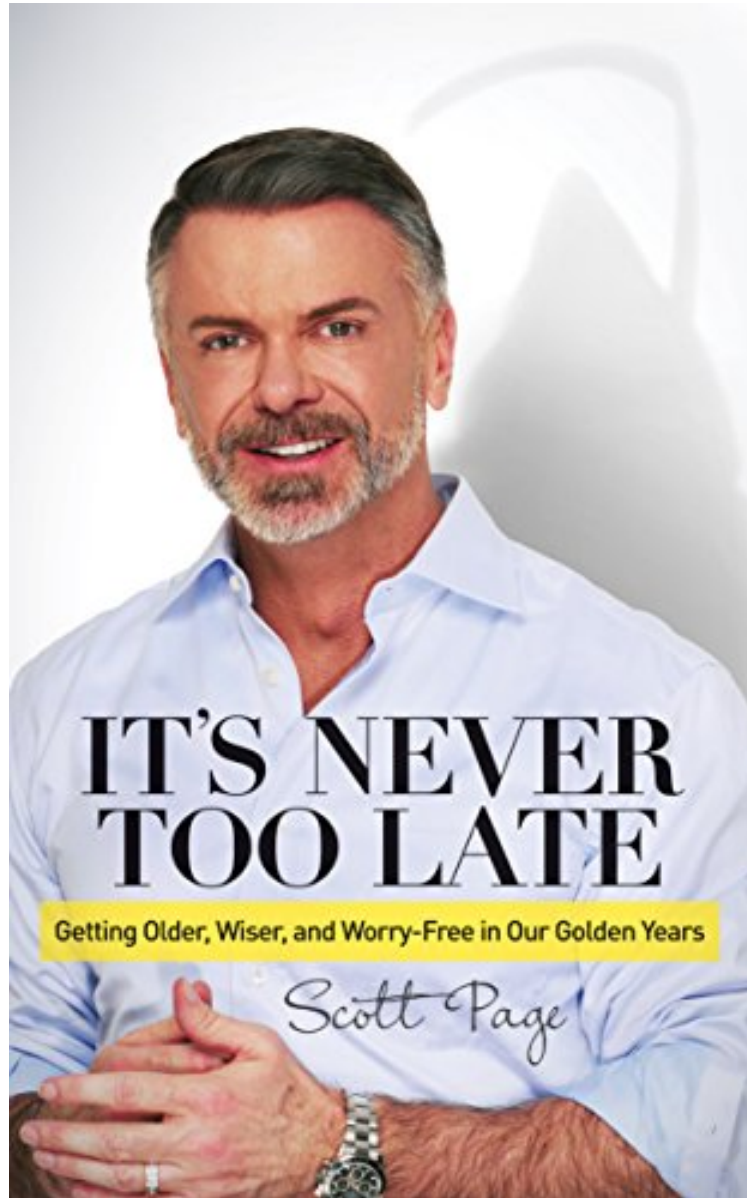


(Free download) It's Never Too Late: Getting Older, Wiser, and Worry Free in Our Golden Years

# It's Never Too Late: Getting Older, Wiser, and Worry Free in Our Golden Years

Scott Page

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**Scott Page : It's Never Too Late: Getting Older, Wiser, and Worry Free in Our Golden Years** before purchasing it in order to gage whether or not it would be worth my time, and all praised It's Never Too Late: Getting Older, Wiser, and Worry Free in Our Golden Years:

2 of 2 people found the following review helpful. I knew it would have good financial adviseBy CustomerI was very

pleasantly surprised with this book, I knew it would have good financial advice, however, it touched on so many other issues that are part of my life. I have quoted Mr. Page several times already, and the advice has really helped me. I love this book. I would highly recommend younger and middle aged adults also read this book, gives you lots to think about, important issues that need to be thought about. The personalization of this book made it very relatable. Kudos Mr. Page 3 of 3 people found the following review helpful. It is written in a very comfortable style that makes the complexities of retirement planning easy ...By Eric Markt Scott Page's new book is a very approachable guide to retirement planning, providing the essential elements in reasonable detail. It is written in a very comfortable style that makes the complexities of retirement planning easy to understand and a welcome addition to the retirement literature. 1 of 1 people found the following review helpful. Excellent, practical advice about life from a guy who understands death By P. Gonsky Mr. Page takes on the traditional ideas about retirement and gives them a swift kick. He explains how we are nearing a retirement crisis in our country but goes beyond sounding the alarm. He offers practical advice on how seniors can catch up -- all while giving tips and help on other end of life issues. Seniors and boomers need to hear his message and heed his words.

"It's Never too Late" could save (the rest of) your life. We're all going to die. Jolting, yes, but an important truth we must face because most people, when left to their own devices, choose the easier path of living in fantasy rather than reality. It's high time we come to terms with our mortality because the outlook for many of us is one of overwhelming fear and horror about the reality of growing old in America. What's worse, far too many of us are well aware of the dire forecast for our future but feel utterly powerless in its wake. But it doesn't have to be that way. Towards getting ourselves back on track or helping elder parents and loved ones do the same, Scott Page gives us easy (and even fun) ways to develop a workable plan for living out our lives with greater peace of mind and security regardless of our current age and station in life--leaving us wondering why we didn't do something about it sooner. With easy, fast-acting steps to restore hope and faith for our future, Scott offers a holistic methodology anyone is fully capable of following if they're willing to get into motion.

About the Author Scott Page represents a classic entrepreneurial success story, building a pioneering insurance industry business from the ground up and helping thousands of Americans improve their financial lives. During a 25-year business career, he raised millions of dollars in investment capital from Wall Street but always with an eye on helping average citizens. He is an ongoing contributor to The Huffington Post on retirement issues and a regular guest on Fox Business Network. Excerpt. copy; Reprinted by permission. All rights reserved. As so often happens, my own wake-up call on the subject of living well in retirement was a personal one. I remember how devastating it was to witness the hope and faith my parents once had for their golden years shatter and dissolve into disappointment, confusion, mistrust, and fear. It became apparent to me through witnessing their journey that living well in old age hinges on self-sufficiency and independence. If we don't have financial flexibility, we can't make our own decisions, and if we can't make our own decisions, we really can't take care of ourselves. My father, Tom Page, is a proud yet humble man in his late seventies, a retired steelworker who, like your typical baby boomer, believes in the virtue of hard work. At a party to celebrate his retirement from Bethlehem Steel after forty years with the company, I met many of his co-workers for the first time. It is no exaggeration to say that over the years, my father spent more time with these people than he did with my mother Grace, my late older brother Tracy, my younger sister Becky, and me. He was so dedicated to his job as a master welder that he once joked he wished he had a cot at work so he could stay and nap between shifts. At his retirement party, his friends told many stories I had never heard, all on the themes of how much he loved his family and how no job was too hard for him. They described how he would crawl into the tightest spaces and climb up the tallest scaffolds to get the job done, feats no one else would dare attempt. It was all living proof of the degree to which he had given his life to the company, and in more ways than one. His lungs were destroyed by asbestos, his joints shackled with severe pain, and his body weakened to the point that any further corrective surgery was deemed too high a risk. His retirement party was bittersweet. I was so upset when I heard his employers had not planned anything in his honor that I scrambled to rent the Baltimore VFW hall and send out invitations. I wanted to present him with the traditional gold watch, so I gave him my 1963 vintage Rolex (made the year I was born) that I'd bought when I first started earning decent money, engraving it to commemorate the occasion. I salvaged my father's retirement, but the indignity of his treatment by the company he had faithfully served for so many years was trivial compared to what followed. Just like the old Baltimore Colts notoriously pulled up stakes and left town in the cover of night, America's second largest steel manufacturer also suddenly vanished from the landscape. First went the health care coverage my dad so deserved and needed when the company folded in bankruptcy in 2001 and was sold off. Then the pension plan he had paid into over the years, which had been matched by the company, vaporized. Those were the funds that would have allowed him and my mother to maintain the financial quality of life they had worked so hard to create. It was all such heartbreak, but it also opened my eyes. You see, what happened to my parents and millions like them could have been prevented with a little more practical foresight and planning. Nonetheless, my parents have never regarded themselves as victims. They are too proud. They

are the kind of people who always try to make do, never wanting to ask others for help. But the reality of their situation, had it been left unchecked, is sobering. Without skillful crisis intervention, I am almost certain they would not be alive today because of all the stress. While no one could have foreseen the company's closure or the demise of the pension plan, such events clarify how essential it is to diversify to protect against such events. The undeniable truth is that there are good reasons to worry about how we are going to survive in our golden years due to our avoidance of the issues and our paralyzing inaction. In addition to the Harris Poll I cited earlier, the media continuously stokes our fears and anxieties with nightmarish facts about how ill-prepared most of us are. Another such report I recently read estimated the mean retirement savings per American household at a paltry \$3,000! In fact, the whole notion of "retirement" is on the endangered species list. This lifestyle enjoyed by our grandparents in the twentieth century and some of our fathers and mothers in decades past is increasingly rare. On a positive note, it does afford an opportunity for innovation. A new vision is desperately needed, because today's older and aging Americans live under economic and social conditions far different from their parents and grandparents and thus have different needs and desires. First and foremost, people are living longer and have the tools to live healthier, more active, lives. They no longer want to sit at home collecting what once were adequate pensions. At the same time, the nuclear family is no longer the primary defining social structure (as witnessed by the high rates of divorce, remarriage, and the gender equality movement). In turn, this change requires us to challenge many of our outdated assumptions, but none of this is possible until we first turn the mirror on ourselves and take a much-needed personal inventory to get a true handle on our resources and capabilities. Make no mistake---there were economic challenges back in the days of my grandparents, too. My grandfather used to own gumball machines, and as a child, I would sometimes go around with him to some really seedy places to take care of them. I would help him collect pennies and nickels out of the machines before restocking them with a variety of little trinkets that we placed inside small plastic bubbles. It was a simple business model. As my grandfather explained, "If you can buy it for a nickel and sell it for a dime, you're making money." I asked him one day, "Paw Paw, you're retired, so why are you out here on Saturday and Sunday mornings doing this?" He answered, "I've got to take care of myself." This work ethic, conditioned into me by both my grandfather and my father, is that we have to do whatever we can to take care of our families and ourselves. Some of that same spirit of personal responsibility, work ethic, and good old-fashioned common sense will come in handy for you as you roll up your sleeves to tackle whatever mess you're facing. While I'm on this topic, I want to give a short public service announcement to point out the fact that many older people discount or underestimate the value of their wisdom. I'm not sure if my grandfather was aware of the lifelong influence his "buy it for a nickel, sell it for a dime" statement had on me. Sometimes the examples we set and the advice we give may not feel well received but may stick more than we realize. We shouldn't be discouraged when we don't receive immediate positive affirmation. It goes along with that generosity of spirit idea of giving without any expectation of getting anything back. Happily, the book you have in your hands right now offers a workable plan for how to live out your life with greater peace of mind and security regardless of your current age and station in life. As long as you are well enough to get out of bed in the morning, you are fully capable of taking more positive control of your destiny. Like going to the gym to lose weight and improve your health, it will require some work, but the extraordinary difference it can make is unmistakable, both in immediate results and in long-term returns, and it all starts with a reality check.