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SELF-HELP

Who's Packing Your Retirement Parachute? Your Special Escape Plan from Daily Grind to Golden-Year Bliss
C. William Creighton
Xlibris
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Three Stars (out of Five)

With over 70 million baby boomers approaching retirement age, there is no shortage of books about retiring in the "golden years." These days, of course, the economy has forced many of these pre-retirees to re-think what retirement might look like, and perhaps to consider not retiring at all.

C. William Creighton's *Who's Packing Your Retirement Parachute?* is a brief, engaging book that offers those approaching retirement some good advice. This information is nothing that can't be found elsewhere, but it is nicely segmented into sections that address what the author considers to be four critical areas: physical health, emotional health, financial well-being, and spiritual wellness.

Creighton makes observations about each area that are interesting, if not unique. In discussing physical health, for example, the author lobbies for "everything in moderation"—essentially controlling one's intake of too much food, alcohol, tobacco, and artificial substances. On the emotional side, he talks about knowing "your emotional IQ."

As for financial well-being, Creighton advises the use of some fairly basic savings techniques, such as choosing water to drink instead of any carbonated, caffeinated, or alcoholic beverages, to save money. Oddly, he moves from that to a discussion of investment scams and then onto a discussion of whether or not it makes sense to join a stock investment club. In the area of spiritual wellness, the author warns readers that "fear may be your worst enemy as you prepare for retirement." Unfortunately, he doesn't share many specific strategies for dealing with that fear.

The author served as a United States Naval Limited Duty Officer for twenty-two years. He became an information security expert after retiring. Creighton offers a kind of blueprint for conceptualizing "dreams" that the reader might want to pursue in retirement. He uses his own experience, demonstrating how he came up with a list of dreams and how he refined his thinking

to decide which primary dream to pursue. This is perhaps the most interesting part of the book, since the reader gets some insight into the thought process of how to evaluate and select appropriate dreams.

At the end of the book, Creighton provides five plans, such as “The Finding Your Dream, Getting It Right the First Time Plan.” While the plans may help put the book’s content into action, they are really nothing more than personal reports of how the author achieved certain goals. As such, they probably won’t be all that useful to the reader.

Who’s Packing Your Retirement Parachute? may be helpful to some, but it is decidedly light on substance. The chapters are short and give the reader the feeling that much more could have been written about each subject area. In addition to the author’s personal observations, some supporting facts from outside sources would have helped make this a more objective, authoritative, and comprehensive work.

Barry Silverstein