

Beyond Work: How Accomplished People Retire Successfully

Bill Roiter

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Adjusting to the “New Adulthood” – Successful Retirement in the 21st Century

Will I retire comfortably, or will I struggle? It's a question baby boomers are beginning to wrestle with as we sit on the verge of the largest wave of retirees the world has ever seen. Beginning in 2011, boomers will start hitting 65 at the rate of 10,000 a day. How will this generation, which shaped the world for so long, face this transition to life *apres* their career, which has defined their existence for most of their life?

This question is at the center of *Beyond Work: How Accomplished People Retire* (Wiley, 2008), Bill Roiter's exploration of what makes a “successful retirement” and how to secure one. Dr. Roiter, a psychologist and business consultant, positions retirement as a new stage of life – a “New Adulthood” - where people can find great satisfaction if they prepare for its challenges head on. Refreshingly, he doesn't offer a single magic fix formula, but aims to arm his readers with the knowledge and perspective they need to forge their own path.

Unlike so many retirement books, *Beyond Work* doesn't focus solely on money. Instead, Roiter looks at retirement holistically, identifying four domains that one must address to create a happy retirement: the physical, social, personal, and financial. No single one of these domains is more important than the other for a successful retirement, and Roiter spends equal time on all four.

In each domain, Roiter advocates managing expectations and planning ahead, and then offers practical advice. Understanding the changes that retirement produces, and then planning to deal with those changes in advance, is the strategy Roiter proposes. It is simple, effective, and powerful in its flexibility – addressing the needs of almost any future retiree.

Roiter's clinical background as a psychologist proves a strength here, as he backs his interviews with data, showing the actual numbers behind some of our myths and fears about retirement. The book sometimes reads like a trek through the cultural history of baby boomers, showing how their shared history has shaped attitudes. In addition, this grounding in real numbers and real science allows him to discuss issues such as the importance of happiness and fulfillment or having friends without resorting to fluffy New Age thinking.

Having pulled back the veil and offered the tools, Roiter trusts the reader's ability to take the reins. He doesn't try to tell you how to retire, he gives you the tools to craft the retirement you want for yourself. It's a refreshing change from the almost scolding approach taken by so many retirement books; books which offer a magic plan that they insist you slavishly follow. Roiter's book is bolder, embracing the complexity of the real world – both that no one person's retirement

is perfect for anyone else's, and that just having the money to retire isn't the answer if you find yourself miserable and purposeless.

Roiter realizes that while retirement is pitched as a time to relax and do nothing, many people who have been successful in life have no idea how to just do nothing, and more importantly, wouldn't be well served by trying. Some will want to work part time, some will volunteer, some will craft entire new careers of learning and self improvement, and some will find a fishing hole and do nothing but relax and enjoy the day. None of those are wrong approaches if they are satisfying your needs, but all require knowing what you want and how to get there. *Beyond Work* is about figuring out how to get there, and Roiter provides a fine guidebook for the journey.

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