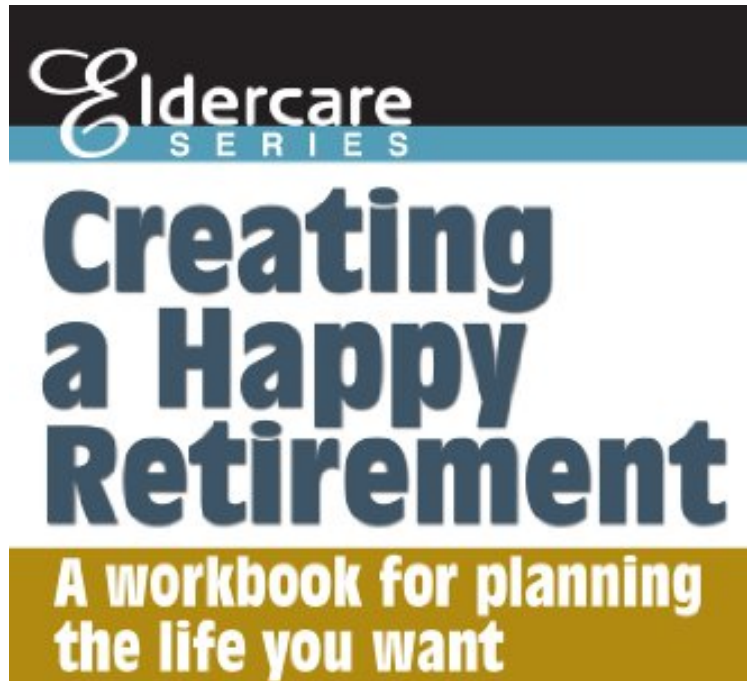


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Our life can be viewed as three stages. In the first, we are told what to do and when to do it by our parents and teachers. In the second, our employers give us directions, usually with set working hours. In the third stage, when we retire, what we do with our time and lives is something we must decide. The transition into retirement, with seemingly endless options, can be challenging. Most books on retirement concentrate on the financial aspects of retirement. This is book does not. This is a workbook crafted to help you plan your own life after work: both long-term and day-to-day. It does not tell you what to do; it provides you with the tools to create your own action plan. The book leads you and your partner through a series of exercises designed to help you understand and focus on what is important to you, and make the decisions which will help give your retirement years a structure. The book includes a access to a kit of forms and exercises; a workbook for planning your retirement.

About the Author Dr. Ronald W. Richardson, BA, MDiv, DMin, has been a marriage counselor and family therapist since 1976. He retired in 1996. He was formerly the Executive Director and Director of Training at the North Shore Counselling Centre in British Columbia. He was also on the faculty of the Pacific Coast Family Therapy Training Association. He is active as a Clinical Member and Approved Supervisor of the American Association for Marriage and Family Therapy and is a Diplomate of the American Association of Pastoral Counselors. Lois A. Richardson has an MA in journalism from Syracuse University. She has worked as a newspaper reporter, a freelance writer, and an in-house and freelance editor.