

**I**REMEMBER many years ago being told a tale about a man who literally buried his head in the sand. The builders were going to demolish his house and build a new one in its place. He just couldn't bear to look so he stuck his head underground. When all the noise had stopped he removed himself from the sand to find that he had become buried deep within the foundations of the new structure. The builders hadn't noticed him and erected the house right on top of him. He was trapped. He had become buried alive. And the moral of this rather extreme story? That ignoring what is happening around you can be a very dangerous thing indeed.

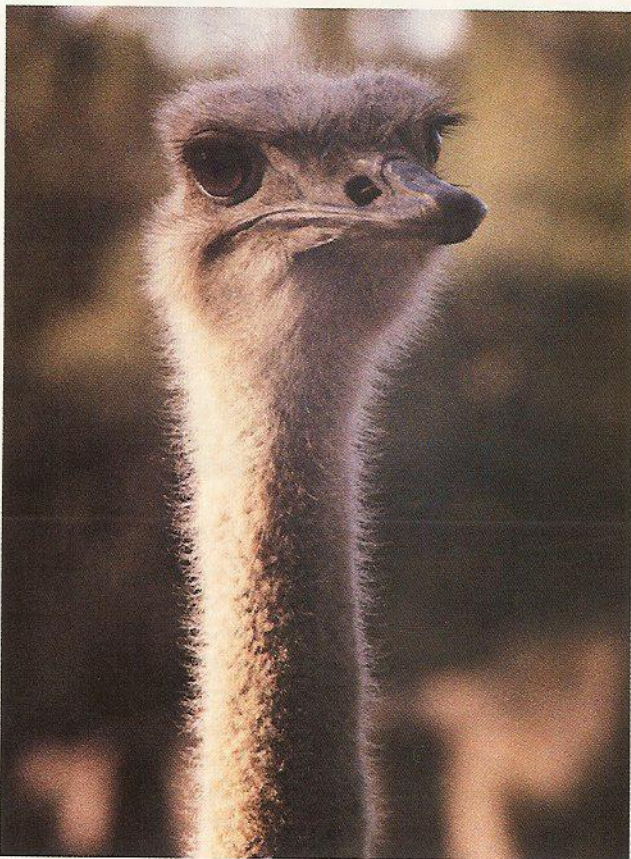
The 'Ostrich Syndrome' is a very common complaint. Many of us choose to ignore something in the hope that it will disappear. Yet, the 'forget about it and it will go away policy' is a rather foolhardy strategy to adopt for three reasons.

Firstly it removes your sense of control. Ignoring something doesn't give you the opportunity to plan. A good example of this may be anxiety about having enough money in retirement. Yet sitting back and hoping you have enough, isn't as effective as setting up your finances on a spreadsheet or meeting with an Independent Financial Advisor.

Secondly, ignoring a problem can waste a lot of valuable time. Often

# Doing Bird

Does moving house or facing retirement have you burying your head in the sand? Then face it, says David Moxon, you're an ostrich.



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that she needed to move, but the property fetched much less than it may have done previously and Barbara hadn't got a husband to share her new bungalow with. She realised that by ignoring an important decision she had missed out on enjoying the togetherness of life in the bungalow with her husband.

Thirdly, ignoring problems is only a temporary measure. We ultimately need to face up to them, even Barbara moved eventually.

Retirement provides a wonderful opportunity to re-evaluate your life. If you have been a classic Ostrich Syndrome sufferer up to now, maybe it's time to reconsider? Life can give you challenges, provide new directions and fresh opportunities – but only if you see them coming! Don't miss out like Barbara by burying your head in the sand. Facing up to difficult decisions usually makes them disappear. So what's so appealing about life as an ostrich?

**AS WITH MOST PROBLEMS IGNORING THEM IS USUALLY ONLY A TEMPORARY SOLUTION**

we can solve problems a lot quicker if we face them 'head on'. For example, take the story of Barbara, who was very anxious at the prospect of downsizing her home in retirement. Her husband was keen on buying a

small two bed bungalow and kept suggesting the sale of their larger property while prices were high. Barbara kept procrastinating, insisting that there was no hurry as they had a lot of stuff and needed the extra space. So a few years passed without a decision being made. When Barbara's husband died suddenly two months after he had retired they were still living in the four bed-roomed detached house. In her bereavement Barbara felt



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