elders to the Kids: What I Wish I'd Known

NEW YORK TIMES - MARCH 3, 2017

Millennials Ask: What's It Like to Retire? We asked journalism students around the country to talk to seniors about retirement. This is what they recorded.





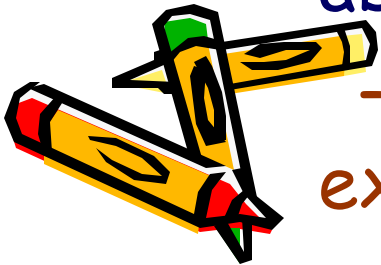
"I like to work. If a job was open, I'd go back right now and apply for a job. At 93. I would ask to work about 3 hours a day."

— Lucille Biondi, 93, former spot welder at Junior Toy, retired at 60





"Retirement is not a place where you just go to prepare to die, but instead a place where you go to prepare to live. I did not know that 65 would be the new 40. Had I known that, I would have been less stressed about retirement."

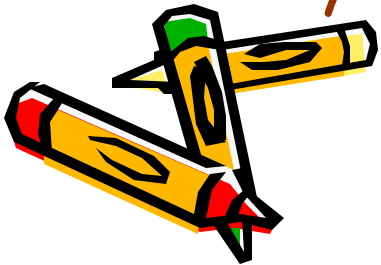


— Travis Newsome, 67, former finance executive, retired at 60



"Do I miss it? Yes. I don't believe there is a week that passes that I don't dream about it ... But when I tell the wife in the morning, 'I dreamed about delivering fuel,' and she says 'Pop, would you like to do it again?' I say 'No.' "

— Tony Leger, 73, fuel distributor, retired at 65



Fact is, the majority of people end up enjoying retirement!

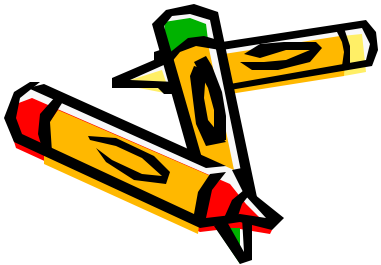


A 2014 MassMutual survey found that 72% of retirees are quite happy or extremely happy in retirement.

A 2016 Merrill Lynch study found that 92% of retirees said that retirement has given them greater freedom and flexibility to pursue their interests, irrespective of how much money they have saved.

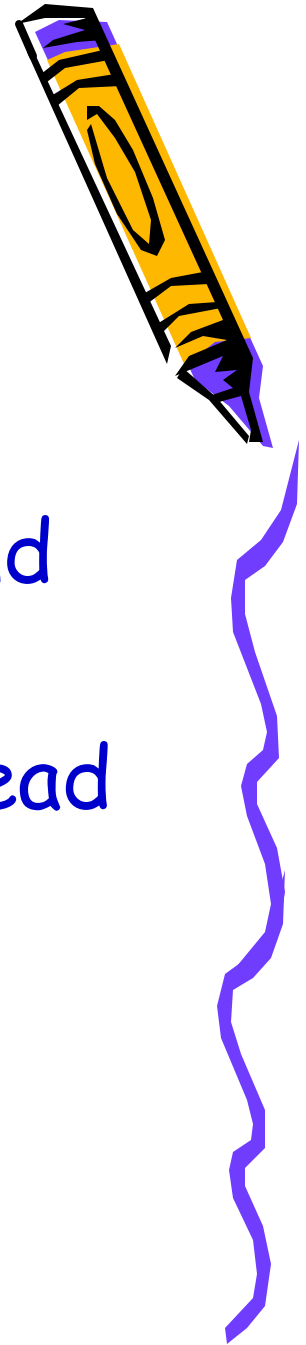
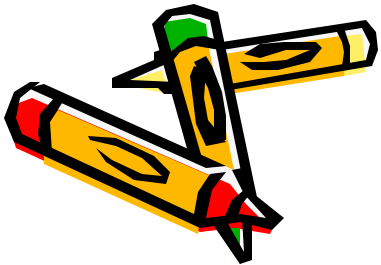
The Merrill Lynch study found that 76 percent of respondents ages 65-74 often feel happy, compared to 51 percent for those ages 25-34.

The Merrill Lynch study found Retirees are 10 times more likely to say that retirement is more fun, enjoyable and pleasurable than before their retirement.



Three Transformational Retirement Principles

- Look for a Lot of Opportunities and Take Advantage of Them.
- Choose to Be Uncomfortable Instead of Comfortable.
- Do It Badly — But at Least Do It!



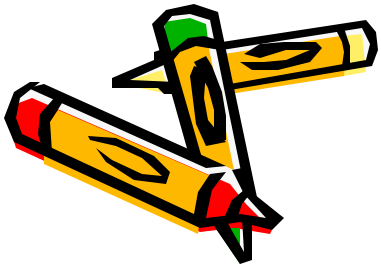
Transformational Retirement Principle #1



Look for Many Opportunities
and Take Advantage of
Them

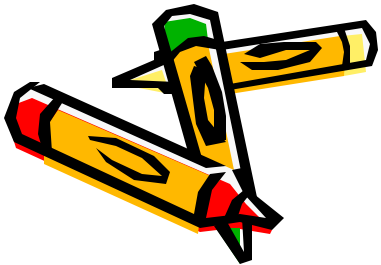
It still holds true that man is most uniquely human when he turns
obstacles into opportunities.

— Eric Hoffer

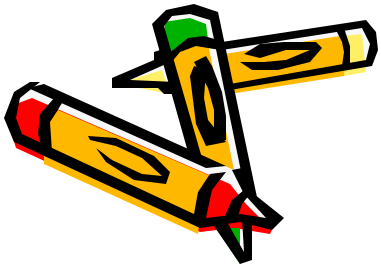
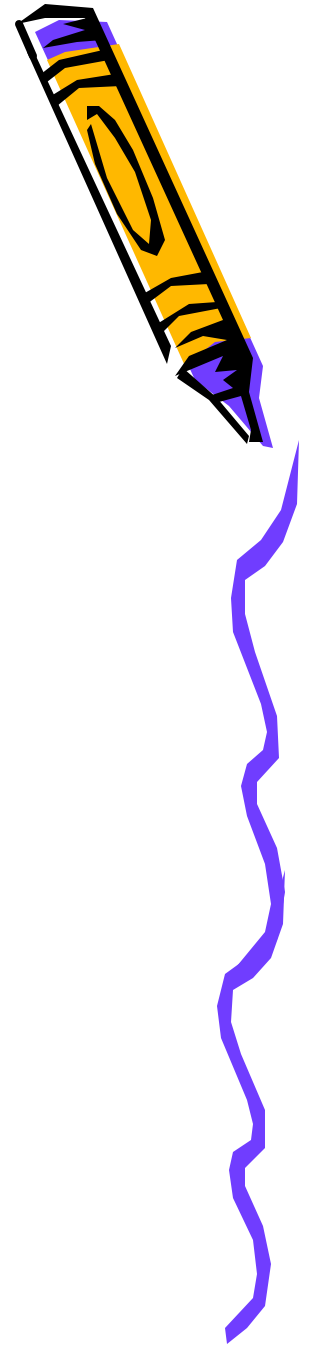
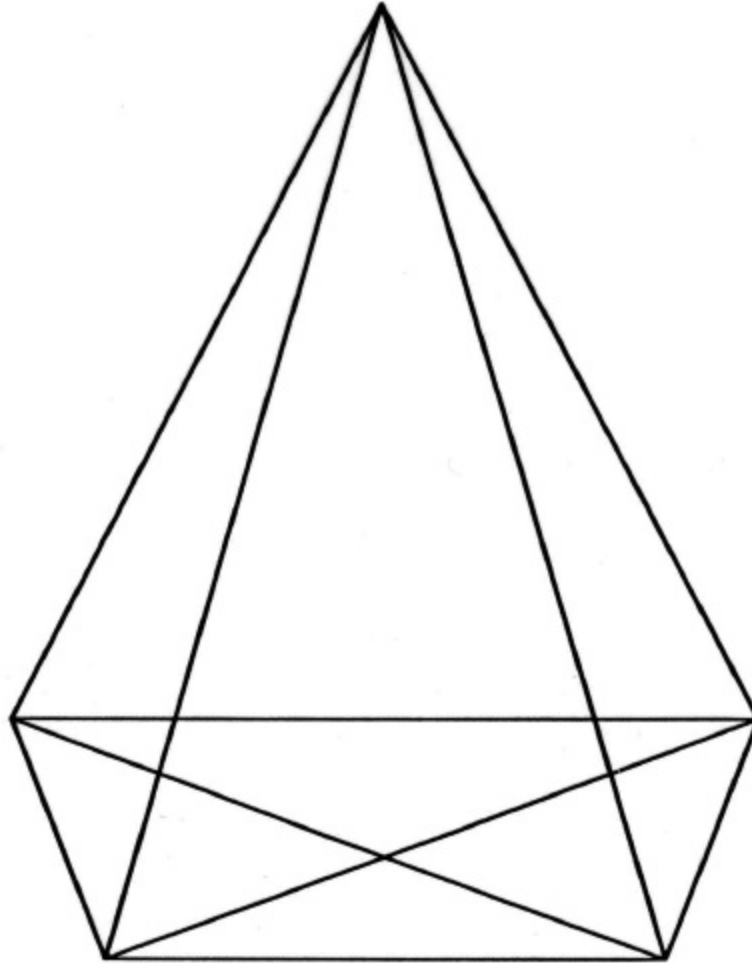


Opportunity

IS NOWHERE

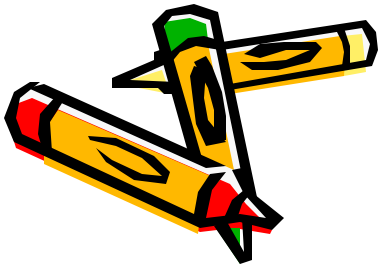
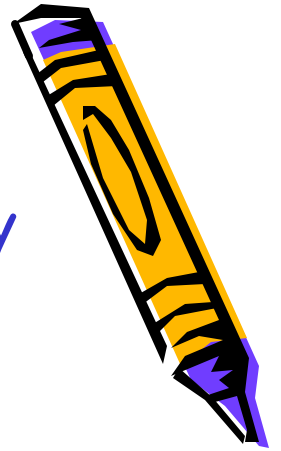
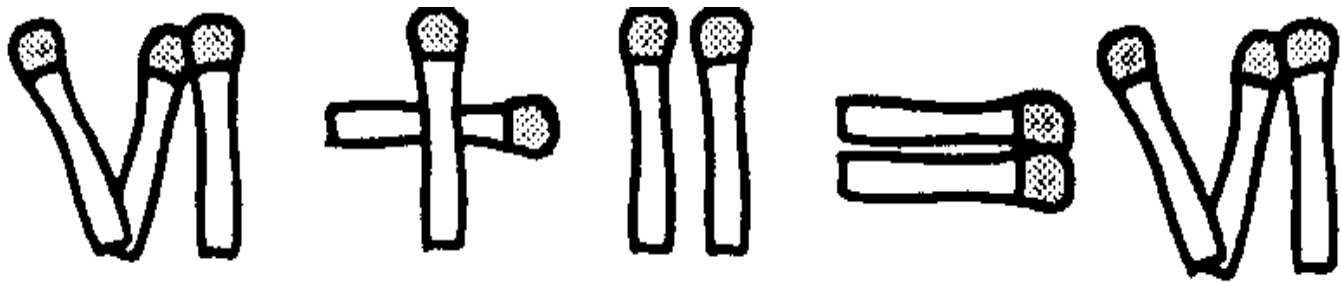


How many triangles can you see?

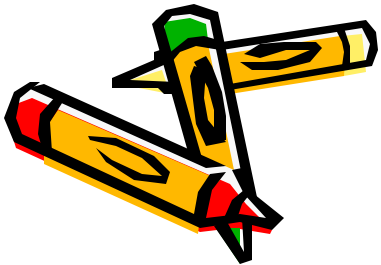


Exercise:

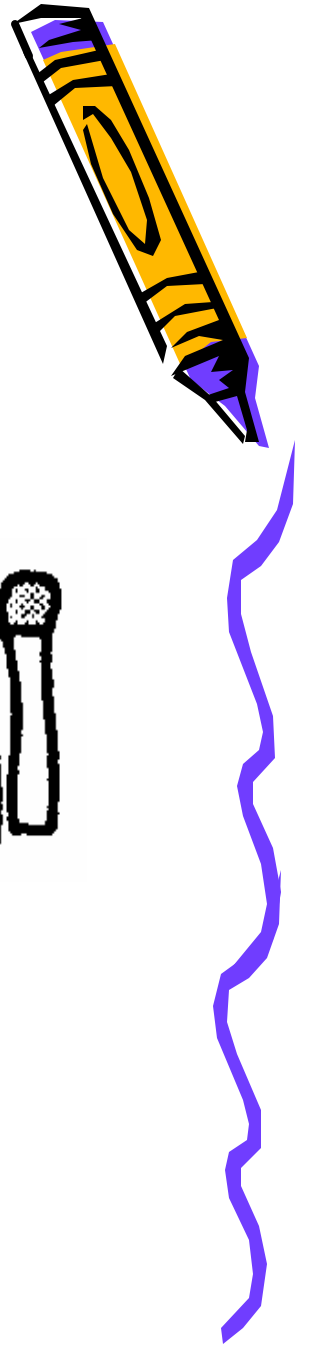
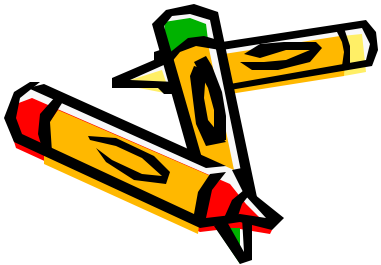
Make the following equation right by moving only one matchstick.



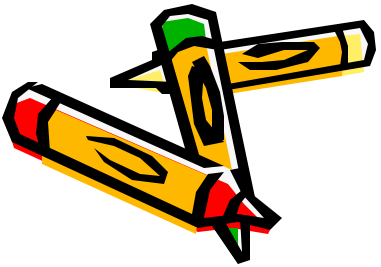
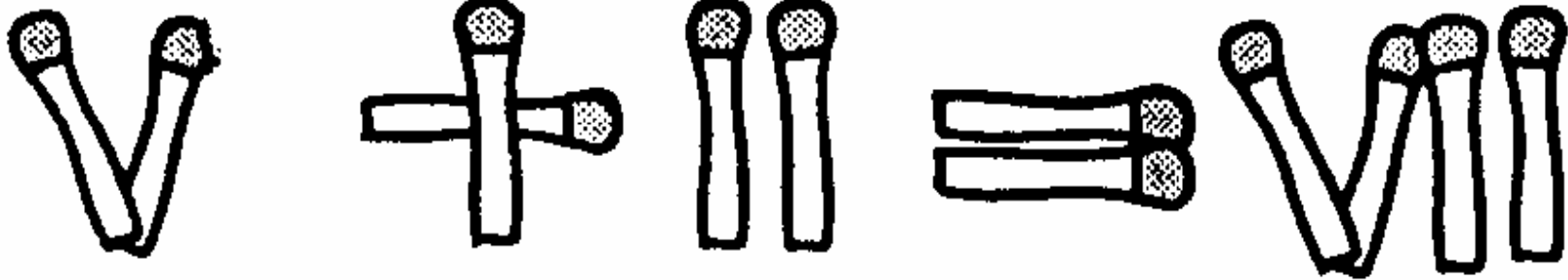
Solution #1



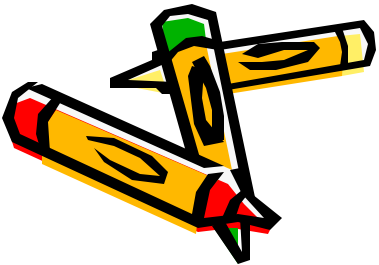
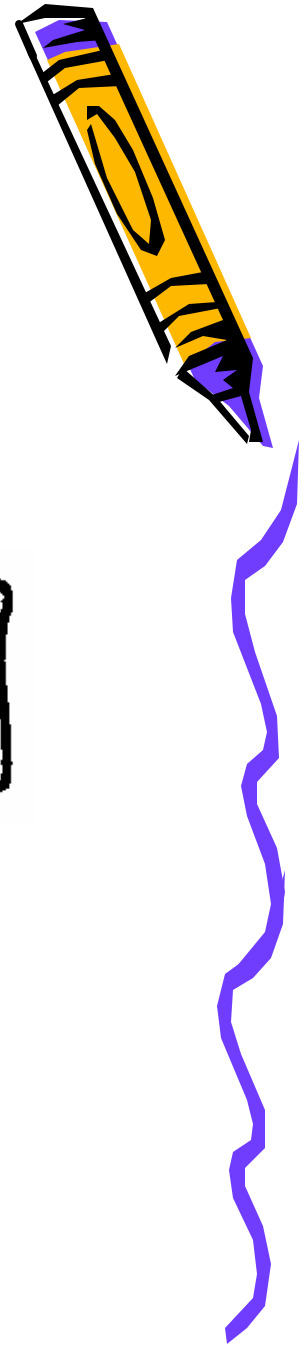
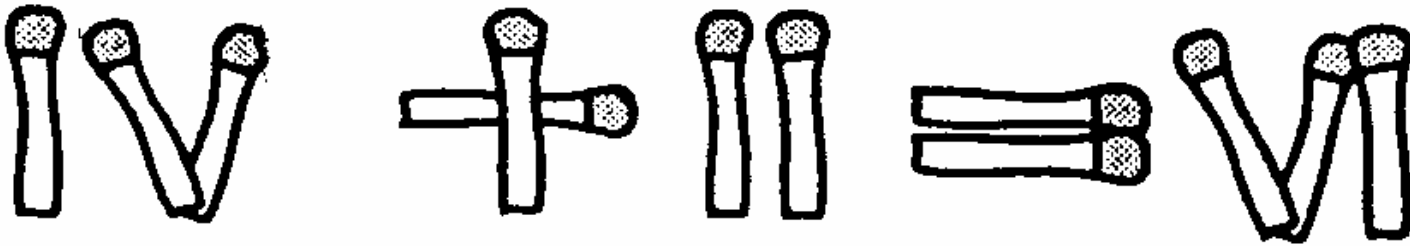
Solution #2



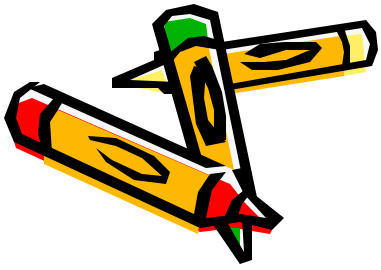
Solution #3



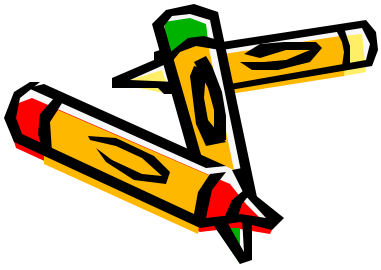
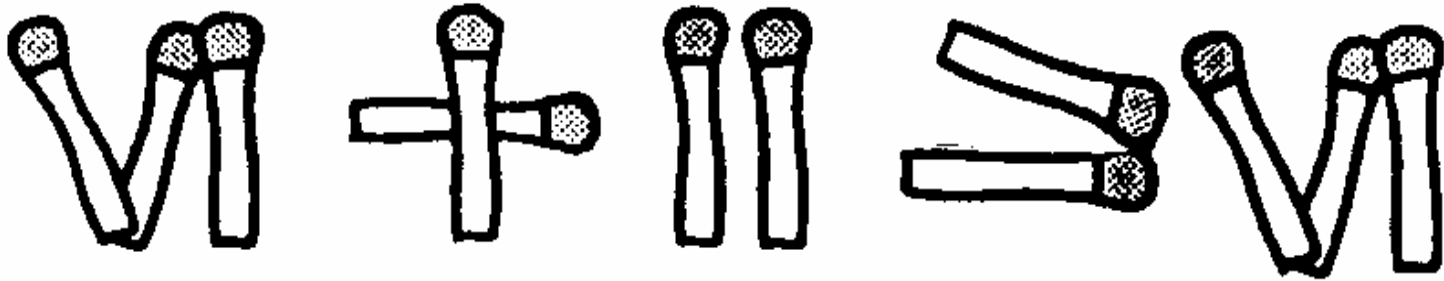
Solution #4



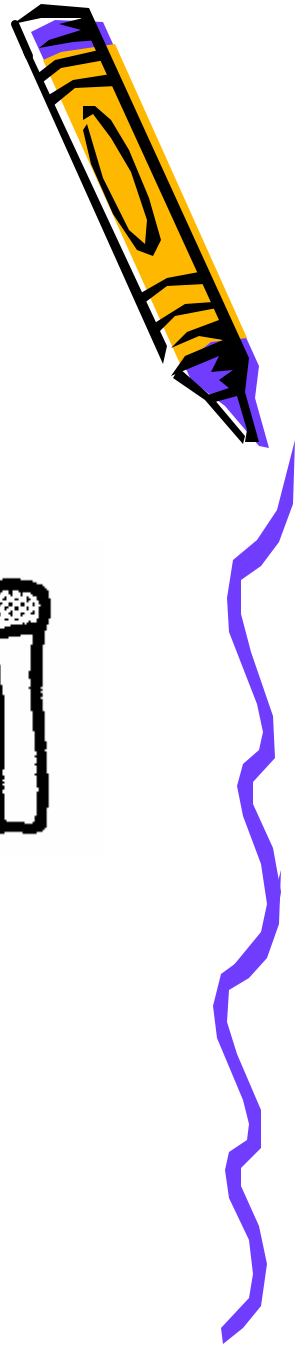
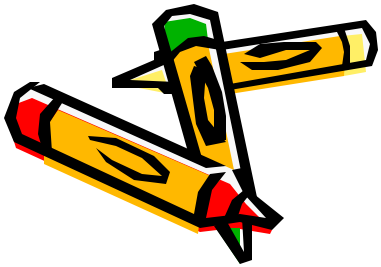
Solution #5



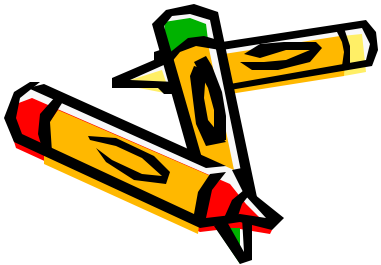
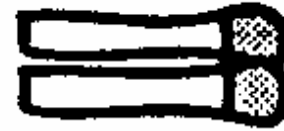
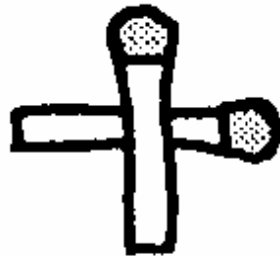
Solution #6



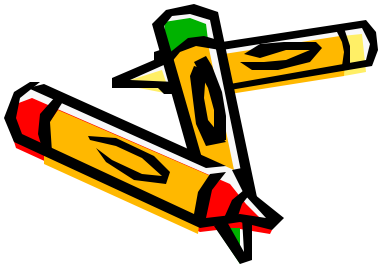
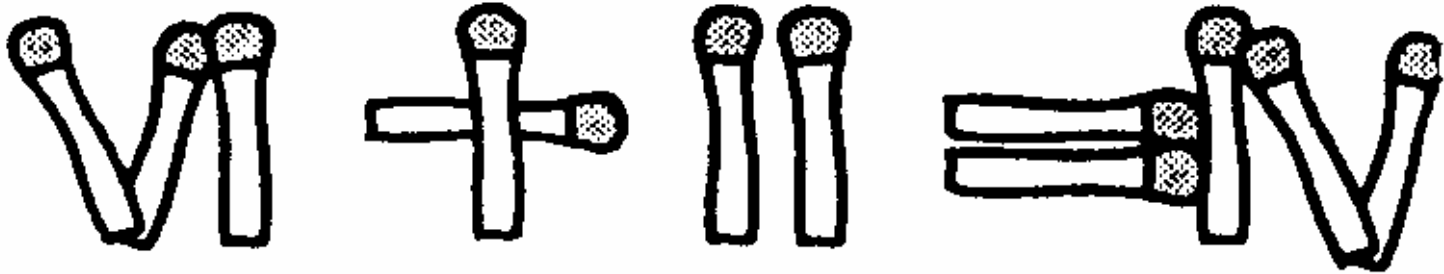
Solution #7



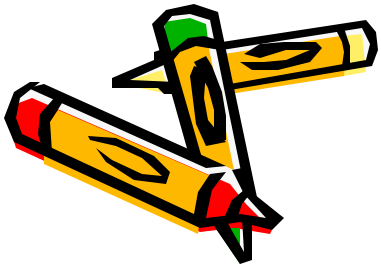
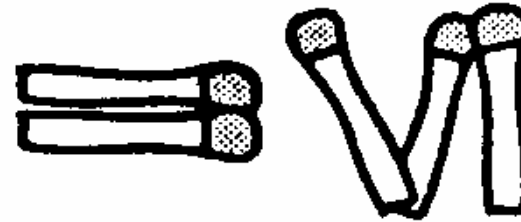
Solution #8



Solution #9



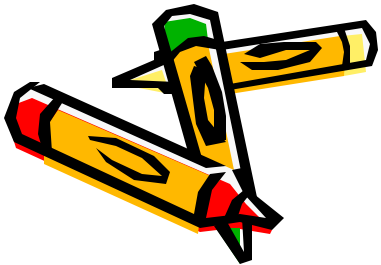
Solution #10 (Blockbuster)



There are always more solutions to every problem regardless of how many solutions you already have.

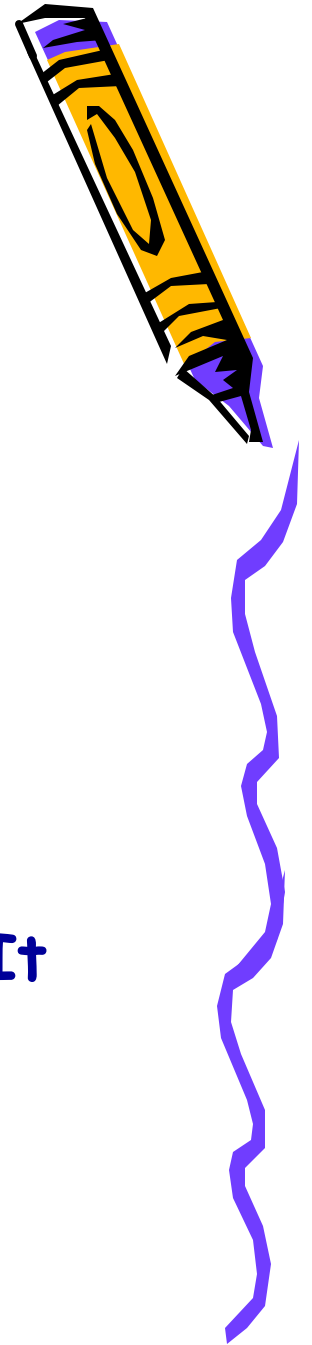
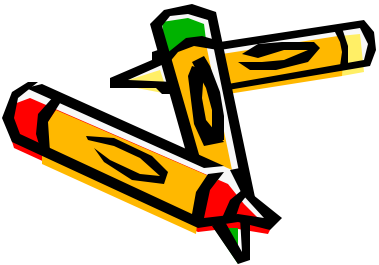
The Blockbuster Solution is normally not the first or second solution — but the 10th or 17th or 30th . . .

Looking for the Blockbuster Solution in real life . . .

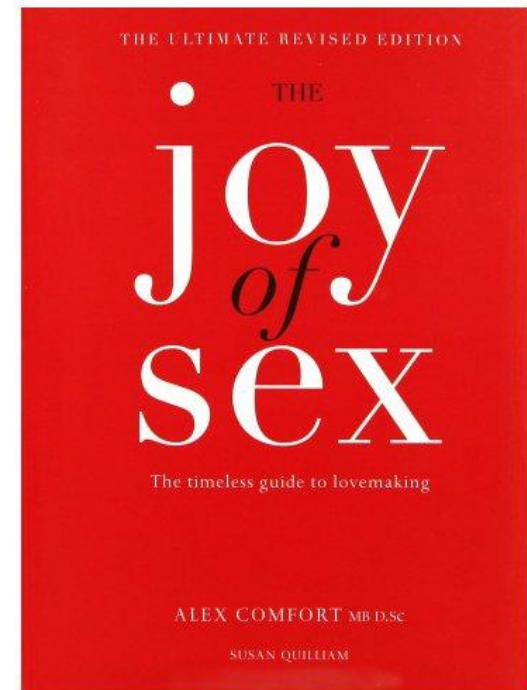
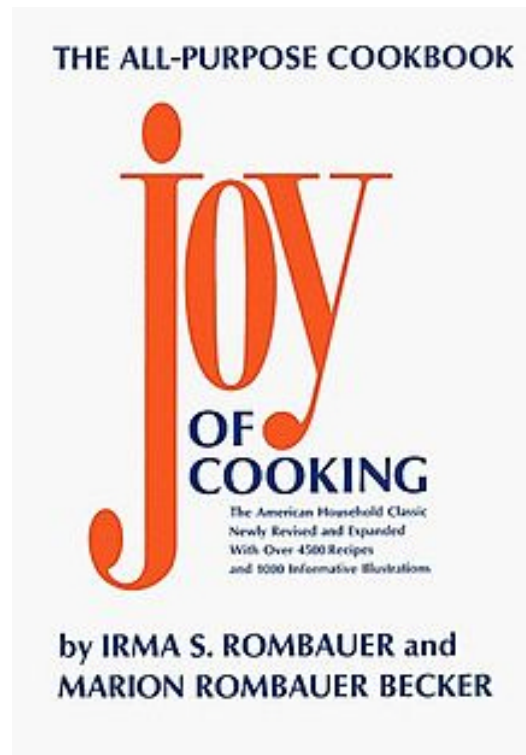
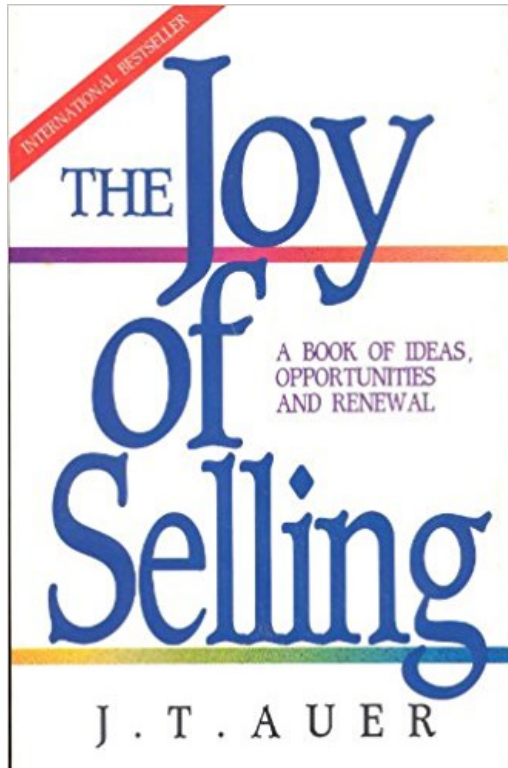


Searching for a Leisure Book
Title: January to March, 1991

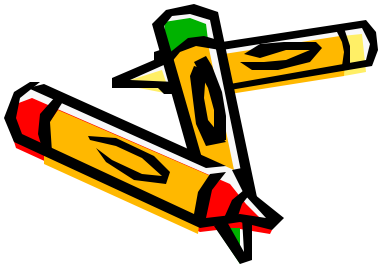
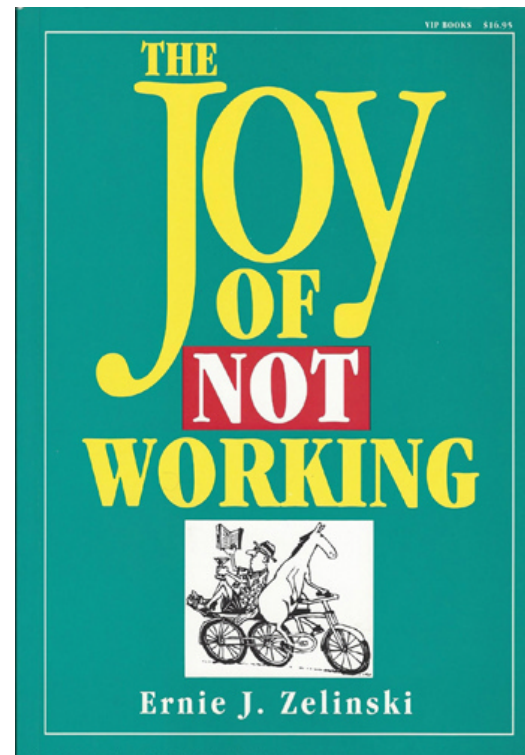
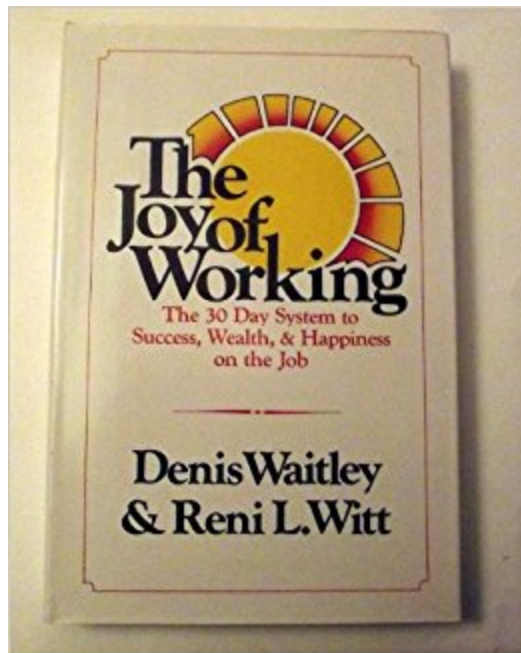
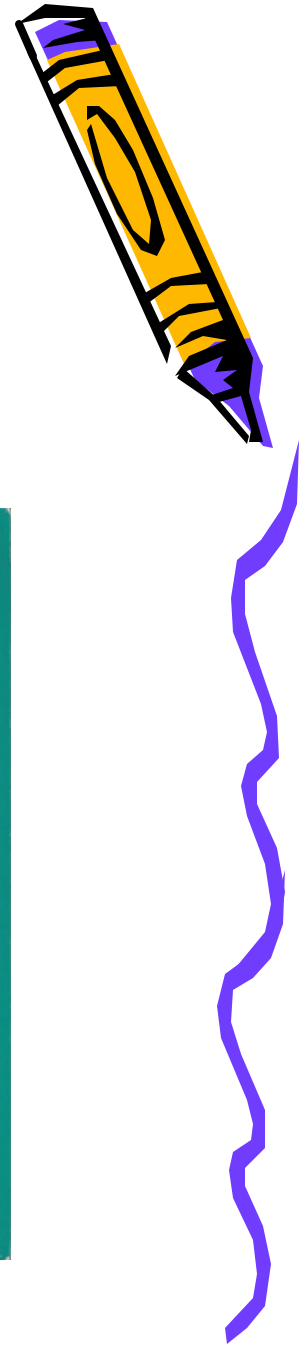
1. Creative Leisure
2. Creative Loafing
3. The Leisurely Life
4. How to Enjoy Leisure
5. In Praise of Leisure
6. The Unwork Book *
7. Leisure: How to Creatively Enjoy It
8. The Book of Leisure
9. A Passion for Leisure
10. The Pursuit of Leisure



Searching for a Book Title: March, 1991



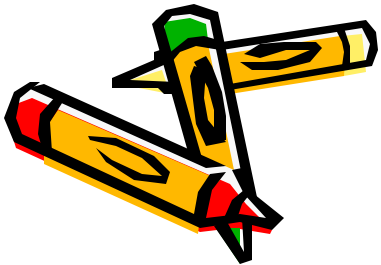
"The Joy of Leisure . . .
no that's dumb . . . The Unwork
Book . . . The Joy of Not Working"

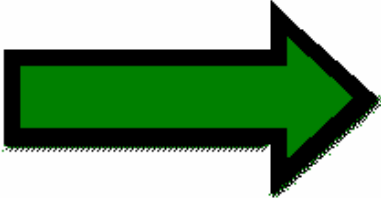


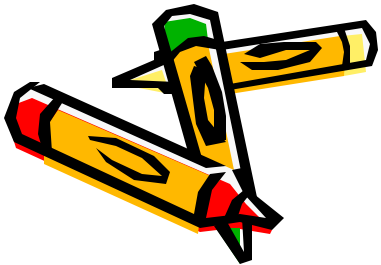
Fact Is, Opportunity Is Everywhere!

“Empty pockets never held anyone back. Only empty heads and empty hearts can do that.”

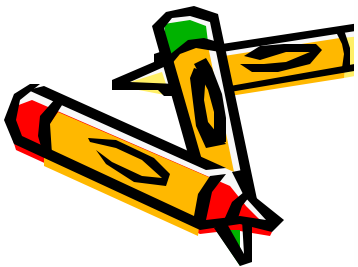
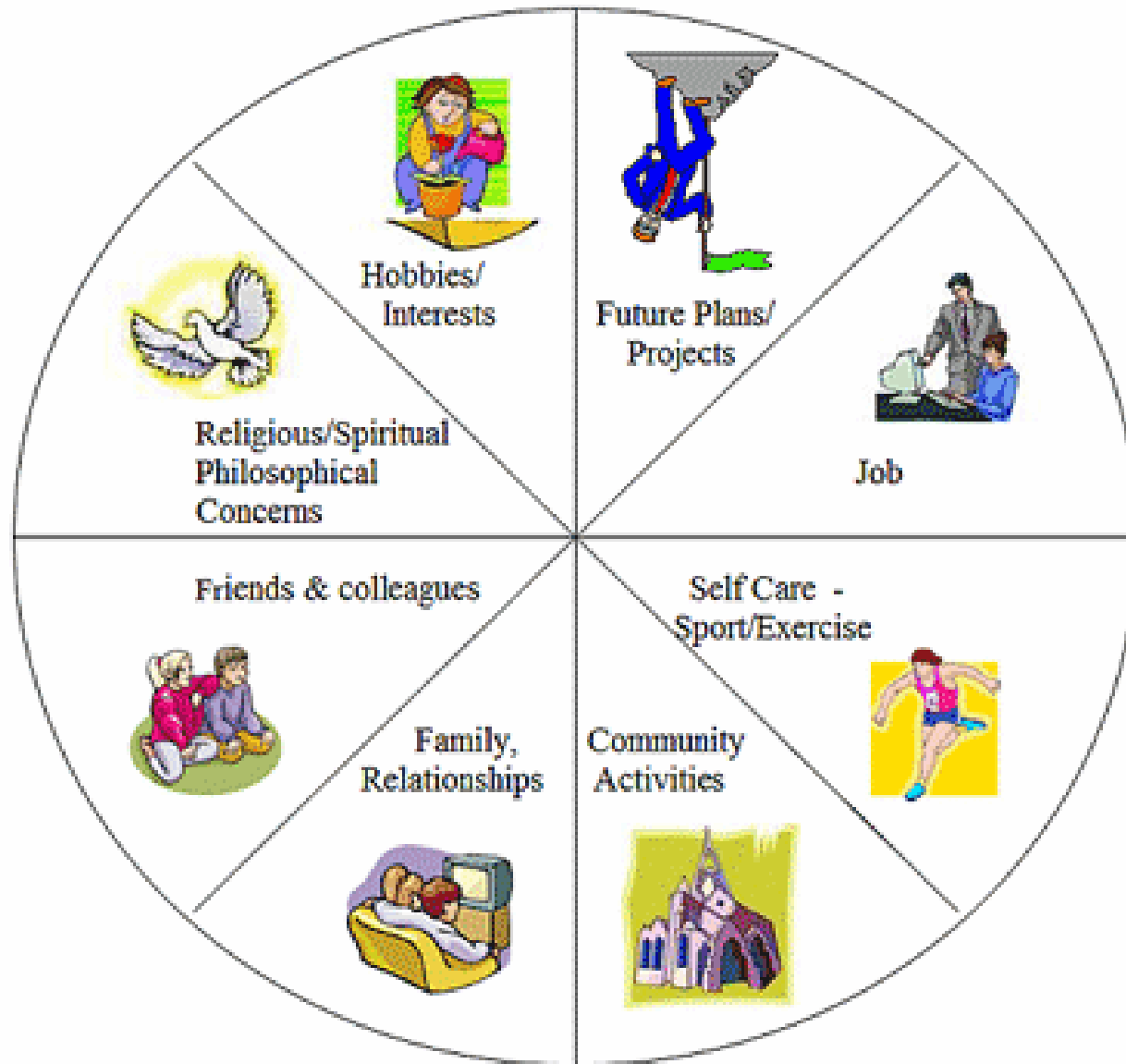
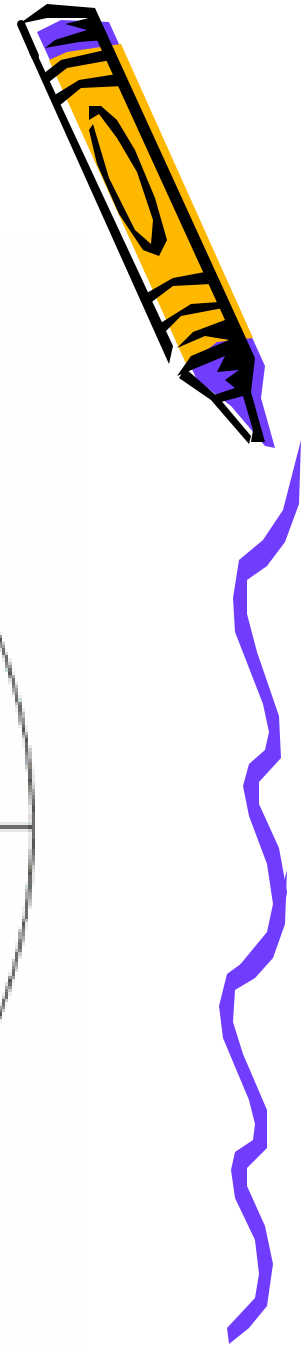
— Norman Vincent Peale



Retirement  Opportunity



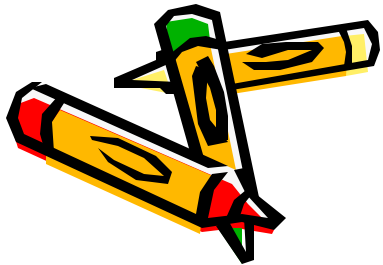
Preparation for Retirement - A Great Work/Life Balance



Workaholic vs. Peak Performer

Workaholic

- Works long hours
- Has no defined goals
- Cannot delegate
- No interests outside of work
- Does not take vacations
- Always busy doing things
- Life is difficult



Peak Performer

- Works regular hours
- Has defined goals
- Delegates a lot
- Many interests outside of work
- Takes regular vacations
- Enjoys relaxing by doing nothing
- Life is easy



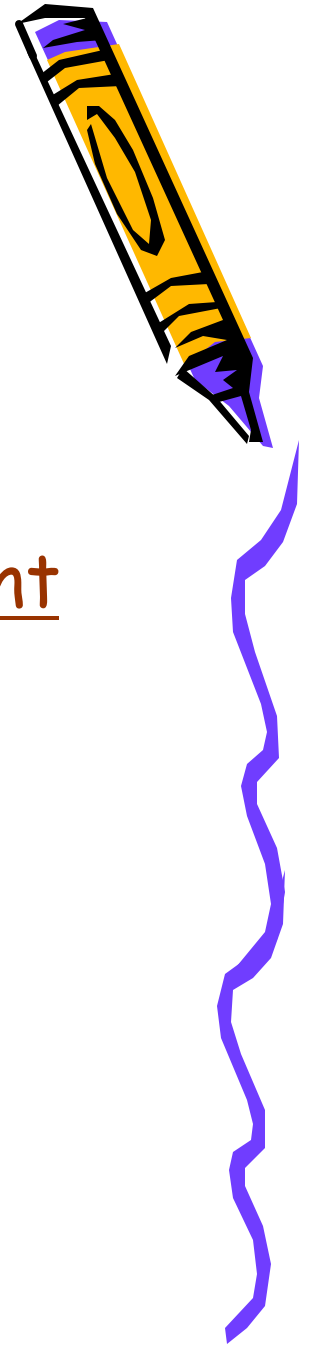
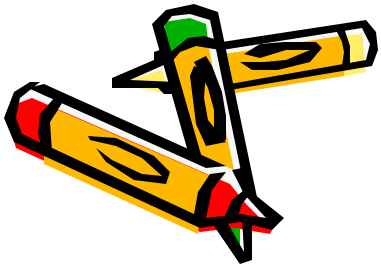
Retirement for a Workaholic

Before Retirement

- Work
- Relationship

After Retirement

- Relationship



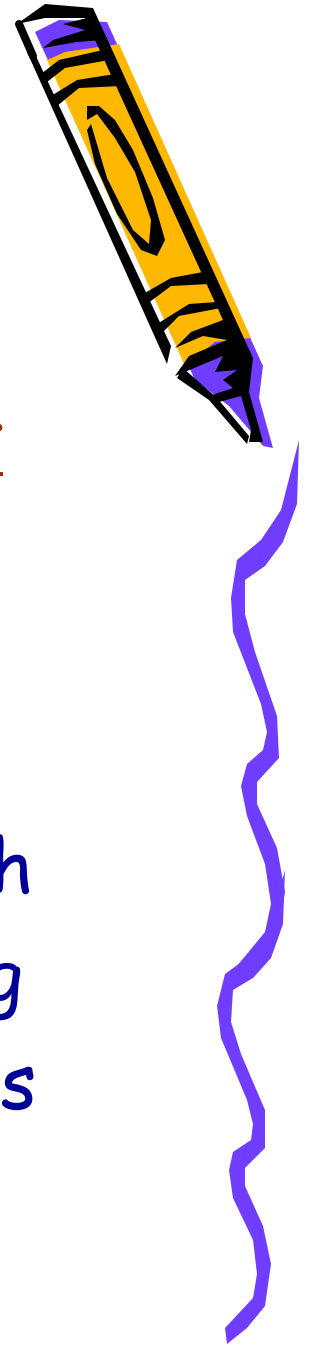
Retirement for a Peak Performer

Before Retirement

- Work
- Relationship
- Golf Tennis
- Reading Church
- Friends Cycling
- Travel Courses

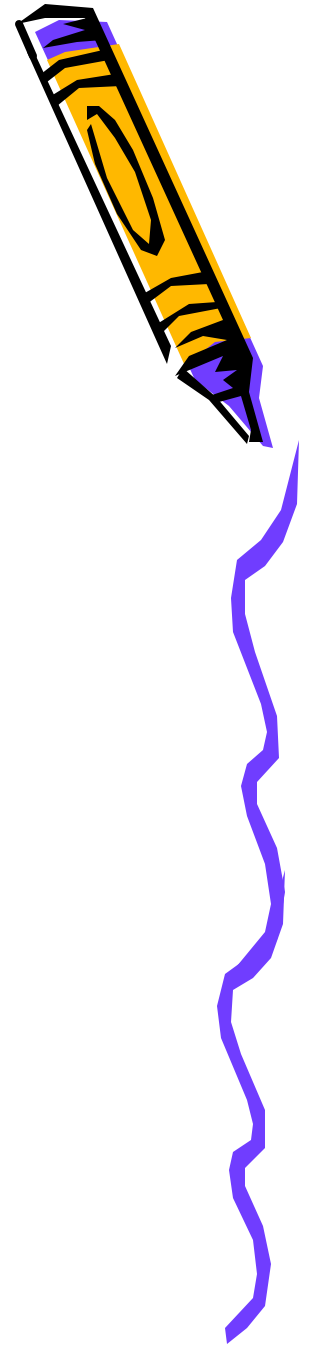
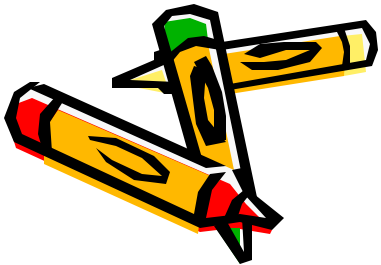
After Retirement

- Relationship
- Golf Tennis
- Reading Church
- Friends Cycling
- Travel Courses



Retirement is a time to ...

THINK
BIG

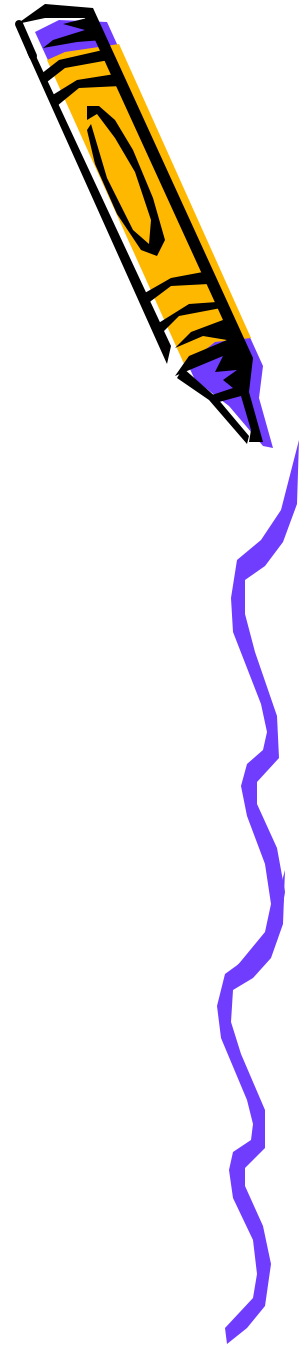
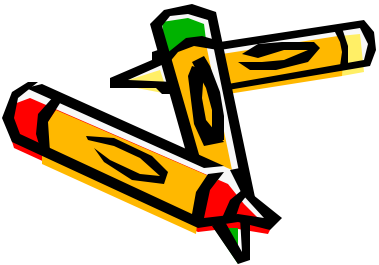




Declaration #1

I am effortlessly and successfully achieving my goal of writing and self-publishing the best book in the world on handling retirement called *How to Retire Happy, Wild, and Free*. I will then get a US publisher and 15 foreign publishers through which I will sell 500,000 copies.

— Ernie Zelinski, March 2003





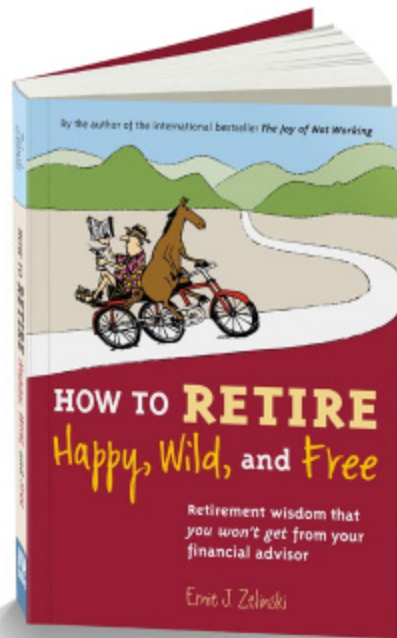
Declaration #2

I am effortlessly and successfully promoting *The Joy of Not Working and How to Retire Happy, Wild, and Free* so these two books provide me a great life-long income of a minimum of \$100,000 per year.

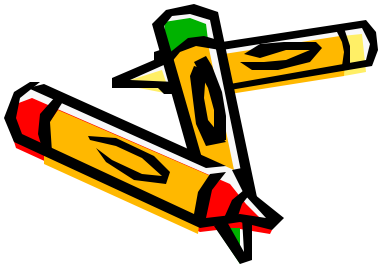
— Ernie Zelinski, March 2003



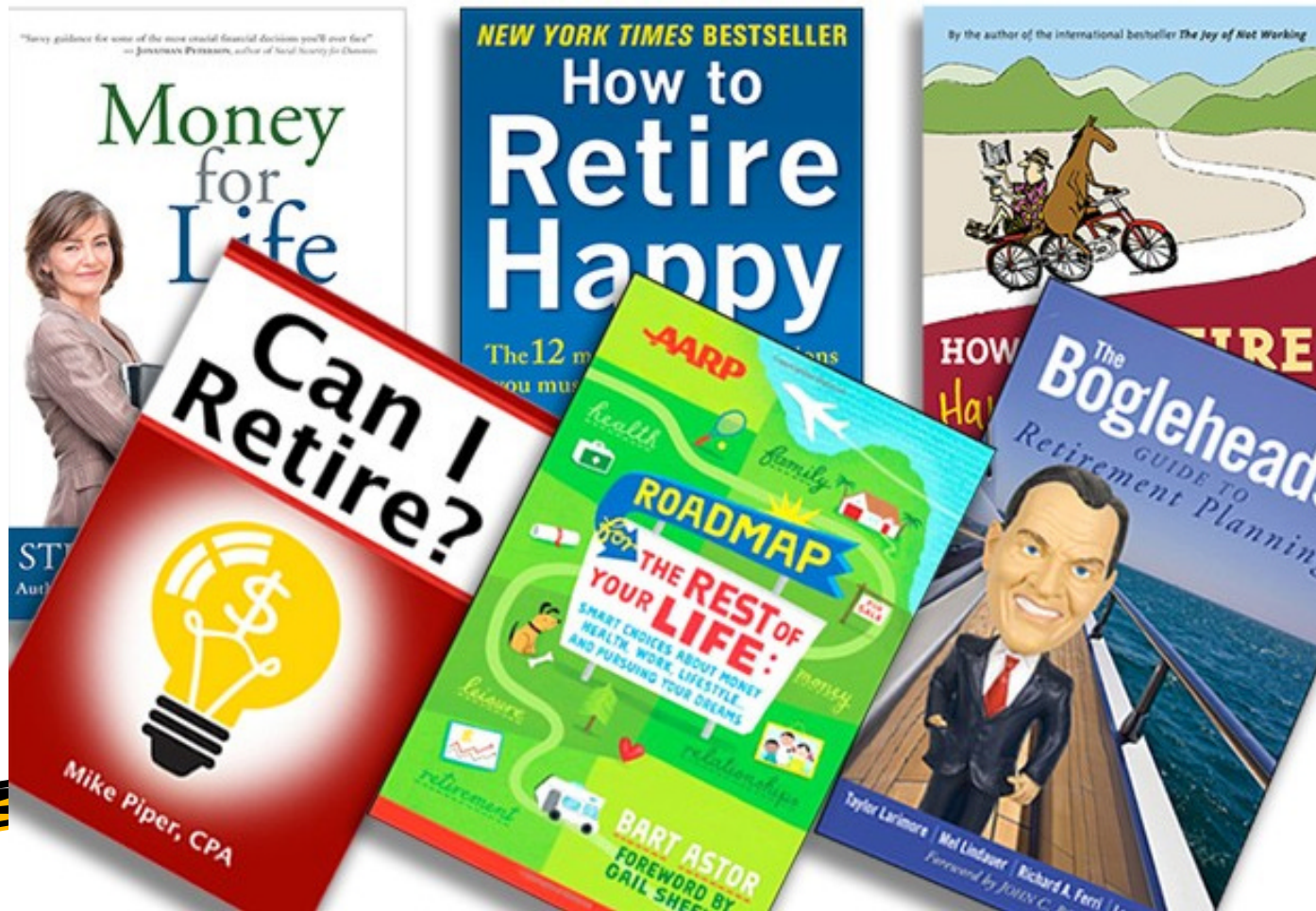
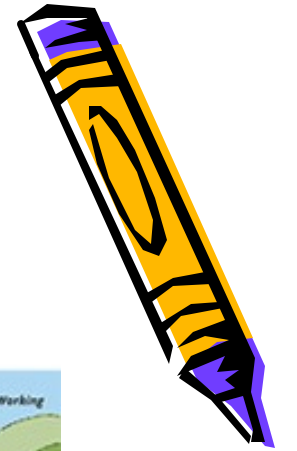
How to Retire Happy, Wild, and Free



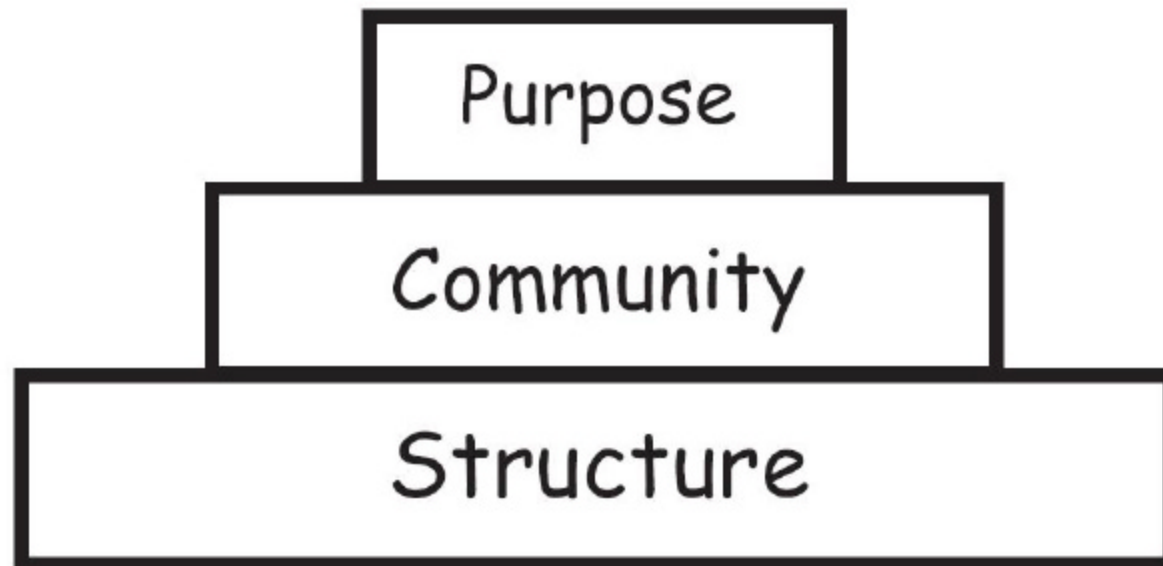
- ? Turned down by 35 American and British publishers
- ? Now has sold over 325,000 copies
- ? Published in 9 languages
- ? Selling over 30,000 copies a year 13 years after it was published
- ? Number 1 on USNEWS list of 10 Great Retirement Books
- ? Took over 10 years for AARP to acknowledge it - but they did



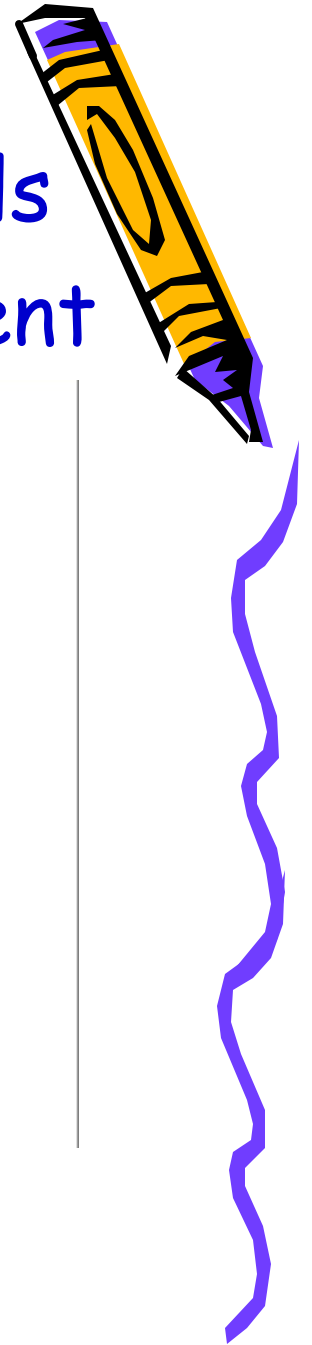
AARP's - Six Retirement Books You Should Read Now



Three Basic Needs That Work Fulfills and Which Are Important in Retirement

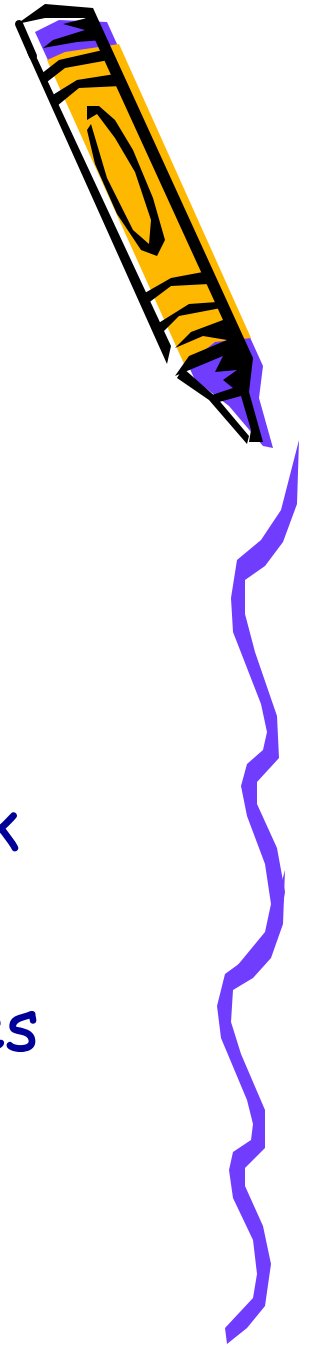


Three Important Needs



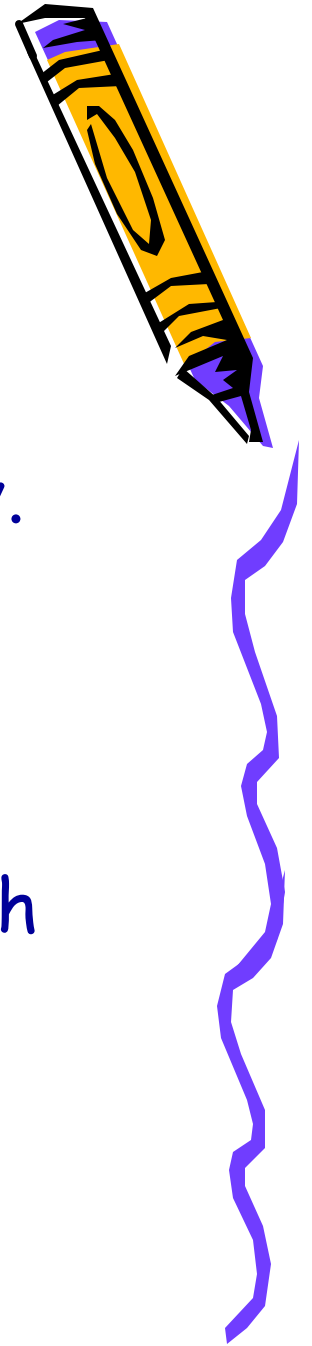
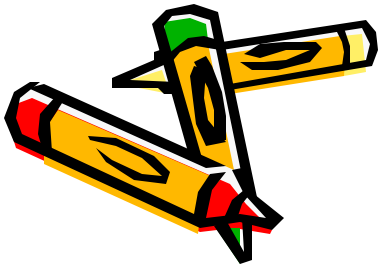
Purpose (and Identity) in Retirement

- To make a contribution
- To find creative expression
- To take part in discovery and challenge
- To help preserve the environment
- To accomplish or achieve a challenging task
- To improve health and well-being
- To make a difference in other people's lives

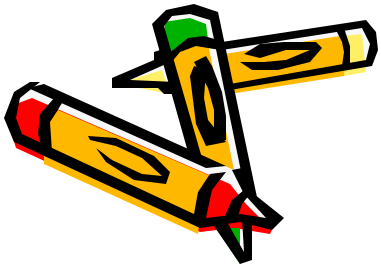
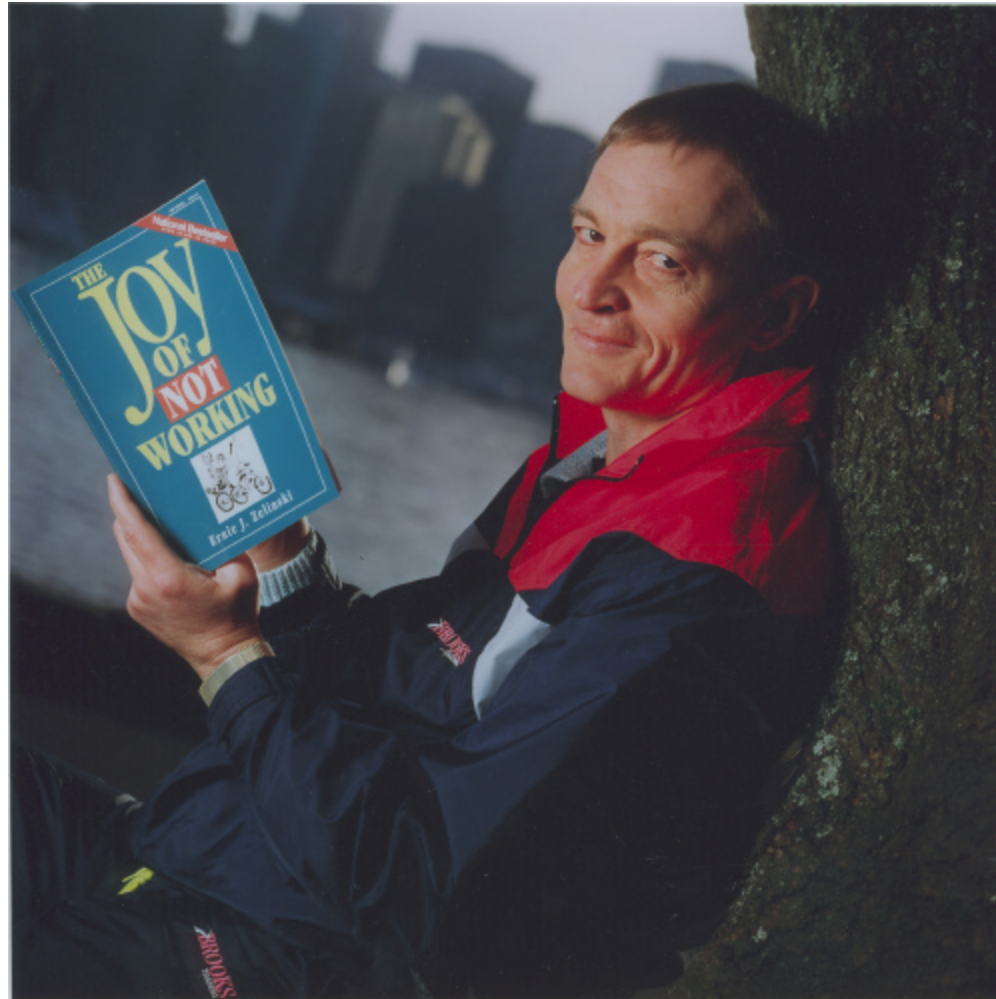
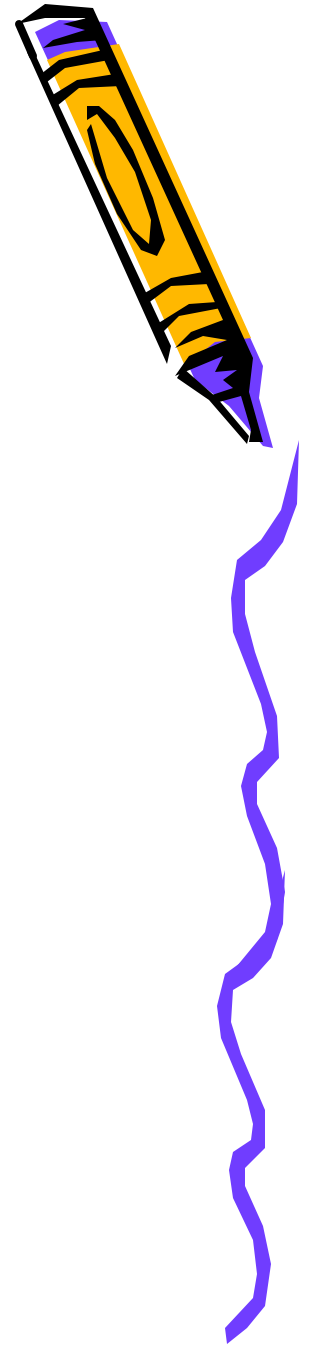


Structure and Community in Retirement

- Exercise once or twice daily.
- Visit bistros or coffee bars regularly.
- Take courses at your local college or university.
- Join the boards of charitable organizations.
- Involve yourself in a team sport which you can do regularly.
- Work as a volunteer.



Purpose, Structure, and Community through The Joy of Not Working



Important Activities

- ☆ Turn you on now
- ☆ Turned you on in the past
- ☆ New activities you have considered doing

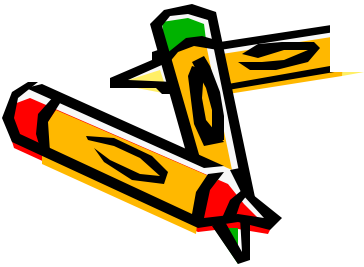
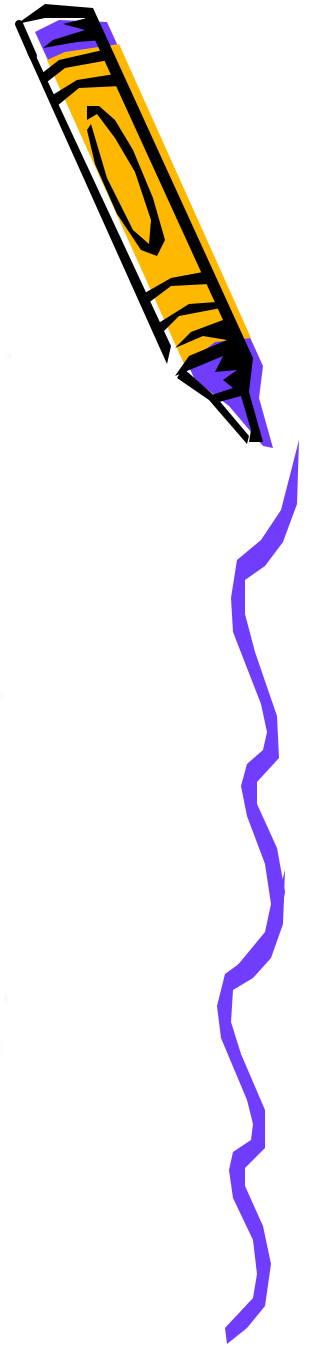


Figure 3-1. The Get-a-Life Tree

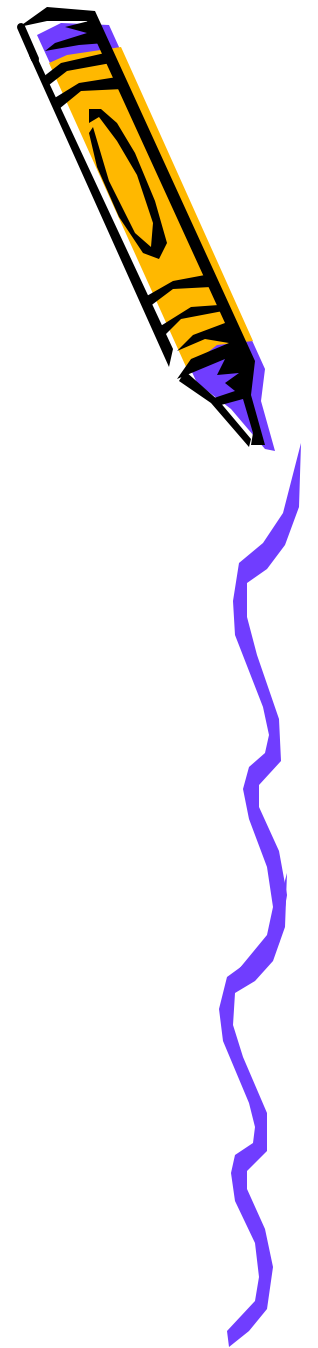
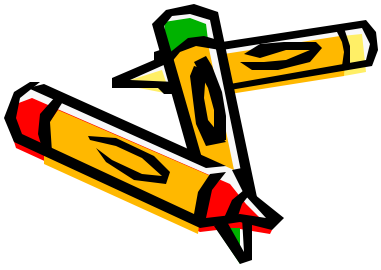
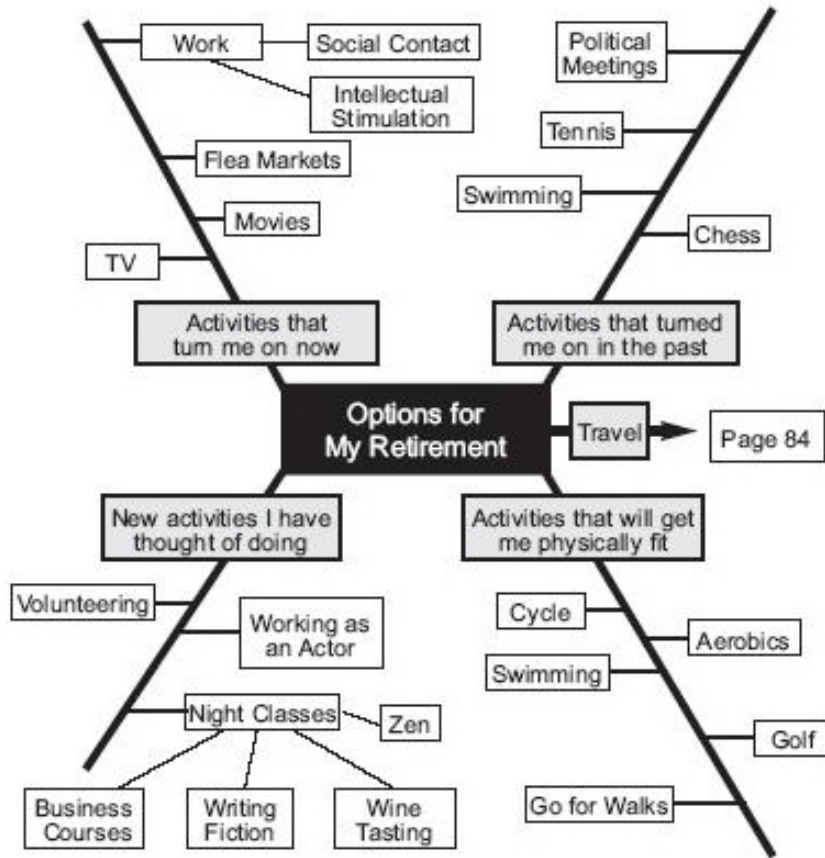
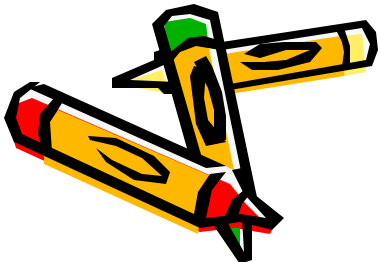
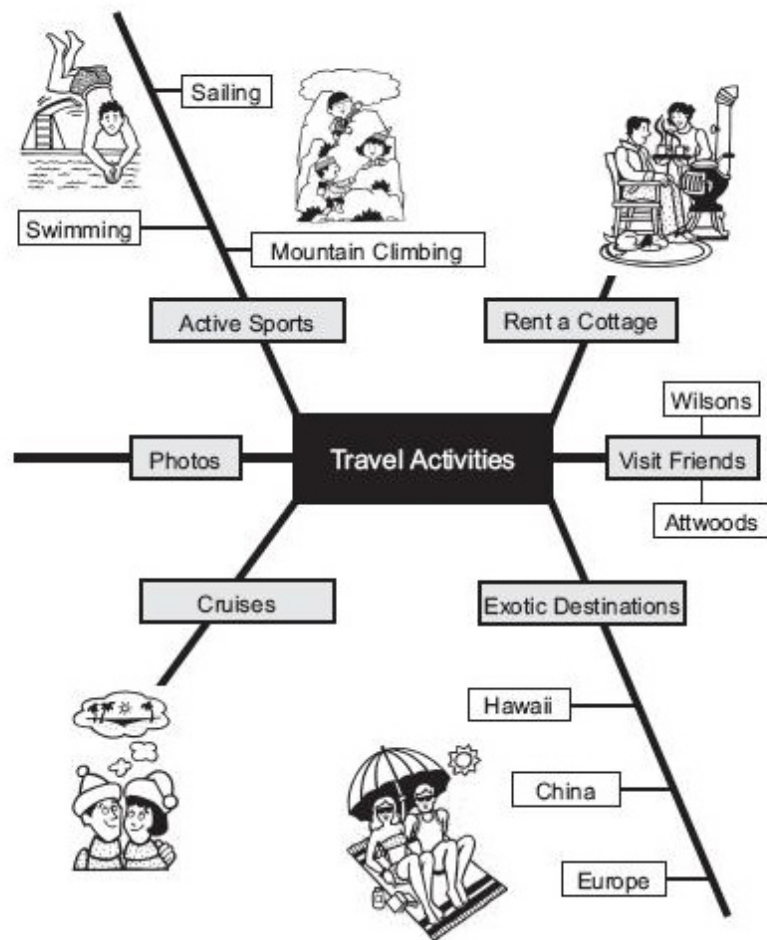


Figure 3-2. Enhanced Get-a-Life Tree



From: "Ian Swales"

Sent: Wednesday, September 03, 2014 1:53 PM

Subject: A Story for you - Re. Joy of not Working

Hi Ernie,

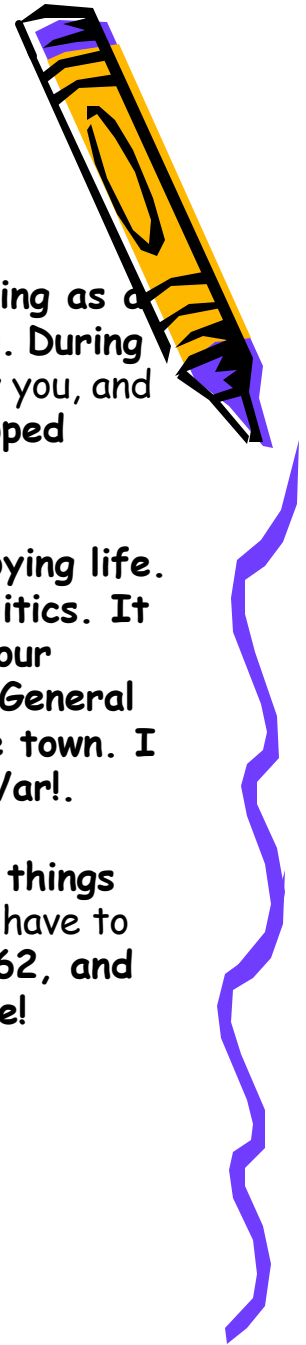
Don't know if you'll get this but thought you might be interested in my little story. **Working as a chemical industry executive in my late 30's I decided to retire at age 50 (in 2003). During the 90's I found "Joy of not Working" on a business trip to the States. Inspired by you, and also using "Your Money or Your Life" to think about finance, I hit my goal. In fact I stopped working full time at age 46.**

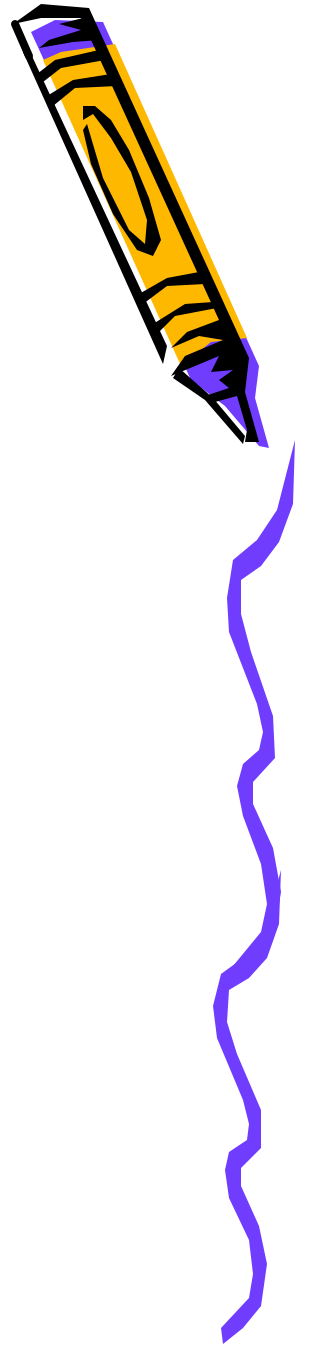
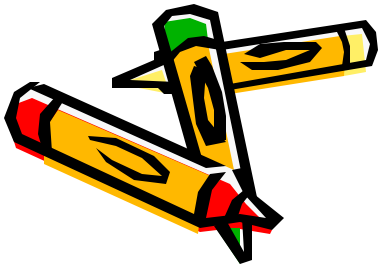
After 50 I was having a great time doing just a little well-paid work and really enjoying life. I had done The Get-a-Life Tree and on "activities I have enjoyed before" I put politics. It was 20 years before. Eventually I did this in a more purposeful way and, because your methods gave me time to campaign, I got the most startling result of the UK 2010 General Election and found myself in parliament as a Liberal Democrat representing my home town. I got the biggest swing between the main parties in the UK since the Second World War!

It's hard work but I have been able to do major things for my community and done things and met people I could only dream about. Living in the moment is one skill I constantly have to practice. I guess you won't be surprised at the next bit. I am quitting in 2015, at age 62, and have just reread your book to help me get the most out of the next stage of my life!

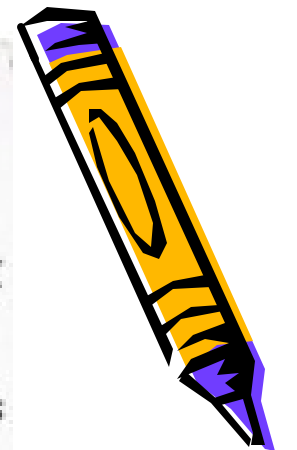
Thanks again for what you have done. Best Wishes.

Ian Swales









PRESENT ME

Photos
Knitting
Painting
Drawing
Problem Solving
Helping
Reading
Writing letters
Writing essays/stories
Frosting
Cooking
Tasting
Seeing friends
Blog + email
Day Trips

Learn Spanish - Danish
Read French, German, Spanish
Yoga
Piano
Civic Chorus
Simplify - Sort - Organize
Clean
Own a dog
Voice over
Genealogy
Memoir

FUTURE!

Explore
CT, MA, ME
NY, NH, VT,
Canada

GET-A-LIFE TREE

Travel Plans
UK, IN
SW, FR

PAST

Piano Flute
Collecting a pay check
Toast Masters
Writing
Calligraphy
Work classes
Beach sailing
Big Trips
Ceramics
Yard Work
Socializing
Entertaining
Tennis - Biking - Dance lessons
Ping Pong
Card games - bridge
Choir
Book Reviewing
Canoeing

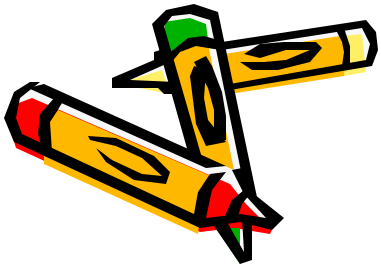
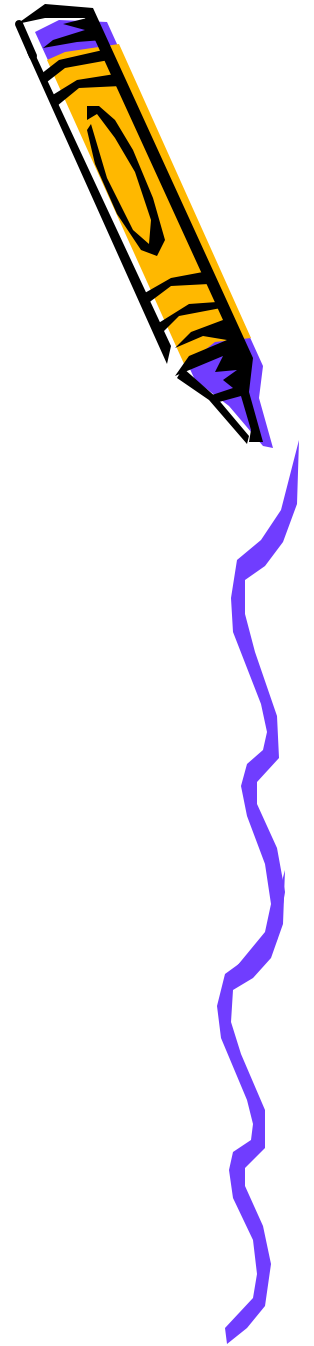
Walk
Garden
Bike
Resistance "training"
Water walking
Yoga
Stretch
games - tennis - catch
Eating + 2

ACTIVE



A Happy Retirement Is
Based on the LOA

The Law Of Attr(action)



Transformational Retirement Principle #2



Choose to Be Uncomfortable
— Instead of Comfortable!

If you aren't living on the edge, you're taking up way too much space.

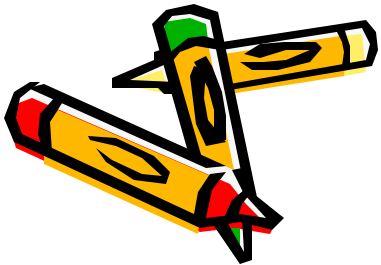
— Unknown wise person



The Paradox of Leisure



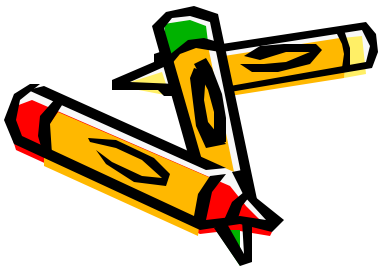
Leisure Requires Work





An Excellent Work/Life Balance and
a Great Retirement Rely on:

THE EASY RULE OF LIFE



THE EASY RULE OF LIFE

DO:

**THE EASY AND
COMFORTABLE**



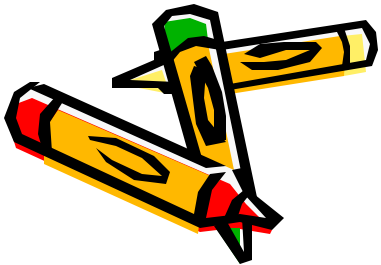
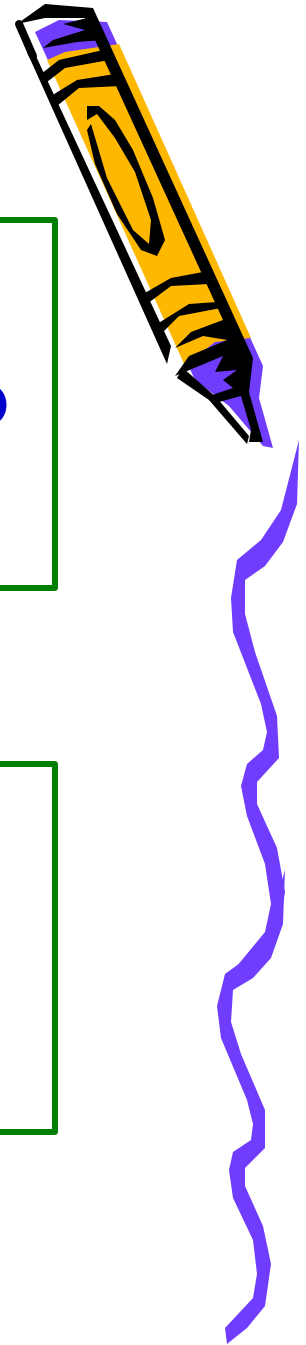
**LIFE ENDS UP:
DIFFICULT AND
UNCOMFORTABLE**

DO:

**THE DIFFICULT AND
UNCOMFORTABLE**



**LIFE ENDS UP:
EASY AND
COMFORTABLE**



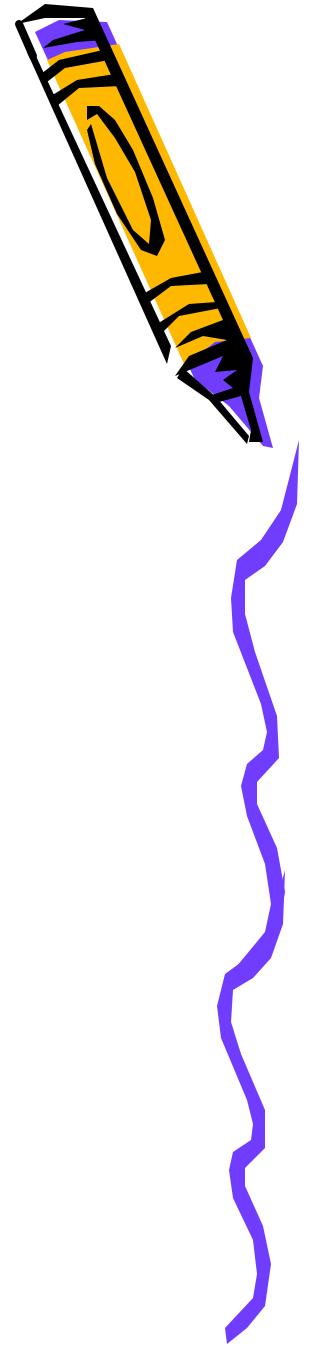
LOOK MA, LIFE'S EASY

*How Ordinary People Attain Extraordinary
Success and Remarkable Prosperity*



Ernie J. Zelinski

*Author of *The Joy of Not Working**



Activities for Retirement - EZ Rule

PASSIVE

- Watching TV
- Going for a Drive
- Shopping
- Gambling
- Spectator Sports
- Getting Drunk

ACTIVE

- Reading/Writing
- Exercising
- Painting a Picture
- Dancing
- Taking a Course
- Travel



From Janice Nagourney: April 2008

Good morning,

My client **KalDer** has asked about availability and fee for **Ernie Zelinski** to participate at their 17th Annual Congress in Istanbul, 24th - 26th November 2008.

KalDer is the Turkish National Quality Organization.

Their annual congress brings together approximately 2,500 persons from the Turkish business community, academics, students and journalists.

I would be pleased to provide you with additional information and look forward to hearing from you.

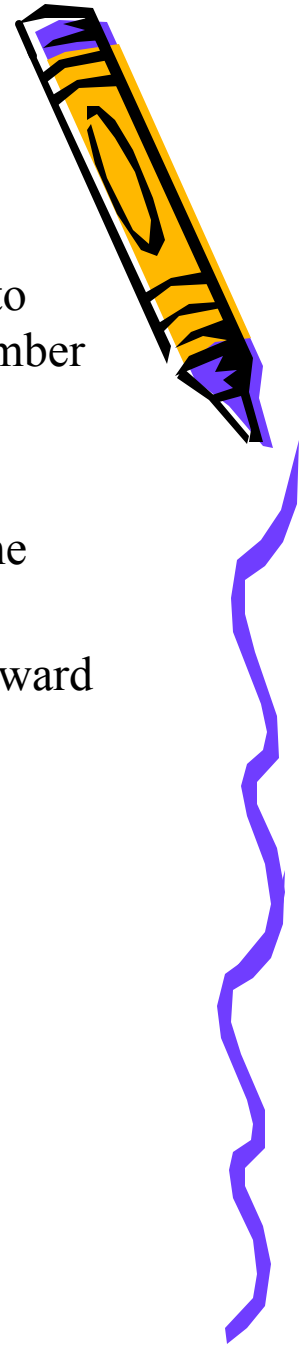
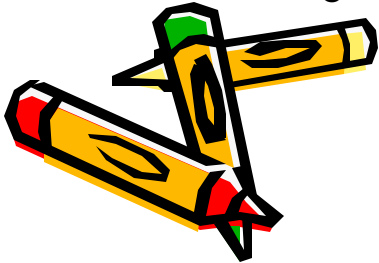
Janice Nagourney

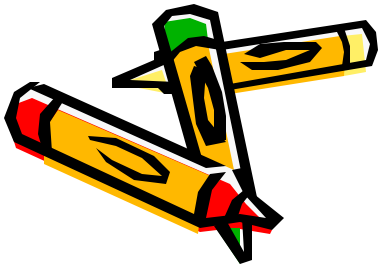
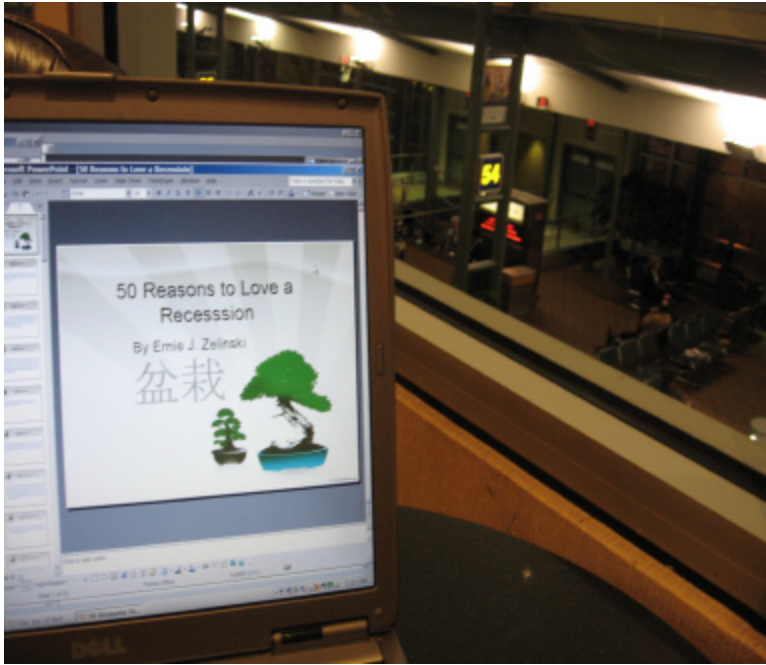
Thought Leaders International

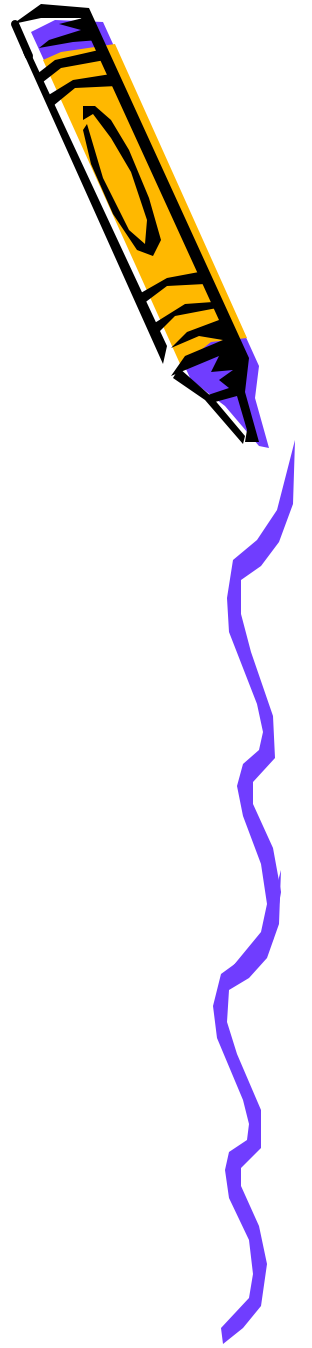
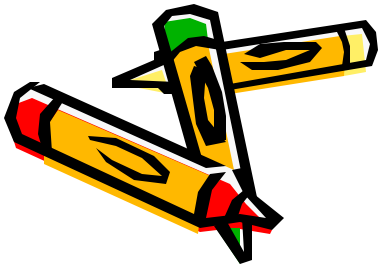
6, rue Jean Moréas

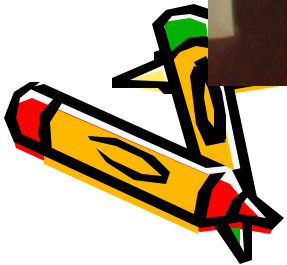
75017 Paris, France

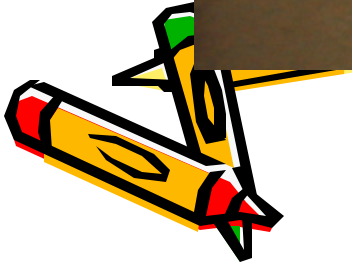
www.thoughtleadersinternational.com

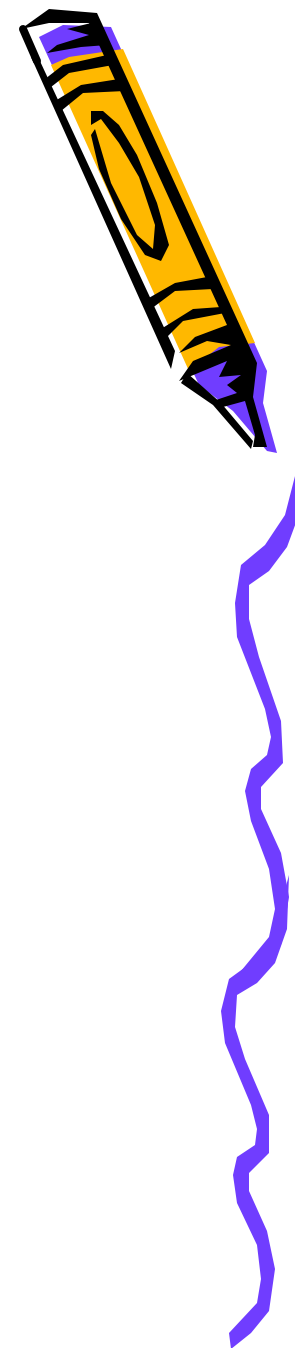
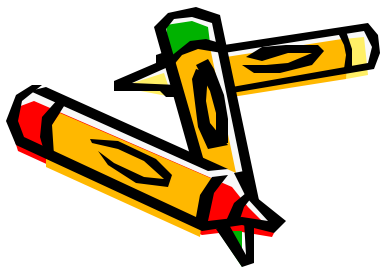


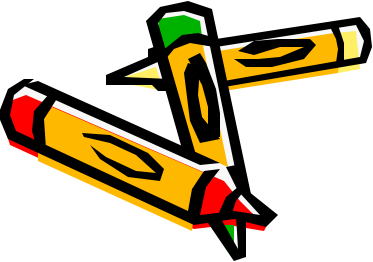












Transformational Retirement Principle #3

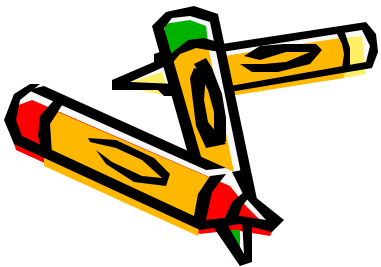
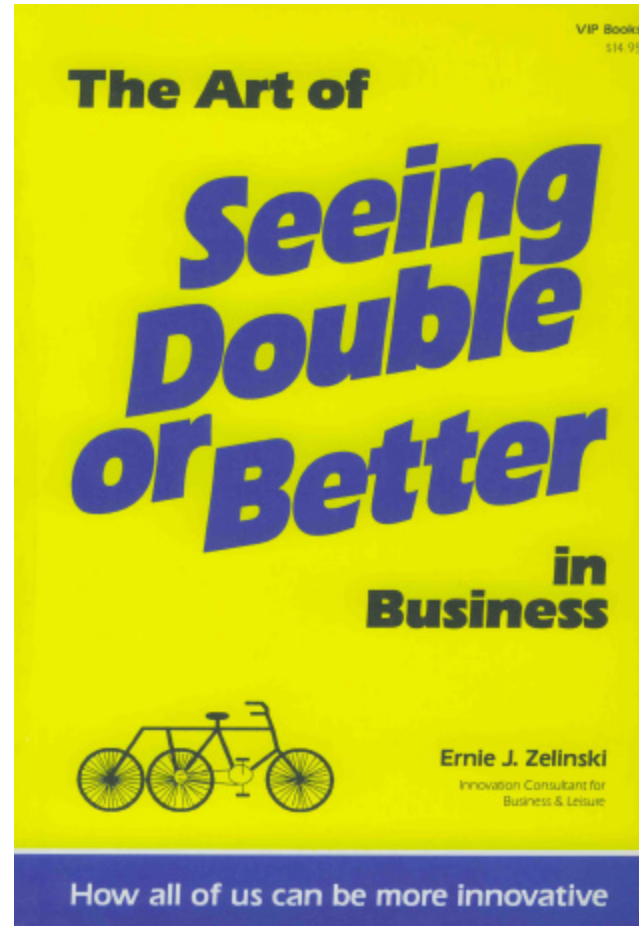
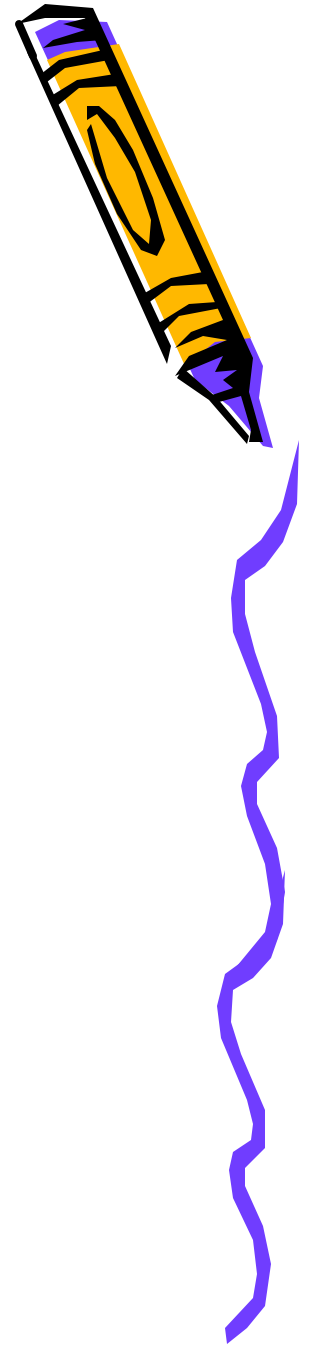


Do It Badly — But at Least Do
It!

- Leisure Activities
- Write a Book
- Start a Website - Ugly websites make more money!
- Take up public speaking
- Start an Online Business



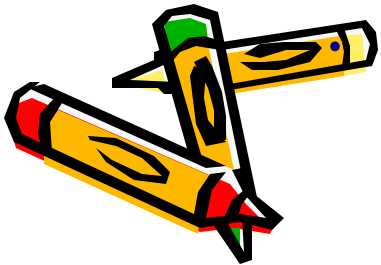
My First Book — Really Embarrassing Today!

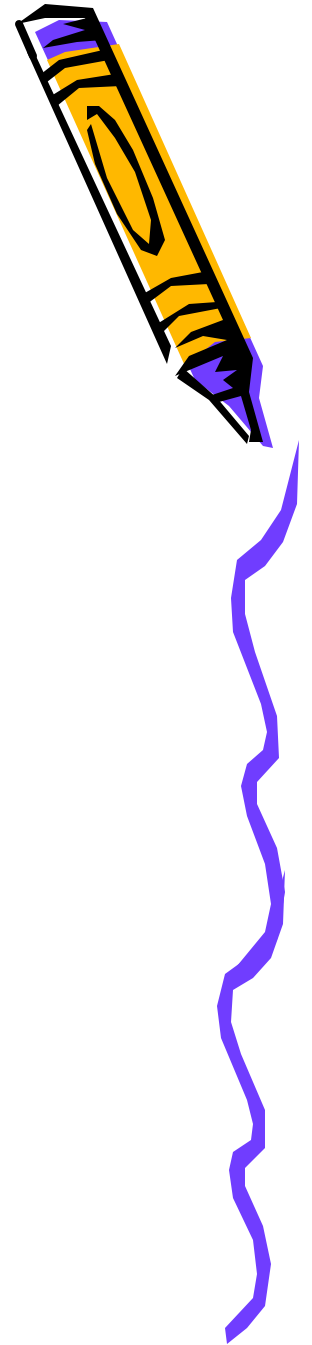
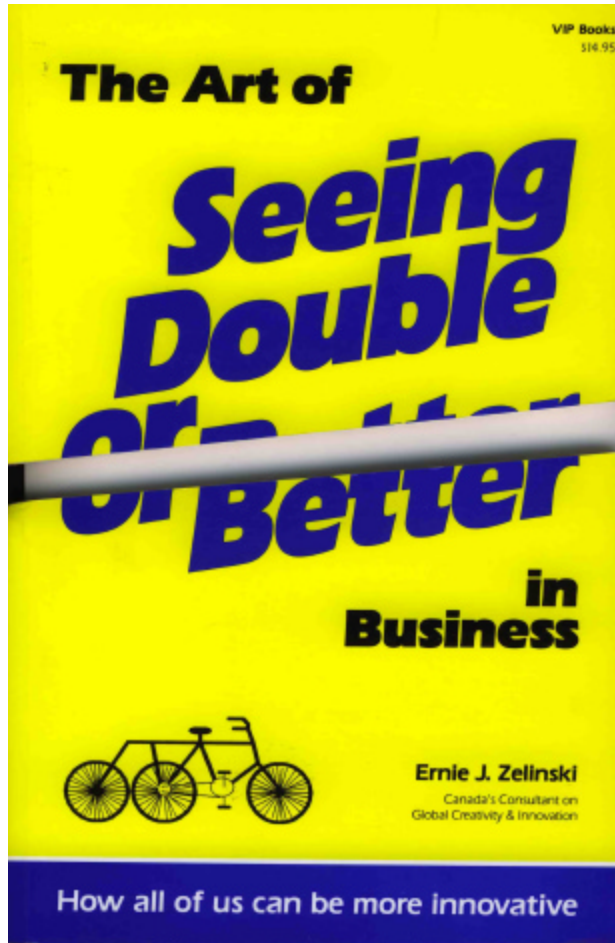


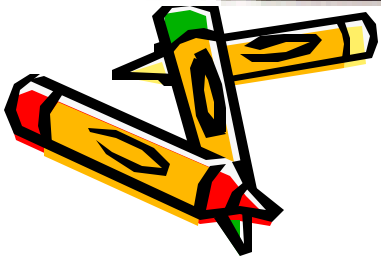
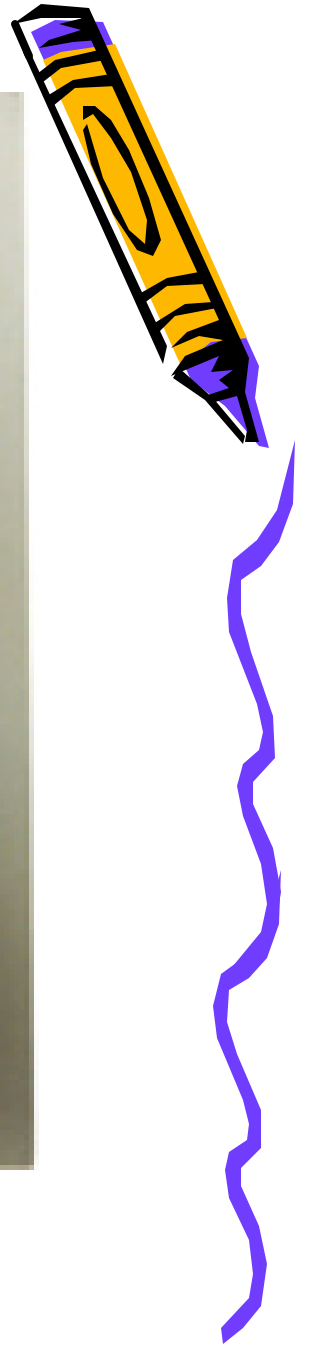
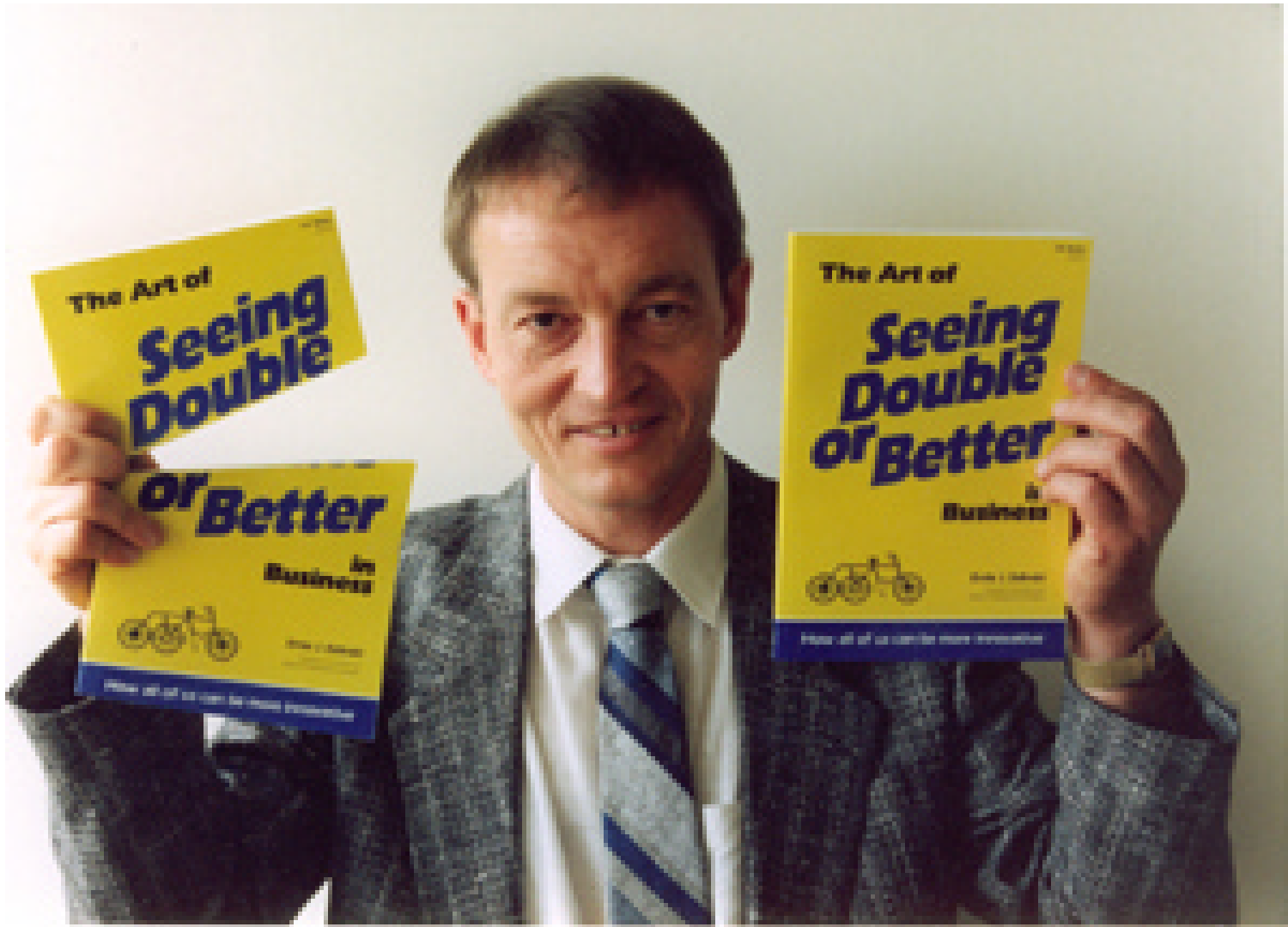
Failing English May Help You Write a Book!

- Scott Turow, best-selling author of *Presumed Innocent* and *The Burden of Proof*, failed English in his freshman year at New Trier High School.
- "Peanuts" cartoonist Charles Schultz failed high school English. Walt Disney Studios rejected his job application for a cartoonist's position.
- Brilliant British playwright Noel Coward (kou' erd), creator of worldly comedies such as *Hay Fever*, *Private Lives*, and *Blithe Spirit*, never graduated from grammar school.
- Leon Uris (yoor' is), author of best-selling novels *Exodus*, *Battle Cry*, and *Trinity*, failed English three times. Uris said, "English and writing have little to do with each other."

Ernie Zelinski failed English three years in a row when he was in Engineering!









Dear Mr./Ms. V.P. of Human Resources:

You have just received half of my book, The Art of Seeing Double or Better in Business.

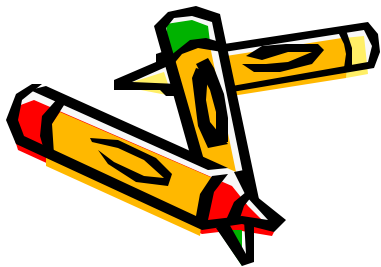
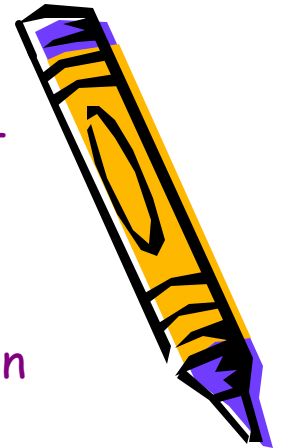
Why did I send you half a book? I had two problems: One, I had defective books that I wanted to use for something other than fill in my garbage can. Two, I needed some way to get you interested in my book and seminars.

So I decided to be creative. By cutting the books in half, I have solved both problems. First, I found a use for the defective books. Second, half a book has attracted your attention more than a whole one would have.

Incidentally, creativity is the foundation for The Art of Seeing Double or Better in Business, which was written to help people and organizations be more innovative.

The Art of Seeing Double or Better in Business is available only directly from me if you purchase 10 or more copies. A price list and an order form are enclosed along with information about my seminars on creativity and innovation.

Sincerely,
Ernie J. Zelinski



In Alberta, in the absence of a will, the spouse takes the first \$40,000 and splits the rest with the kids — which could force sale of the home.

Business

OIL:	\$18.
DOLLAR:	86.3
GOLD:	\$422
SILVER:	\$5.7

AUTHOR HALVES THE RIGHT STUFF

If you can't sell 'em slice 'em, says writer

JEFF HARDER
Staff Writer
I've got to be crazy to write business books, says Edmonton author.
The crazier the better, said Ernie Zelinski.
Zelinski — who holds a master's degree in business administration — is promoting a new marketing strategy while selling his book, *The Art of Seeing Double or Better in Business*.

After mailing dozens of copies to potential clients and getting orders, Zelinski said it was time for a new approach.

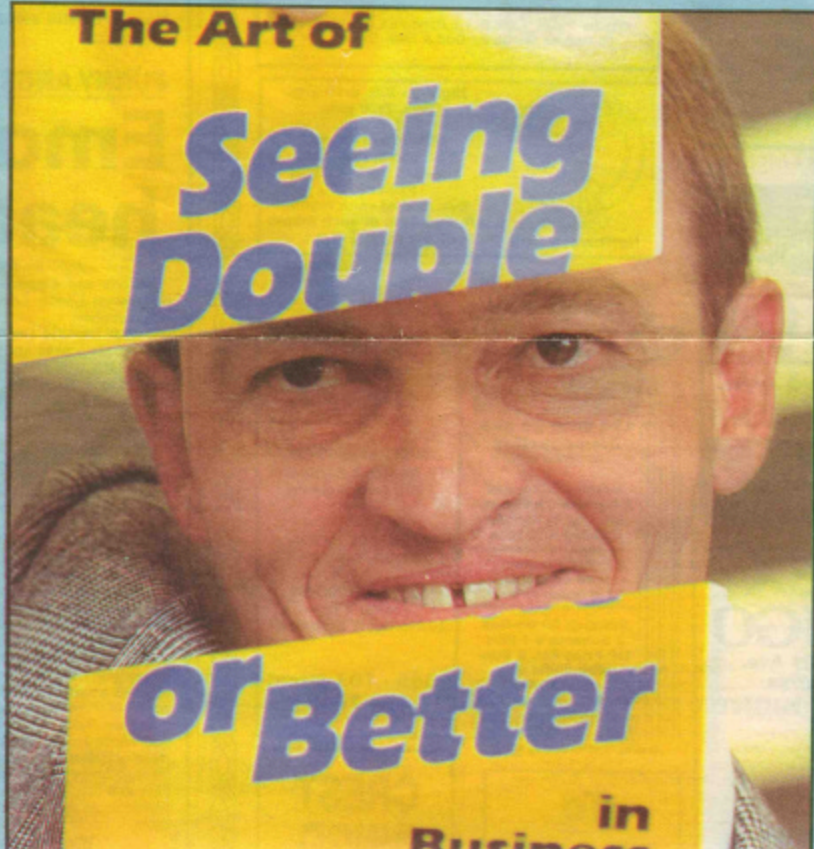
Split up books
Zelinski could always cut a book in half and send it off to people," he said. "It's a brainstorm."

I did. I sent out half a book with information requiring a minimum order of \$100, he said.

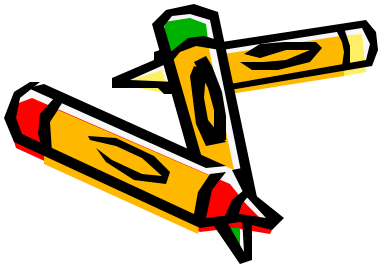
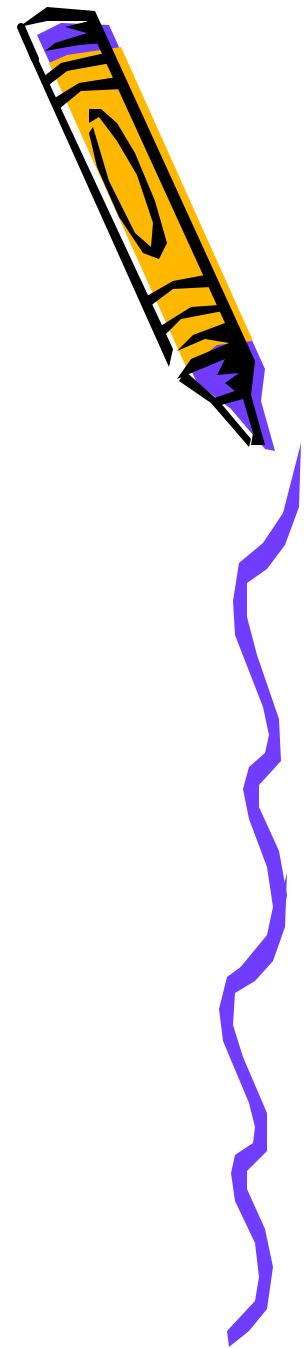
It made them curious and they were in the other room.

Zelinski's salesmanship is limited to mail.

He was in a furniture store one day and saw a display case — it was empty. I asked the owner if I could put books in there," said Zelinski, also a profes-

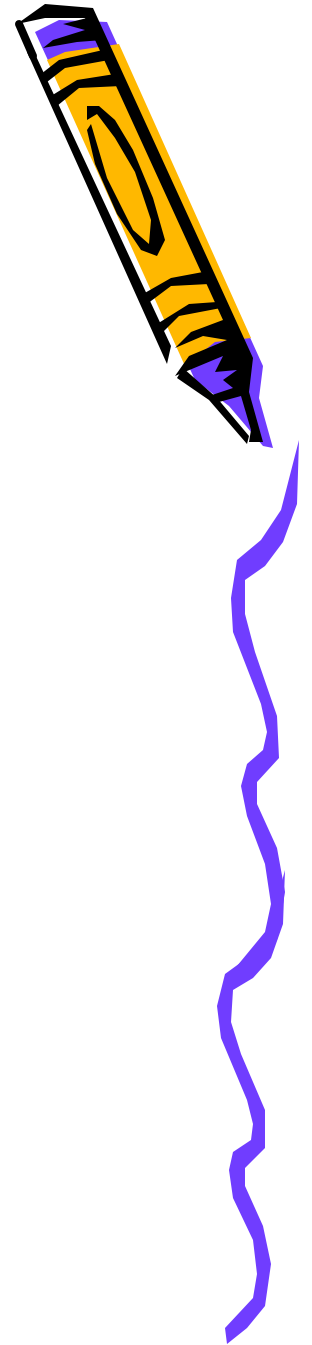


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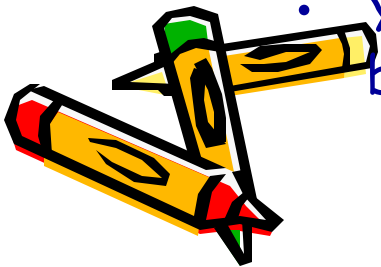


"Writing a book is a tremendous experience. It pays off intellectually. It clarifies your thinking. It builds credibility. It is a living engine of marketing and idea spreading, working every day to deliver your message with authority. You should write one."
— Seth Godin

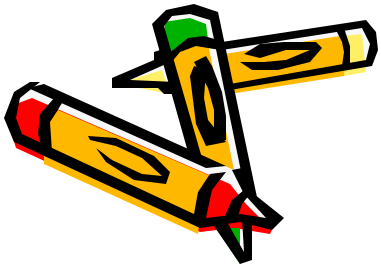
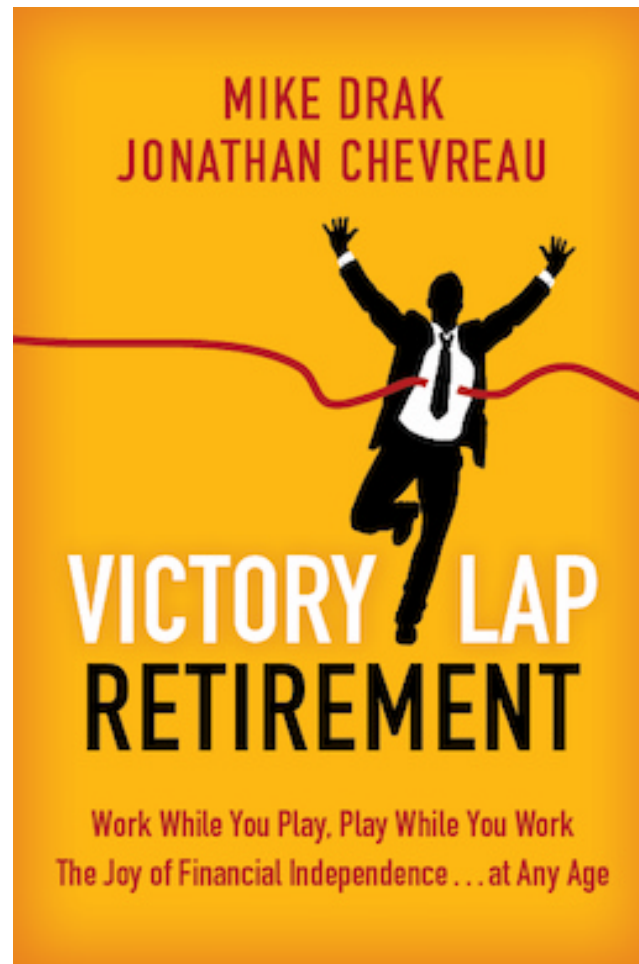
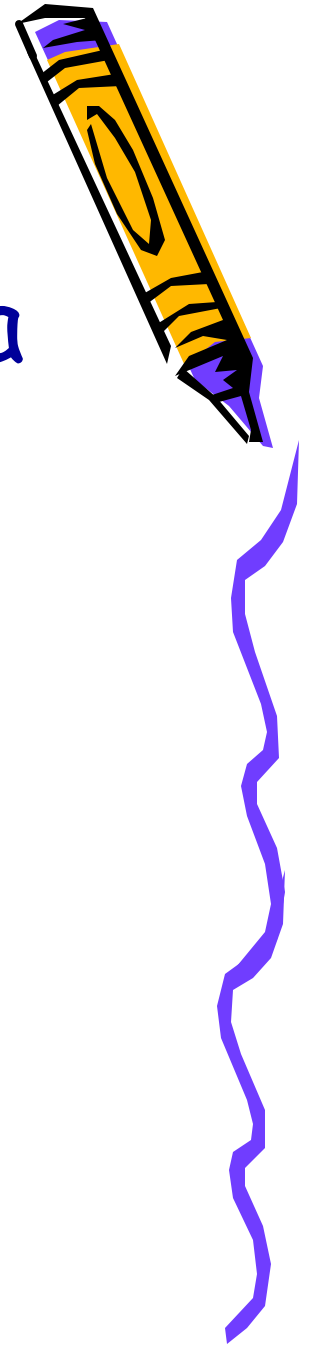


10 Non-Financial Reasons to Write a Book

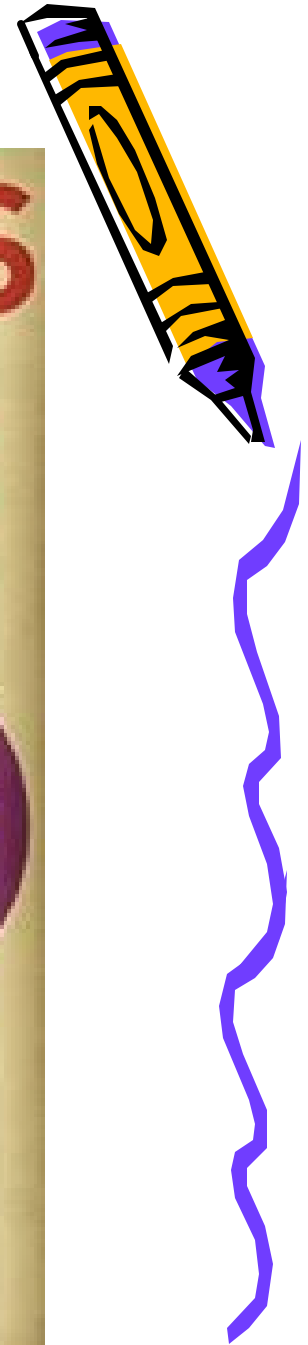
- Writing a book will get you out of your comfort zone.
- You will learn new skills and keep your mind in shape.
- You will develop more curiosity and be more open to new ideas.
- You get to share your unique message with the world.
- You will feel a great sense of accomplishment when it is finally completed - because it is a lot of work.
- When you hold your book in your hand, you've beaten the odds. 85% of society wants to write a book - only 5% do!
- You can have a big celebration when you finish the book and give copies to friends, relatives, and even strangers.
- You will get more respect from others.
- You get to meet a lot of interesting people by having your book with you at all times.
- You leave a legacy to your children and grandchildren because your book is something tangible and long lasting.



Mike Drak's Result from Taking Action on His Book Idea



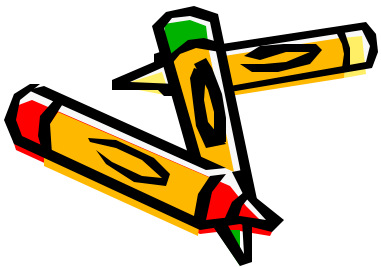
Reminder for Workers & Retirees



TOP 5 REGRETS OF THE DYING

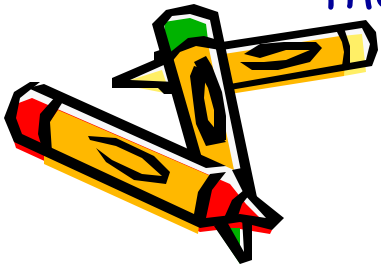
FROM THE GUARDIAN NEWS REPORT: TOP FIVE REGRETS OF THE DYING

- 1 I WISH I'D HAD THE COURAGE TO LIVE A LIFE TRUE TO MYSELF, NOT THE LIFE OTHERS EXPECTED OF ME.
- 2 I WISH I HADN'T WORKED SO HARD.
- 3 I WISH I'D HAD THE COURAGE TO EXPRESS MY FEELINGS.
- 4 I WISH I HAD STAYED IN TOUCH WITH MY FRIENDS.
- 5 I WISH THAT I HAD LET MYSELF BE HAPPIER.



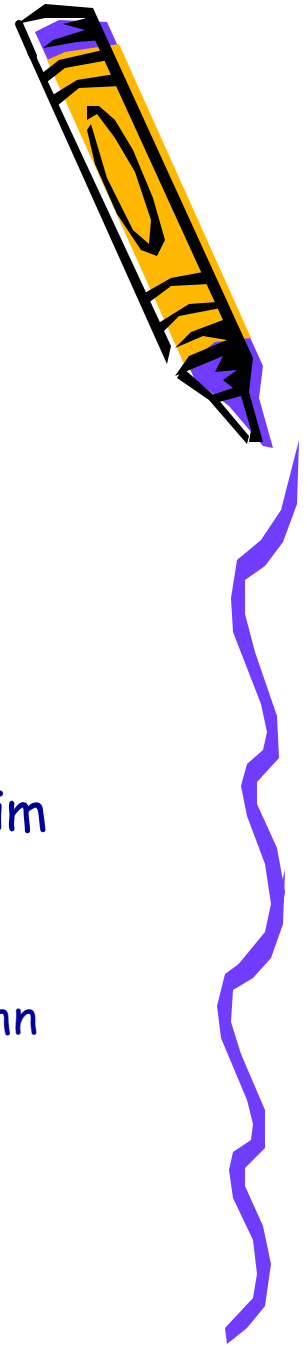
Importance of Friendship in Retirement

- Your Wealth Is Where Your Friends Are! - See Chapter 6 of How to Retire Happy, Wild, and Free.
- Workplace friendships (workships) seldom turn to be real friendships that last after workers retire.
- University of Michigan researchers found that solid social support was the dominant force for happiness in retirement. People who were most pleased with their retirement years had 16 friends or good acquaintances whereas unsatisfied retirees had fewer than 10.
- It doesn't matter that much if people are married/single or have children or grandchildren - it's how many great friends they have which determines their happiness in later years.

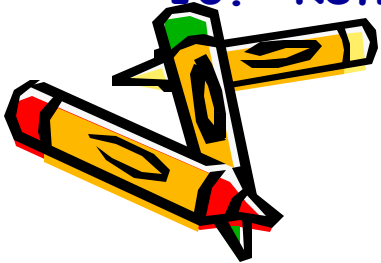




10 Great Retirement Books - US NEWS by Steven Holbrook June 24, 2012

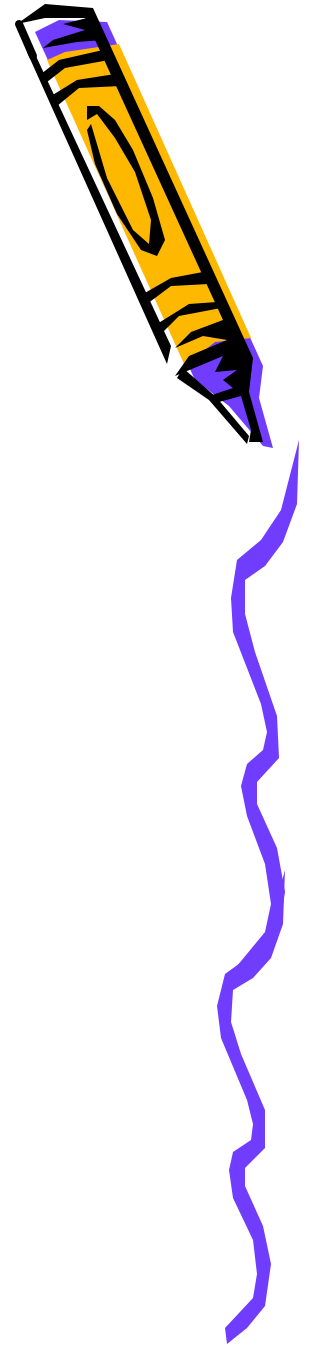
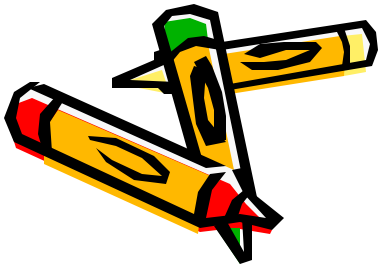


1. How to Retire Happy, Wild, and Free
2. Money for Life by Steve Vernon
3. The AARP Retirement Survival Guide by Julie Jason
4. The Number by Lee Eisenberg
5. Where to Retire by John Howells
6. The Retiring Mind by Robert Delamontagne
7. **Don't Let an Old Person Move into Your Body** by Jim Donovan
8. Second Act Careers by Nancy Collamer
9. Social Security, Medicare & Government Pensions by John Matthews
10. Retire Right by Fritz Fraunfelder and Jim Gilbaugh



Retirement Can Be a Time to Make a Difference

- Do volunteer work.
- Make a speech.
- Leave a legacy.
- Start a scholarship at a college.
- Conduct a retirement seminar.
- Write a book.



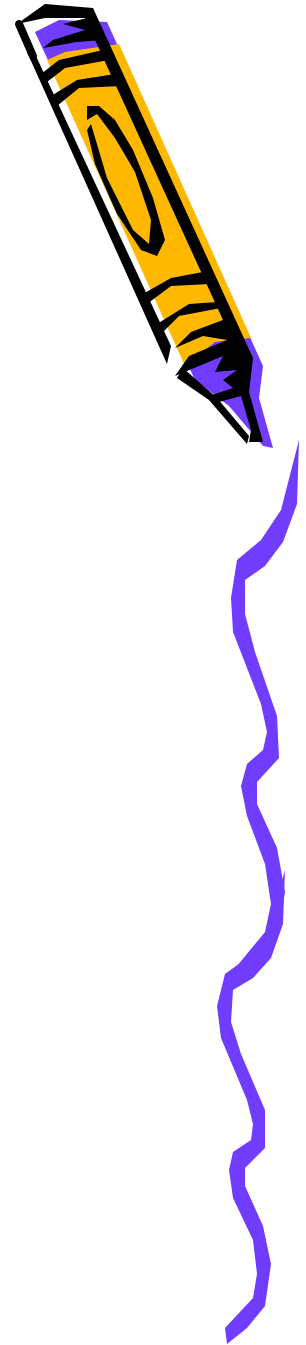
Start a scholarship at a college.

The Ernie J. Zelinski Distinguished Award for Individual Creativity

This distinct annual award is intended to recognize and support “oddball geniuses” enrolled in the Alberta School of Business at the University of Alberta.

The award should not necessarily go to exceptional students, but also to average students who nevertheless have creative minds and display exceptional creative behavior. This Distinguished Award should be used to celebrate the importance of awareness, courage, risk-taking, off-beat humor, and individual creativity that is normally suppressed by society, which emphasizes adherence to static belief systems, tradition, and socialization. In other words, the winners will be selected primarily based on their creativity and innovation, keeping in mind that creative people are willing to risk, be different, challenge the status quo, ruffle a few feathers, and in the process truly make a positive difference for the rest of the world.

Candidates will be nominated by academic staff and fellow students for their quirky brilliance displayed in course work or extracurricular activities. The creative project may involve written work, research, marketing, charitable work, or service to the community. The award will be given to one student in the undergraduate program and to another student in the MBA program. Each winner receives an award of \$2,500.



Conduct a Retirement Seminar in Florida

nutrition and exercise. Join us on Thursday, February 12 at 10 a.m. for some fun and interactive memory training. This one-hour seminar will teach you ways to incorporate brain fitness into your daily life. The seminar will be led by Sunny Wells, a VillageWalk resident and teacher. Sunny will be presenting some new and different activities from previous sessions! Cost is \$8/participant for materials. Please register at the Town Center by February 10.

How To Retire Happy Wild and Free

Monday, February 16th 1:00 – 2:30 • Monday, February 23rd 1:00 – 2:30



If you are planning on retiring, or are retired this course is based on the book How To Retire Happy Wild and Free by Ernie Zelinski, and will truly improve your chances of an enjoyable transition into retirement that will certainly add to your quality of life. This is not a course on financial planning, it is simply a suggested plan on how to fully enjoy and make the most of your retirement years.

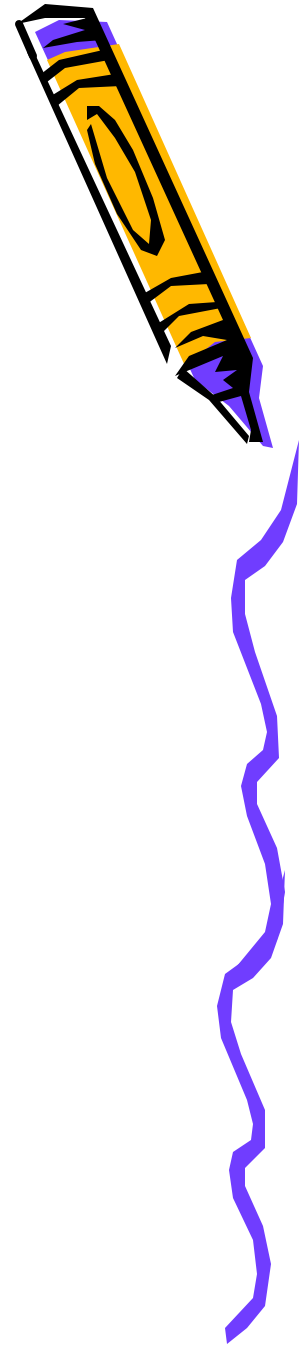
I have been retired since January of 2004 and this book has made a significant difference in my first year of retirement which is why I want to share Mr. Zelinski's ideas with all of you. Best of all the two classes are free, so why not plan on attending; after all you have nothing to lose. Suggest you bring pen and paper and an open mind.

If you have any questions, or plan on attending the class please call 401-714-4257 or by e-mail at bmrser7@aol.com.


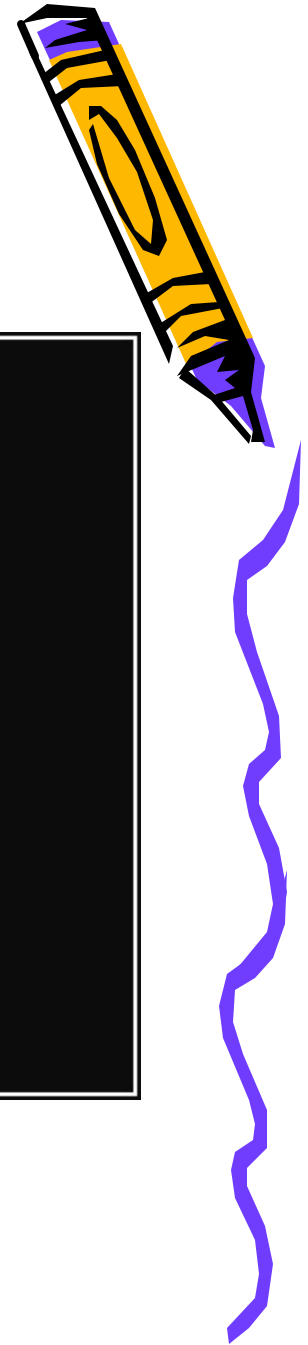
AARP

Saturday, February 21 • 8:45 a.m.-3:30 p.m.

The AARP offers the Driver Safety classes designed to...



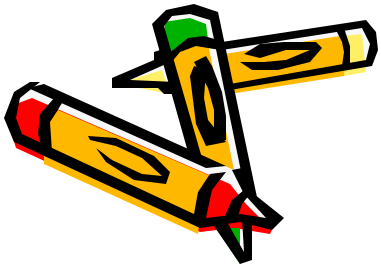
From AZQUOTES.COM - Number 1 of 121

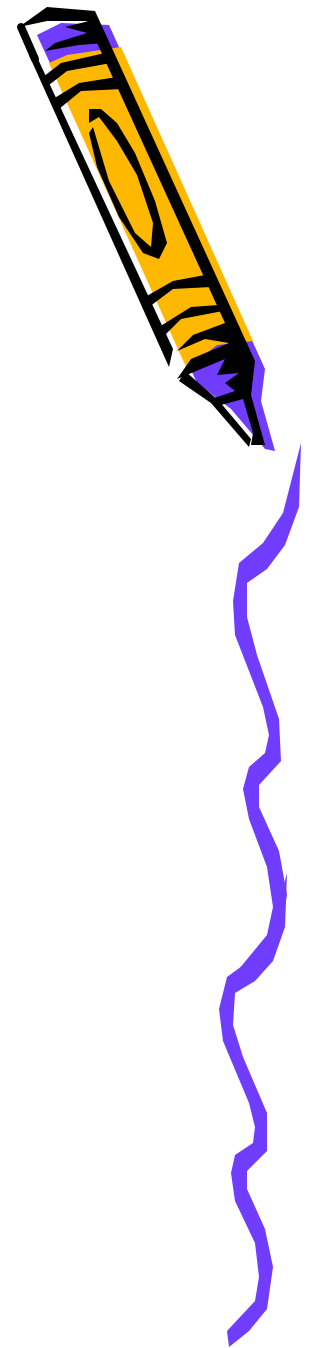
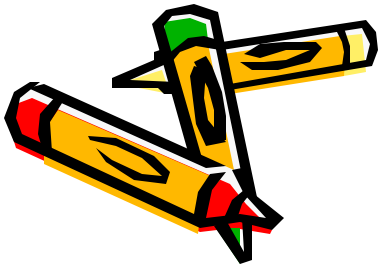


Your best retirement plan for
retiring happy and prosperous -
don't be a burden on others.

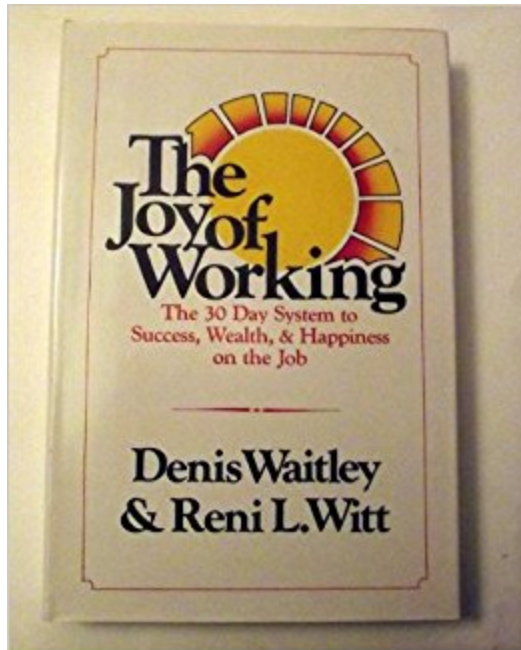
— *Ernie J Zelinski* —

AZ QUOTES

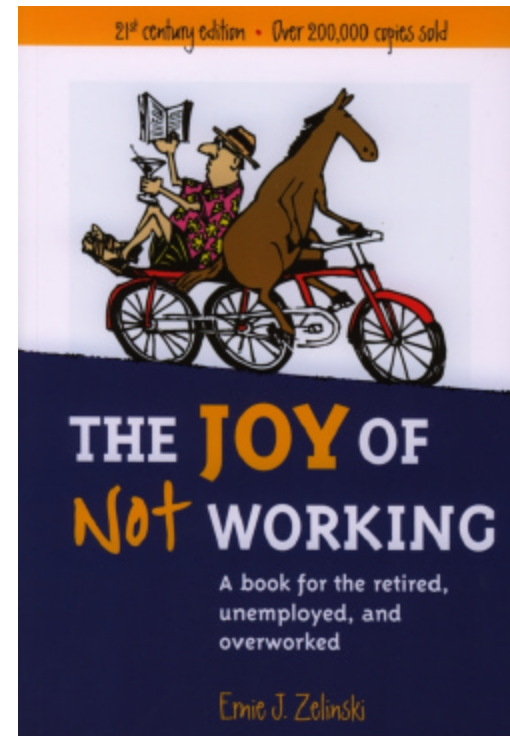
A rectangular graphic with a black background. On the left side is a close-up portrait of an older man with grey hair, wearing a blue shirt. To the right of the portrait is white text. At the bottom right of the graphic is the text 'AZ QUOTES' in a bold, sans-serif font.



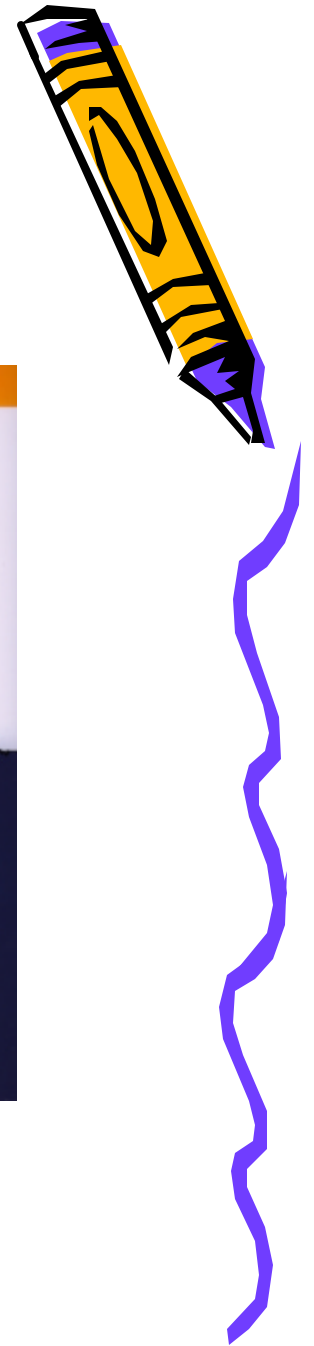
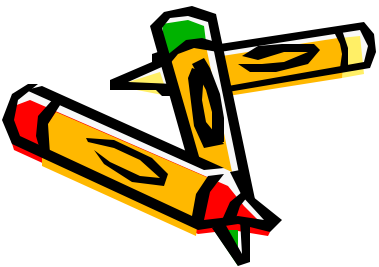
Takeaway:



and



are both about . . .





MAKING A DIFFERENCE

