

The Couple's Retirement Puzzle: 10 Must-Have Conversations for Transitioning to the Second Half

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It would be relatively easy to fill an entire bookshelf with books about retirement. Most of them, however, deal with investments and financial security, or where to retire.

The Couple's Retirement Puzzle is a different kind of book that deserves special mention because it focuses on the core issue most people face; as the authors put it, "what you are retiring *to* becomes more important than what you are retiring *from*." Significantly, the book addresses this challenge from the perspective of a couple who must reach a consensus on where to go next.

Taylor and Mintzer have structured the book into "10 must-have conversations" that allow the authors to address such pertinent topics as reduced finances, changing roles and identities, time together and time apart, new definitions of intimacy and sexuality, family relationships, staying healthy, social life and friends, and giving back.

Each of the ten conversations is a self-contained unit that includes a good amount of advice, but also liberal sprinklings of stories from real retirees to help illustrate the fact that couples are not alone in the challenges they may face. Also included at the end of each conversation are exercises to help facilitate discussion of the topic; a "puzzle piece" which the authors suggest the couple write down in a section called "Creating Your Shared Vision" at the end of the book; and "funwork," activities the couple can do individually and share together. In effect, Taylor and Mintzer have created a kind of written counseling session by providing tools to make it easier for couples to communicate and share their concerns and ideas about retirement.

The authors also include an afterword entitled "Detours: When Life Doesn't Work Out the Way You Want." This chapter addresses such issues as a partner who may not want to plan for retirement, as well as occurrences like divorce or the death of a partner. While Taylor and Mintzer cannot present any easy solutions here, it is still helpful that they expose the reader to these potential realities.

Taylor and Mintzer close the book with an extensive list of resources, including specific readings and web information related to each of the ten conversations, as well as a reading group guide for individuals or couples.

This is a comprehensive, well-organized, and well-written book that delivers on its promise to guide couples through the conversations they need to have about planning for retirement. Given the fact that seventy million baby boomers are beginning to enter their retirement years, and that life expectancy has lengthened considerably, the timing of *The Couple's Retirement Puzzle* could not have been better.

BARRY SILVERSTEIN (May / June 2011)

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