

# Retirement choices go beyond finances

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When is the right time to start planning for retirement? Apparently not the week after the gold-watch dinner, at least according to ... everyone.

It used to be that most conversations about retirement planning centered on finances. Thirty- and 40-somethings were told to put as much as possible into 401(k)s; 50-somethings were told how to kick their investments into gear; and anyone over 60 was looked at with either pity or envy, depending on their bank balances.

Now at last, the conversation is focused where it should have been all along: On the lifestyle choices that will make each person happiest. Those choices still rely on financial planning, but that aspect takes the second seat instead of first place in the conversation.

Following are three books recently written with holistic retirement planning as the central thesis.

Mapping Your Retirement, by Mark Skeie, Janet Skeie and Julie Roles, MYR Publications, 2007, \$25.

A self-published book, Mapping Your Retirement features an interactive design that goes beyond the traditional "do-this" instruction of most workbooks. This partnership with the reader even extends to the table of contents, where a grid is provided to rate your interest or need for each topic. Based on the rankings, you are encouraged to skip directly to the most important section; once there, you'll discover that key concepts are cross-referenced with other sections, making it possible to hopscotch around while untangling a specific issue. More than anything else, I was reminded of being on the Internet while working with this book.

Although the material in its three sections - Living Your Life, Maintaining Your Health, and Managing Your Money - was written by different contributors, the book doesn't suffer from choppiness. Tight editing and cohesive vision ensure the reader a smooth path from one topic to another.

It would be difficult to describe the content in only a few paragraphs, but I can say that this is one of the most balanced and practical tools I have seen where the goal is to help someone make a decision and then a plan. It has the potential to become a classic in its category, if the authors can reach their market. This is an excellent value at \$25, and a purchase you shouldn't hesitate to make if you're thinking about how to make the most of your retirement.

What Color is Your Parachute, for Retirement, by Richard Bolles and John Nelson, Ten Speed Press, 2007, \$17.

At a public forum this spring, I heard Richard Bolles note that the new series of books printed by Ten Speed Press, which include his name and the Parachute concept on the cover, aren't actually written by him. This book on retirement is one of those titles. I don't think the average reader will feel cheated, as John Nelson is more than capable of handling the discussion.

Discussion is the key word, as there are almost no worksheets or planning elements included here. This book takes a philosophical approach instead, moving between topics such as relocation, medical issues and relationship building, all in a conversational tone. This is a good book to read as an introduction to this life stage, but you'll do fine to check it out of the library instead of purchasing it.

Your Retirement Your Way, by Alan Bernstein and John Trauth, McGraw Hill, 2007, \$17.

Here in the Midwest, we almost always choose the middle option if one is provided. It's our way of not saying yes or no, exactly, but still getting something out of the situation. It drives Easterners out of their minds, which is fun all by itself.

If you're feeling a little Midwestern, this will be the book for you. It doesn't have the detailed, action-based planning tools of Mapping Your Retirement, although it does include some shorter worksheets and a First Year Activities Timeline that I appreciate. At the same time, it doesn't tangle the reader in too much conversation but still provides a sense of relationship with the writers through well-placed anecdotes and examples. As an extra feature for those who like these things, there is a chapter on self-assessment that includes a short questionnaire that produces answers on a grid for later analysis. All in all, this is a very credible entry into the growing library of retirement planning books. Amy Lindgren owns a career consulting firm in St. Paul. She can be reached at [alindgren@prototypecareerservice.com](mailto:alindgren@prototypecareerservice.com).