



# RETIREMENT'S MISSING LINK







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WHAT WALL STREET  
*DOESN'T* TELL YOU AND  
MAIN STREET *OVERLOOKS!*



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# Dedication

This book is dedicated to the principle of retirement support, and to the family of people with whom I share common ground in generational life development: The Baby Boomer Generation.

It is especially dedicated to those who take later-life seriously enough to pursue their own life course and, in so doing, bypass narrow retirement mediocrity so prevalent within our culture. I applaud your foresight and enthusiasm!





# Acknowledgments

The initiative to write *Retirement's Missing Link* was born in conversation with a friend, Brian Middleton—entrepreneur, successful business owner, and all-around knowledgeable, insightful individual. Several years ago, a time when I was especially considering starting some sort of ministry or business centered on retirement and later life in general, Brian came into my sphere of close acquaintances.

His willingness to help, and encouragement to share my own insights on the mature phase of life, provided impetus I needed. This book and my retirement consulting business are primarily attributable to Brian's encouragement.

Ask my wife. Audrey understands living with a writer whose mind, for several years, has heavily focused on communicating with the hearts of others—the Boomer Generation. I sincerely thank Audrey for graciously allowing my hold-up in 'the study' all this time (and thank you, Doll, for your forgiveness when I've overdone it).

Dan MacBride's artistic and graphic capabilities have been crucial in piecing together, in cyberspace and ultimately in print, the thoughts in my head. In the beginning he said to me, "You write the book; I'll worry about putting it together.

Dr. Jim Arcieri's actual editing and editorial suggestions have shown sensitivity, depth of knowledge, and experience, all of which have contributed to general book direction.

Dave Lewandoski, my son, has factored integrally in editing, as his sharp insight and younger generational viewpoint has provided angle of perspective I couldn't have possibly seen on my own. (The child can be father to the man at times.)

I'm most grateful to my God for seemingly countless influences over the years which have culminated in any of the good that may result from this book and my consulting business in general. The assemblage of input from people in the fields of education, the corporate world, and Christian ministry, to say nothing of life eventualities in general—I believe all to have



## Acknowledgments

been guided by a Hand far more creative and powerful than my own....

Lastly, thank you, my reader, for your purchase of this book, and for possessing the faith I've something of merit to offer you in your admirable quest toward later-life preparation. May it so be.





# About the Author

I dislike writing about myself. But I *more* dislike writing about myself in the traditional manner of third person; i.e., “*John* is a personal retirement consultant who...” etc. Others have suggested having another write about me, the author.

It seems if another describes the author, the heart of the author isn't really being presented. The whole approach seems cock-eyed, a little disingenuous. If the author describes self, it can appear self-crowning. Please allow me, therefore, to tell you about ‘me’ to the degree it reflects on this book and your relationship to me through it.

## Real Credentials:

The simplest yet comprehensive bio I can provide merges a mix, from antiquity, of multiple and diverse university studies coupled with nearly fifty years of life experience largely within the corporate structure of business management, the church, and family life. Does all this ‘qualify’ me to expound on sensitive life issues, such as how to live later-life, and to provide advice that can genuinely help others along those lines? You’ll have to be the judge. Tell me—which doctor or attorney is more qualified—the new graduate, or that same person with fifty years accumulated life experience?

I know a lot about little, but a little about a lot. That’s my qualifier. Let me speak to the heart of the boomer, not from an academic litany of Ph.D. credentials, but from a heart of experience, keen observation, and considerable systematic thought and study, whose results have been proven to work in the lives of others.

For years I’ve sensed there is merit in combining genuine life experience with self-originating areas of expanded interest: gerontology, philosophy, psychology, religion, science and





### About the Author

sociology. It's that blend of interest and decades of corporate/public life that together qualify me to talk about both the generation of which I'm part—The Boomer Generation—and those who live within it, my boomer contemporaries.

## Maybe Credentials:

Certification as a professional retirement consultant; owner of my own publishing business; decades of heavy participation in corporate management; raising a family; being a believer that truth is more important than political correctness; possessing die-hard passion to write, to communicate; having had works published in *Country* and *Pennsylvania Magazine*; possessing many unpublished works people tell me I should 'have published'. Maybe most of all, considerable encouragement to write and publish *Retirement's Missing Link*—the book you are holding:

“Write the book, John, and get it published! We know you have something to say and there's an entire boomer culture needing to hear it!”

So..., on that encouraging admonition from only a handful of people I highly respect, so I publish. May it be an enjoyable, edifying read for you.



# Foreword

We've all seen them. Financial firms are spending millions these days on commercials targeting the “Baby Boomer generation” as they prepare for retirement. Whether it's a commercial or a slogan about ‘knowing your (retirement) number’, ‘retiring on your terms’ or ‘staying on a green line’, they all have one thing in common; a focus on your dollars and how to not only preserve them but help them grow so they might last so you can live financially comfortable in retirement.

Being a Certified Financial Planner (CFP®), I can honestly tell you management of the boomer's life savings has been, and will remain the key focus of the financial planning community. Planners and their clients often talk through their picture of retirement, discuss their goals, objectives, and risk tolerance. Using any of the various financial planning computer software available, the planner runs through probability calculations to determine the likelihood the client will meet their goals and if their money might last as long as they live. Planners build a financial plan with the client, and then through regular reviews work to help clients stay on the right path. Your financial house, however, is really just half your retirement story.

At any bookstore or Amazon, you'll find hundreds of books on finances, investing, financial planning, and retirement planning with a focus on leisure. Try to find a book that can help the individual establish genuine self examination to get them truly thinking about whether they are truly emotionally ready—*that kind of information is hard to find.*

That's why I endorse, and plan to present to my clients, the book you are about to read because it provides counsel on the equally important emotional side of the retirement story.