

Winning or Losing: The Financial & Retirement Race

Robert Lamoreaux, JD
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Reviewed by Debra Gaynor for Reader Views (12/06)

Mr. Lamoreaux is a knowledgeable estate planner with more than 35 years of experience in the financial field. He offers his wisdom in a simple manner that lay people can easily understand. As more and more Americans begin to look toward retirement they realize they must have a plan. Mr. Lamoreaux offers his expertise in developing that plan. Facing retirement is exciting and yet frightening. Life after retirement isn't always what we've envisioned usually due to lack of planning.

"Whatever your vision of retirement might be, your goal must be to have enough assets to enable you to live the lifestyle you want." Only after you've acquired that amount of money through efforts and investments can you retire.

Mr. Lamoreaux simply defines such terms as net worth, cash flow, and budget. He offers advice on selecting a professional to assist you. He defines money as a tool that helps you accomplish your goals and dreams. He explains that debt is a hindrance regardless of what the ads may say. Topics such as Medical Power of Attorney, Guardians, Hospice and prescriptions are just a few of the important subjects you will learn about as you read this book.

This book is well written in a logical and concise manner. The print is a nice size for tired eyes. There is space at the end of each chapter to record notes. Robert Lamoreaux is knowledgeable and experienced in financial matters, and having raised fourteen children, he understands the need for budgeting. I'm glad I read this book and intend to share it with others. This should be required reading for those fresh out of college for retirement age comes faster than we expect. I highly recommend "Winning or Losing: The Financial & Retirement Race" to all adults. You will be facing retirement in the future. You need to be prepared.