

The Dangers of a Pension-Less America

Steve Casto

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Steven Casto may not be an attorney or a certified public accountant. But by investing 19.95 for a copy of his useful and well-organized book you could wind up saving yourself thousands of dollars in professional fees.

This book deals straight up with a subject that — next to death — is one that most of us of a certain age do not want to think about. But now that Casto's book is on the scene there are simply no more excuses. It is time to make some serious plans for dealing with retirement.

So what makes this book so palatable? Primarily it is Casto's sincerity which he conveys through wisdom. For instance he begins by posing a simple question to readers: How will their decisions impact their ability to create the quality of life they desire.

Then he drops the bombshell that you should have seen coming. "It's not about the money per se" writes Casto "It's about managing your money in a way that allows you to fulfill your values achieve your goals and bridge the gap from where you are now to where you want to be so you can live the life you've always wanted." Casto takes this thought and clearly expounds upon it.

This is what makes Casto's book different from anything that's ever appeared on the subject. His suggestions are comprised of basic common sense. He is also not trying to sell you anything — not his services nor the plan you need to chart your retirement strategy. He simply hopes to get and hold the reader's attention long enough for he or she to follow his requisite common sense steps and strategies.

Casto is a Certified Senior Advisor which gives him the credibility he needs to write a book telling a reader what to do with their life. Not surprisingly he works with seniors and those about to make the decision to retire.

Throughout the book there is also a recurrent underlying theme — people are living longer these days than when most of the other retirement books were compiled. The idea is to not outlive your money but to have your money outlive you.

Remember the hackneyed question Hollywood stick-up men have been asking their victims at gunpoint for years? Your money or your life? Which one do you want to hold on to for longer? Casto's book will help you make the right decision.

This could and should become a Baby Boomer's Bible. Every cruise ship for seniors should have a copy in the same bureau drawer where hotels used to put their Gideon's. One will give you faith and the other will reaffirm it.

ALAN ABRAMS (August 21, 2009)

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