

Index

- About Schmidt*, 153
- Age, attitudes toward, 69–81
old, new view of, 160–161
- Ageism, 42, 84–85
in hiring and retirement
practices, 85
lawsuits, 84
- Aging, accelerated, 93–95
successful, 175–177
- Aging parents, 180–189
- Aird, Alexander, 44
- Ajilon Finance survey, 126
- Allied Coordinated Transportation
Services, 18
- Allport, Dr. Gordon, 163
- American Association of Retired
Persons (AARP), 10, 12, 13,
16, 17, 43
- “Boomers Envision Retirement
II” (Roper/AARP study),
70–71
- “The Business Case for Workers
50+” study, 17, 44
- Retirement Security Survey
Report, 10, 12
- Roper Starch Worldwide
study, 16
- 2003 study by, 84
- American Demographics poll, 9
- Aon Consulting employee
survey, 126
- Appreciation, 125
- Ashworth, Michael, 41
- Atchley, Robert C., 22
- Attitude, 72–74
evaluation, 123
and stress level, 72
of work leader, 126
- AXA Financial study of retirement
saving, 223
- Baby boomers, xi, xii, 12–14, 17, 19,
20, 37–38
as caregivers for aging parents,
180–187
ABC News/Gallup poll of, 182
Campbell/Ewald Health study
of, 182
concerns, 182
solutions, 184–189
financial disconnect of, in
retirement savings, 222
labor statistics for, 113
as providers for children,
187–189
and the Social Security system, 66
workforce mobility of, 64–65
- “Baby Boomers’ Prospects in
Retirement” (Congressional
Budget Office study),
225, 227
- Baby bust generation, 43
- Baylies, Peter, 128
- Bellows, Jim, 158

276 Index

- Benevolence, 256–266
creative, 257–258
- BEST in CARE Inc., 184
- Bolles, Richard, 112
- “Boomers Envision Retirement II”
(Roper/AARP study), 70–71
- Bradley, Susan, 138, 139–140
- “Brain drain” phenomenon, 17, 37,
38, 40–45
- Briaud, Janet, 253
- Bronte, Lydia, 80, 85
- Bruinsma, Bruce, 186
- Buffett, Warren, 47, 232, 255
- “The Business Case for Workers
50+” study (AARP), 17, 44
- Burns, George, 87, 214
- BusinessWeek Online retirement
survey, 52
- Byham, William C., 18, 40
- Callow, Michael, 257
- Carter, Jimmy, 86–87, 261
- Cerulli and Associates studies, 193
- Challenge agenda, 158
- Chevron Corporation, 42, 44
- Cisco Systems, 235
- Civic Ventures
BreakThrough award, 18
“New Face of Work Survey,” 19,
259, 260
- Clark, Ken, 90
Clinician Review study, 93
- Collinson, Catherine, 242
- Competitiveness, 39
- Congressional Budget Office study
 (“Baby Boomers’ Prospects
in Retirement”), 225, 227
- Contentment continuum, 102–108
- Cornell study on retirement and
well-being, 94
- Covey, Stephen, 121–122
- Cramer, James J., 236–237
- “Cybersaints,” 262
- Deloitte Consulting, 41, 44
- DeMoss, Gary, 235–236
- Destined Noetic Order (DNO),
154–155, 156
- Development Dimensions
International (DDI) study,
106
- Diliberto, Roy, CFP, 213–214
The Doctor and the Soul (Frankl),
159, 160–161
- “Don’t Ever Grow Old” (speech by
author), 73
- Dream income, 197
- Dream Worksheet, 215
- 80* (Gardner and Bellows), 158
- Employment Policy Foundation, 43
*Everything You Know about Money Is
Wrong* (Ramsay), 187, 242
- Financial Life Planning, xiii, 32,
164, 166–177
in retirement, 169–177
from aging to s-aging, 173–177
collecting a paycheck, 173,
174
finding balance, 170–172
visioning, 169–170, 171
moving from financial planning
to, 167–169
- Financial Life Planning Institute,
181
- Financial needs, hierarchy of,
193–197 (*See also* Income
for Life)
dream income, 197
freedom income, 196
gift income, 196–197
matching income sources against
income needs, 197–199
safety income, 195–196
survival income, 195
- Financial planning model, 168

- Ford, Henry, 70
- Fortgang, Laura Berman, 122
- Frankl, Viktor, 148, 155, 159, 160–161
- Freedom income, 196
- Freedom Income Worksheet, 209
- Froehlich, Robert J., 15
- “The Future of Retirement in a World of Rising Life Expectancies” (HSBC 2005 study), 30, 55
- Fulfillment questionnaire, 121
- Gallup/PaineWebber study (“Retirement Revisited”), 16, 60–61
- Gardner, Gerald, 158
- Generation X, 43
- Gift income, 196–197, 211–217
- Gifting Income Worksheet, 212
- Gist, John, 8
- Graebner, William, 26
- Great Depression, 24
- Gutknecht, Gil, 221
- Hart, Peter D., Research Associates study (“The New Face of Retirement: Older Americans, Civic Engagement, and Longevity Revolution”), 75–77, 84, 85, 259, 261–262
- older Americans, profile of, 75–77
- Health care, 221–222
- History of Retirement* (Graebner), 26
- Houdini, Harry, 143
- HSBC 2005 study (“The Future of Retirement in a World of Rising Life Expectancies”), 30, 55
- Hudson, Frederick, 42, 47
- IBM’s “blue pages” directory, 41
- Income for Life
- calculating, 201
 - freedom money, 208–210
 - good old days, the, 202–205
 - locate yourself, 201–202
 - money to give, 211–217
 - paying for your life, 217
 - risk, 207–208
 - safety money, 205–207
 - survival, paying for, 202
- planning, 193–197
- dream income, 197
 - freedom income, 196
 - gift income, 196–197
 - matching income sources
 - against income needs, 197–199
 - safety income, 195–196
 - survival income, 195
- Income/Outcome Worksheet, 198, 216, 229
- Index of Investor Optimism, 60
- Intellectual capital, flow of, 56–58
- Investment reality, facing, 231–246
- investor mental errors, five common, 232–240
- Jetton, Elizabeth, CFP, 167
- Johnson, Dr. Richard, 45
- Kahn, Robert L., 90, 95
- Kenagy, H. G., 26
- Kerkorian, Kirk, 47
- Kiev, Ari, 235
- Krider, Jesse, 44
- Labor unions, 23
- Lesser, Eric, 41
- Levine, Mark, 59–60
- Life boxes, 112
- Lincoln National Corporation, 41

278 Index

- Locke, Edwin, 239
The Longevity Factor (Bronte), 80, 85–86
- MacArthur Foundation study on aging, 73–74, 86, 92–93
successful aging, three indicators of, 86
- MacCracken, Douglas, 41
“Managing the Workplace of the Future” (Watson Wyatt study), 39
- Manpower, Inc., 106–107
- Maslow, Abraham, 192
- Maslow’s Hierarchy of Needs, 57, 192, 194
- Massachusetts General Hospital, 18
- Matsko, Briggs, 191–193
- Meaning
man’s search for, 129–131
counting the cost, 129–130
taking time out, 130–131
three values of, 159
- Mentoring, 45
- Merrill Lynch New Retirement Survey (2005), 63
- MetLife
and Civic Ventures 2005 study, 19, 259, 260
Employee Benefits Trend study, 219–220
Mature Market Institute, 182
- Middle years and beyond, issues for, 136–138
- Money, attitudes and beliefs about, 244–246
- Money, importance of, 163–177
Financial Life Planning in retirement, 169–177
from aging to s-aging, 173–177
collecting a playcheck, 173, 174
finding balance, 170–172
visioning, 169–170, 171
money/life puzzle, 166
moving from financial planning to Financial Life planning, 167–169
moving from ROI to ROL, 165–166
- Money maturity, 243–246
- Monsanto, 42
- Moynihan, Daniel, 14
- Murdoch, Rupert, 47
- Muther, Cate, 262
- Myths, retirement, 29–36
- Narcissus, 95
- National Association of Manufacturers study (“2005 Skills Gap Report”), 41
- National Center on Women and Aging, 79
- “The New Face of Retirement: Older Americans, Civic Engagement, and Longevity Revolution” (Peter D. Hart Research Associates study), 75–77, 84, 85, 259, 261–262
older Americans, profile of, 75–77
“New Face of Work Survey” (MetLife Foundation/Civic Ventures), 19, 259, 260
- Older Americans, profile of, 75–77
- ONE LIFE, 263
- Osler, Dr. William, 22
- Paige, Satchel, 71–72, 81
- Palmer, Chuck, 257–258
- Parent Care Solution, 184
- Parent, hiring your, 186–187
- Parental pension, 185–186
- Pattern Makers League of North America, 23

- Personal Decisions International survey, 126
 Personal development inventory, 123
 Personalities, healthy, 163
 Pharmaceutical Market Access Act of 2003, 221
 Philanthropy, 255–266
 Physical activity, older people and, 92–93
 Pollan, Stephen, 59–60
The Prime Movers: Traits of the Great Wealth Creators (Locke), 239
 Principal Finance Group, 18
The Prosperous Retirement (Stein), 134–135
 Prosperous retirement wheel, 134
 Prudential Insurance Company of America, 42, 45
 Retirees Offering Community Service, 45

 Radcliffe Public Policy Center study, 128
 Ramsay, Karen, 187, 242
 Rayman, Paula, 128
Real Age (Roizen), 73
 Redstone, Sumner, 47
 Regret syndrome, 235
 Retirees Offering Community Service (Prudential), 45
 Retirement
 artificial finish line, 4–6
 boredom in, 77–78
 BusinessWeek Online survey on, 52
 Cornell study on, 94
 disillusionment rates, 5
 expenses, U.S. Bureau of Labor Statistics study of, 220
 Financial Life Planning in, 169–177
 from aging to s-aging, 173–177
 collecting a playcheck, 173, 174
 finding balance, 170–172
 visioning, 169–170, 171
 history of, 21–28
 illusions, delusions, and hype, 6–8
 mental challenges of, 139–141
 motivations for, four basic, 61–62
 myths, 29–36
 new realities, 60–66
 old messages and new realities, 8–10
 redefining, 19
 retiring old ideas about, 3–4
 saving for, 219–230
 as an ultimatum, 59–60
 whiplash, 55–56, 59
 avoiding, 59
 work/retire ultimatum, end of, 37
 “brain drain,” 40–45 (*See also* “Brain drain” phenomenon)
 talent shortage, 38–40
 “Retirement Revisited” study (Gallup/PaineWebber), 16, 60–61
 Retirement Security Survey Report (AARP), 10, 12
 Retirementors, 58–59, 173
 Return on investment (ROI), 165
 Return on life (ROL), 165
 Roizen, Dr. Michael F., 73
 Roosevelt, Franklin D., 23–25
 Roper/AARP study (“Boomers Envision Retirement II”), 70–71
 Roper Starch Worldwide study (AARP), 16
 Rowe, John W., 90, 95

 S-aging, 58
 from aging to, 173–177

- S.C. Johnson, 18, 44
- Safety income, 195–196
- Safety Survey, 206
- Schmitt, Ted, 265
- Self-reliance, 74–75
- The Seven Habits of Highly Effective People* (Covey), 121–122
- Smith, Cort, 238
- Social Security, 11–20, 24–27
 - demise of, 11–15
 - privatization of, 15
 - recent changes in, 59
- Social Security Act, 24
- Society of Human Resource Managers, 2003 study, 43
- The Sociology of Retirement* (Atchley), 22
- Southern Company, 41
- Stanley Consultants, 44
- Statman, Meir, 235
- Stein, Michael, 134–135, 137
- Stepanovich, Dr. Paul, 124
- Stone, Denny, 130
- Successful aging (*See also* S-aging)
 - three indicators of, 86
 - vitamin Cs of, 88–92, 175–177
 - C1—connectivity, 88–89
 - C2—challenge, 89–90
 - C3—curiosity, 90–91
 - C4—creativity, 91
 - C5—charity, 91–92
 - tips on boosting, 175, 177
- Successful Aging* (Rowe and Kahn), 90, 95
- Survival income, 195
- Survival Money Worksheet, 204
- Taft administration, 23
- Take Yourself to the Top* (Fortgang), 122
- Talent shortage, 38–40
 - cost companies will pay, 39
 - productivity and competitiveness, 39–40
 - top talent, attraction and retention of, 39
- Taylor, Dan, 184
- Templeton, Sir John, 255–256
- Ten Commandments of Leaving a Financial Legacy, 239–240
- ThirdAge.com, 45
- The Three Bears Are Dead* (Froehlich), 15
- Thomas, Roger, 253
- Trading to Win: The Psychology of Mastering the Markets* (Kiev), 235
- Transition, making a meaningful, 143–150
 - intangibles, the seven, 145–150
 - balance, 147
 - fulfillment, 146–147
 - happiness, 145–146
 - satisfaction, 147–148
 - security, 148
 - significance, 148–149
- Troops to Teachers, 18
- “2005 Skills Gap Report” (National Association of Manufacturers study), 41
- Tufts University gerontological study, 92
- Ulysses* (Tennyson), 51
- Up from Slavery* (Washington), 53
- The Virtues of Aging* (Carter), 86–87
- Vital signs, company, 124–127
 - appreciation, 125
 - integrity, 125
 - latitude, 125
 - report card, 126
 - tolerance, 125
 - vitality, 124
- Volunteering, 256–266
 - motives for, 257
 - payoffs, 259

- von Bismarck, Otto, 23–24
- Wagner, Richard, 179
- Wagner, Robert F., 24
- Washington, Booker T., 53
- Watson Wyatt study (“Managing the Workplace of the Future”), 39
- Wealth-building partner, finding the right, 247–254
- What Color Is Your Parachute?* (Bolles), 112
- Work
 - definition of, 51–52
 - significance of, 54–55
- Work/contentment continuum, 102–108
- Work/retire ultimatum, end of, 37–48
 - talent shortage, 38–40
 - cost companies will pay, 39
 - productivity and competitiveness, 39–40
 - top talent, attraction and retention of, 39
- Workforce mobility, 64
- World War II, freezing of wages during, 25
- Zell, Matthew, 239

