

stakes and therefore in the chances of promotion; ironic, when the plan was to

difference seems to be a result of a complex mix of nature and nurture. Men carry an

and communicate about emotions. If you must cut off your emotions so

good bookshops and online.

Love actually should be part of any retirement plan

How many people have put as much effort and energy into their future happiness as they have into building their superannuation? VICKI BENNETT looks at love and relationships in making a retirement plan for happiness.

Baby Boomers were sold the idea that if they amassed a certain amount of money, and achieved their goals, it would make them happy.

Most of us have figured out that this isn't the case. We know that money doesn't buy happiness.

Two in three Australians have experienced the pain of divorce, some more than once. Some people over-achieve in several areas of their lives but have felt frustrated about how to find love and happiness.

A successful retired head-of-department of a high school was completely at a loss about how to sustain a healthy relationship with her partner.

There is a yearning in each of us for connection with that one exceptional person but life is challenging.

We are expected to contribute, be perfect mothers and fathers, engaged grand-parents, available friends, and tender lovers.

We have to calmly juggle everything, balancing our lives while dealing with the annoying changes in aging bodies.

Even with these challenges, we are connected more now than ever through

social media and our communities, but when it comes to love we struggle to find it, express it, keep it, or untangle from it.

Human beings are optimistic, pessimistic, funny, troubled, enthusiastic, unsure, hilarious, kind, angry, disappointed, confident, shy, happy, sad, and joyous but most of all curious - about our lives, about possibilities and choices for the future.

Love offers choices for love, discovery, and change for those who are ready but happiness, like anything, must be invested in to build and sustain.

Many people are afraid to open their hearts to trust another person just in case they are misunderstood or hurt.

They are afraid that the stakes are too high, and there's always the risk that if they love someone, they will be rejected.

Opening your heart to love another person takes courage. There is always the risk that love won't work out and you will be hurt.

When difficult times arise, it's easy to divert to self-blame rather than think constructively about what part you

have played in your love life. Be truthful but don't over-state your part. Diving into blame, shame, or guilt will not solve anything and will take away from self-esteem.

If you blame your partner for all of the problems in the relationship, you will lose any chance of talking through the issue.

The truth is that one person alone is never responsible for a problem between two people.

Problems arise with each person playing some part in creating it.

Recognise that you have added something to whatever difficulties you are having. Accept that you can talk with your partner about these issues as a step along the path of growing together.

Most people want happy lives. They want to be happy in their relationships, their work, their friendships, and the way they learn.

Think carefully about what you would like to achieve in your life - what do you think would help you to be happy?

Think across every part of your life.

A retirement plan for happiness could start with these simple steps:

- Walk or exercise.
- Write a daily journal or begin a memoir.
- Take time for yourself every day, even if it's just 15 minutes.
- Do something out of the ordinary for someone you love, remind them of their strengths, or do something kind for them.
- Do something creative for yourself - paint, dance, draw, sing or write.

Making goals for these things will help you to enjoy a balanced, happy life. You can choose to look for happiness even when things are difficult.



Vicki Bennett is the author of 100 Keys to Love. Visit vickibennett.com.au