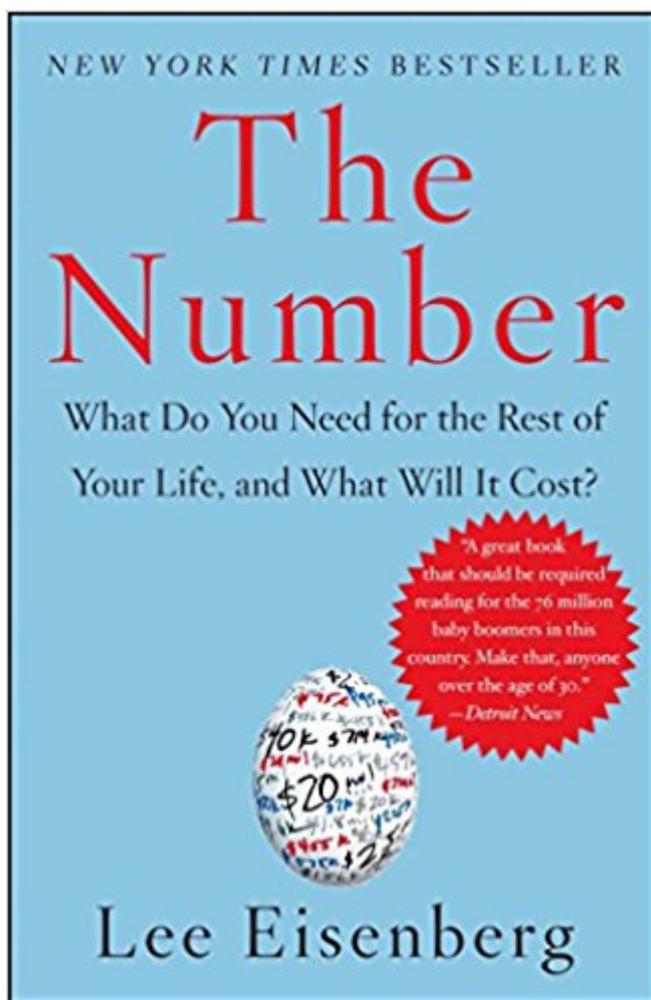


The book was found

# The Number: What Do You Need For The Rest Of Your Life And What Will It Cost?



## Synopsis

Do you know your Number? What happens if you don't make it to your Number? Do you have a plan? The Number is no ordinary finance bookâ "it offers an intriguing and entertaining tour of wealth gurus, life coaches, and financial advisers, and our hopes and fears for the future. The result is a provocative field guide to your psyche and finances and an urgently useful book for anyone over thirty. The often-avoided, anxiety-riddled discussion about financial planning for a secure and fulfilling future has been given a new starting point in *The Number* by Lee Eisenberg. The buzz of professionals and financial industry insiders everywhere, the Number represents the amount of money and resources people will need to enjoy the active life they desire, especially post-career. Backed by imaginative reporting and insights, Eisenberg urges people to assume control and responsibility for their standard of living, and take greater aim on their long-term aspirations. From Wall Street to Main Street USA, the Number means different things to different people. It is constantly fluctuating in peopleâ™s minds and bank accounts. To some, the Number symbolizes freedom, validation of career success, the ticket to luxurious indulgences and spiritual exploration; to others, it represents the bewildering and nonsensical nightmare of an impoverished existence creeping up on them in their old age, a seemingly hopeless inevitability that they would rather simply ignore than confront. People are highly private and closed-mouthed when it comes to discussing their Numbers, or lack thereof, for fear they might either reveal too much or display ineptitude. In >, Eisenberg describes this secret anxiety as the âœLast Taboo,â • a conundrum snared in confusing financial lingo. He sorts through the fancy jargon and translates the Number into commonsense advice that resonates just as easily with the aging gods and goddesses of corporate boardrooms as it does with ordinary people who are beginning to realize that retirement is now just a couple of decades away. Believing that the Number is as much about self-worth as it is net worth, Eisenberg strives to help readers better understand and more efficiently manage all aspects of their life, money, and pursuit of happiness.

## Book Information

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## Customer Reviews

Eisenberg's arc through life could be used to define the baby boom. In the 1970s, he coined the term power lunch; in the 1980s, he edited Esquire and invented rotisserie baseball. In the 1990s, he wrote books on finding the good life through golf and fishing, and at the end of the decade, he joined an Internet retailer. These days, he's thinking about retirement, particularly about his Number: the amount of money he'd need to have socked away in order to be confident that his postretirement life would meet his expectations. Everyone's Number is different, Eisenberg says, and though his book is not an especially useful financial guide, it isn't really meant as a how-to. Instead, it provides an illuminating and charmingly written consideration of an aging generation's retirement worries and of the investment business designed to profit from them. Heartfelt discussions of goals, health and health care, "downshifting" to enjoy life while spending less money and the meaning of postretirement life pepper its pages. Financial planners are interviewed, partly to get information about savings and investment, but mostly to explore the meaning of the field and the type of people who practice it. A few of Eisenberg's chapters feel scattershot, but his perceptive analyses of real and fictional people's financial hopes and strategies will inspire readers to reconsider their Numbers and their methods for investing. BOMC Alternate.(Jan.) Copyright © Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. --This text refers to an out of print or unavailable edition of this title.

"[Eisenberg] has a deft way of making abstract financial principles both personal and funny. His book will definitely make you think about where you're going and why." --

MoneySense"[Eisenberg's] tips are timely for millions of baby boomers who are hurtling toward retirement with little sense of what they want from it or how they'll get along once they no longer bring home a paycheck." -- Hartford Courant"Today's hottest personal finance book is Lee Eisenberg's The Number...read The Number, think about the Number." -- Dallas Morning News"An important book, one that illuminates the appalling mistakes that many baby boomers are making as

they approach later life." -- Wall Street Journal

Most retirement books focus on the amount of money that one will need to retire, taking into account personal circumstances. And they pretty much all attempt to crack the whip, noting that most Americans need to save more -- usually far more -- than they currently are. This book does all of this admirably well. However, this work also attempts to get the reader thinking about why they want to retire. Is it simply to be free of a workday or is there some greater meaning, some greater goal, for this time in life? What will make us happy and financially is that reasonable? It is the marriage of fulfillment and finance on which we need to focus. Most of the discussion of this aspect comes in the final fifth of this book. I wish that it would have been more dominant, but that the topic was raised at all sets this book apart from most. While not perfect, I would recommend this book over most like it. It at least prods the reader to ask the right questions.

I usually don't provide negative reviews, but beware of this book. This book is a 200 page rant about the waste and fraud in the retirement financial planning industry. According to the author, the industry is set up to take advantage of boomers who are too dumb to know what to do when they retire. Yet, the book provides no useful retirement information itself. On the last page of 200+, he finally gets around to telling you that there is no Number anyway. It's a illusion, for all you suckers who bought this book. Too late now, no returns are available. If, in the author's opinion, you're a real stooge, you can actually calculate your retirement number. Take your expected retirement income and take 4%. Live on that, he says. But it's more important to find your meaning in life. Money doesn't matter. It seems rather odd that the author calls other retirement planners frauds. Talk about "the Pot Calling the Kettle Black".

This book is both entertaining and thought-provoking. It's a quick read and the author's constant insertion of wit and clever turn-of-phrase keep it light-hearted. As a retirement planning guide, it is noticeably lacking in concrete advice. It really does not tell you where to invest or how much. The book is really more philosophical than financial. The author argues that there is more to a successful retirement than amassing a large stash of money. With life-spans ever increasing, many of us will spend a quarter or more of our lives in retirement. Having enough money to fund those years is certainly important, but there is also the question of what to do with those years, besides just waiting for them to end. I've read other retirement books and been to the major retirement planning websites and met with financial planners, but the point is well taken. No one has ever asked me

what I want to do with the rest of my life. I planned for college in high school, graduate school while in college and my career while in graduate school. I have detailed plans for advancing my career. I can tell you with some precision what I hope to achieve this year or in the next five or the next ten. This book made me realize that I really have no idea what to do the day after my last day of work. And while many planners will confabulate a "number" of dollars you need to retire with financial security, these numbers are very dependant upon what you want to do with your time. If your goal for retirement is spending time at your mortgage-free beach house and soaking up the sun while you relax, you won't need as much money as if your goal is to travel the world. And if your goal is to travel the world, there are various ways of doing this at various expense levels. The fundamental question isn't as much of how much money you have or need as to what you want to do with the next phase of life. The author urges you to address this question first. Once you have an idea of what you hope to do and accomplish, you have a basis for establishing a plan for achieving it (and, of course, financing it.) Approaching retirement with no plan is probably a recipe for disappointment. This book failed to give me any answers, but it did prompt me to start asking myself a different set of questions. The author could have achieved this more concisely. However, a few dozen clever puns, double entendre, and witticisms, make this book entertaining even at this length and decidedly worth the small investment of time and money it takes to read it.

As a relatively younger person about to leave the workforce I've been reading quite a bit on early retirement. This book ranks well into my top 3 - while not a financial book specifically the author is really engaging and smart about life after the accumulation stage. Enjoyed the writing style too.

Read this book and develop a life plan around it. If you don't plan for your life someone else will use you for their plan.

Great read by somebody not in the financial industry. He is a journalist and editor, so the book is thoroughly researched. He is funny as heck, so, the book will keep you entertained as you read. While he is not a financial specialist, he really knows the business well. He helps you understand the business so that when you deal with the wall street guys and insurance guys, you will be a smarter and more informed client. It's a great wakeup call for anybody in their 30s, 40s, and 50s, who are approaching retirement and need sound guidance on what to do and how to figure out the right path. Most importantly, it's a good test for your own values, so you can figure out for yourself what is important to you and how to spend the rest of your life. So, it deals not only with money,

retirement, and investing, but also with how you invest your time - or the amount of time you have left here on earth. Very well done, give it to somebody you care about or somebody who needs financial direction for retirement, saving, life insurance, etc.

Best book on finances and our behaviors I've ever read

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