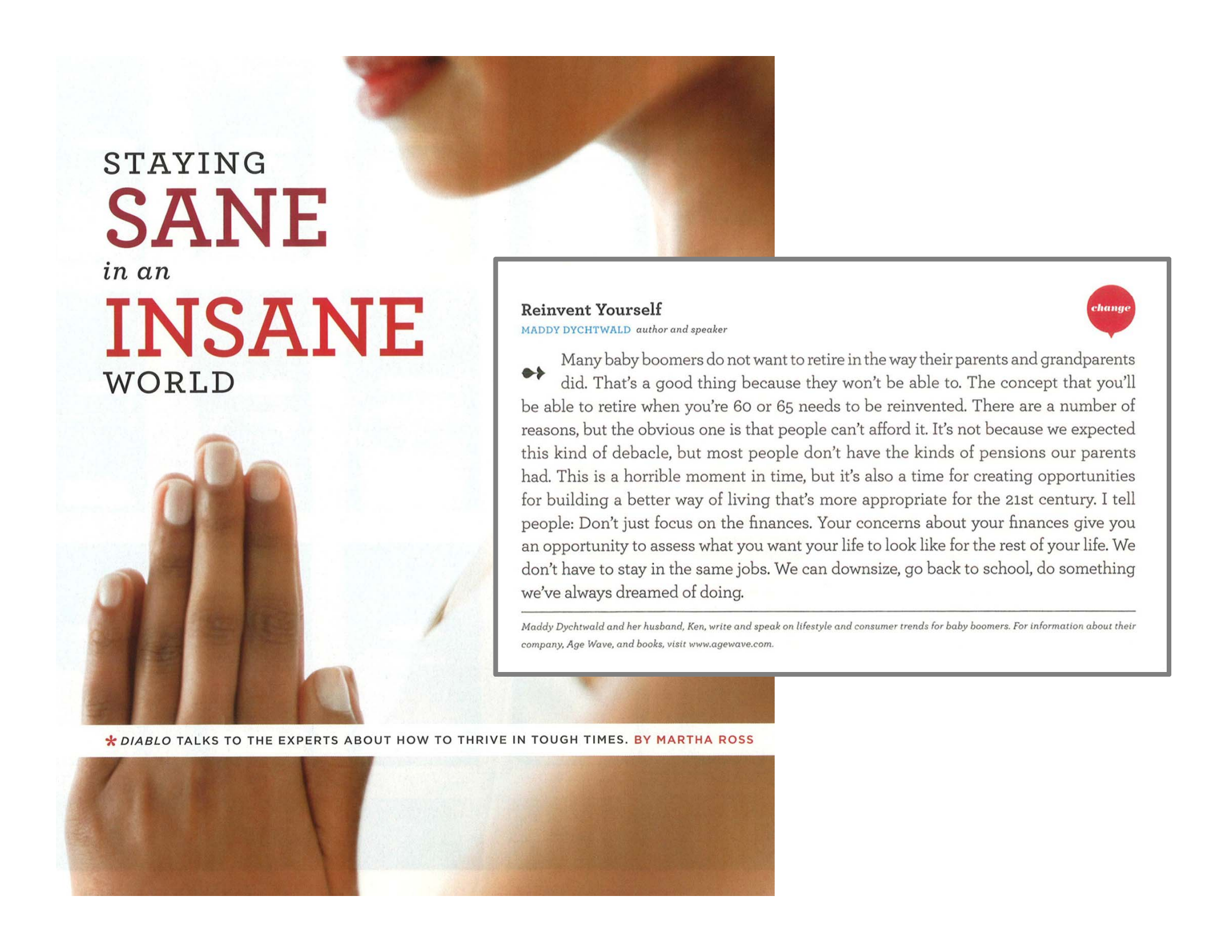




STAYING SANE *in an* INSANE WORLD

Reinvent Yourself

MADDY DYCHTWARD *author and speaker*

change

➡ Many baby boomers do not want to retire in the way their parents and grandparents did. That's a good thing because they won't be able to. The concept that you'll be able to retire when you're 60 or 65 needs to be reinvented. There are a number of reasons, but the obvious one is that people can't afford it. It's not because we expected this kind of debacle, but most people don't have the kinds of pensions our parents had. This is a horrible moment in time, but it's also a time for creating opportunities for building a better way of living that's more appropriate for the 21st century. I tell people: Don't just focus on the finances. Your concerns about your finances give you an opportunity to assess what you want your life to look like for the rest of your life. We don't have to stay in the same jobs. We can downsize, go back to school, do something we've always dreamed of doing.

Maddy Dychtwald and her husband, Ken, write and speak on lifestyle and consumer trends for baby boomers. For information about their company, Age Wave, and books, visit www.agewave.com.

* DIABLO TALKS TO THE EXPERTS ABOUT HOW TO THRIVE IN TOUGH TIMES. BY MARTHA ROSS