

Introduction

I write this book out of anger and angst.

As I leave 60 years of my life in the dust, I face reality and have a good look at my future. I come up with so many questions.

- ❖ How did I get to this point in my life feeling so vulnerable and powerless?
- ❖ Where did I go wrong? I did everything right: I worked hard, I saved, I do not live in debt and yet, my financial future looks dim at best.
- ❖ What did I miss?
- ❖ How is this happening to me?
- ❖ How deeply will my finances or lack thereof influence the quality of my life?
- ❖ In the coming years and in the coming turmoil will I be victim or warrior? Jane Doe or Joan of Arc? I want to believe that I am too resourceful to be a **true** victim, but where do I apply for crusader?
- ❖ How will I use my talents and expertise to accomplish my goals?
- ❖ What is my legacy?
- ❖ Who or what will testify for my existence?

I want to know at the end of the trip that I accomplished what was in store for me, that I lived my true life, Marielle Higler's life. I am searching for direction and answers that will make the coming decades meaningful and worthwhile, with or without the cooperation of my finances.

Sometimes I think I am the only doomsayer, the only negative voice. Why don't I see the knights in shining armor on their noble steeds come rushing over the hills? Am I the only one who can't hear the reassuring sound of the cavalry's bugle rushing to our aid?

These questions concern my situation, but what about our finances in general and Baby Boomers in particular?

If I am in trouble, what about the people who are in debt, in bad health, out of work? What about the later-in-life-divorcees, the widows, the caregivers, people with low income, no-income, the homeless, and the mentally and physically challenged?

What about the wealthy? Are they concerned? Is the large group of poor and unprepared Baby Boomers so insignificant, that the well off truly believe it will not affect their safe havens? Aren't the rich part of our society and therefore at risk as well?

Although I don't have percentages, it seems that a large number of Americans go through life in need and into retirement financially unprepared and vulnerable. Considering the economy's unpredictability, is anybody concerned about the future? Are we scared? Are we aware of the possible hardships ahead of us? What will we do? What are our options? Is our financial stress and fear for the future so great that we cannot see the other side to aging? What does a crown on a productive life look like? How will we be remembered as a generation? Do we tackle all these challenges alone or do we find others willing to join in? What is the next step?

They say that when you want to know the future, you need to go back into history. I will take you on a quick tour through my life from my earliest memories on. I will seek out the significant circumstances that hardwired me for life and extract who I really am deep inside. I hope to find what is at the base of major decisions that led me to the present. I will run into my strengths and weaknesses and recognize them for what they are. I want to know what drives me, what has been important to me over all these years and bring these values forward into my future. I invite you to go on the same journey into your life.

This book is filled with questions that will find their answers in the next decades whether we participate in creating them or not. By asking all the questions and considering a diversity of solutions, I hope we will find our path. The answers may not come right away. These are complex issues and they demand our continued attention.

Chance favors the prepared mind!

Louis Pasteur

If we don't prepare ourselves, how can chance favor us? How will we know that we accomplished our goals if we forgot to set any? Let's give fate a chance.

This book is my appeal for your participation. Your input will be valuable and important for our survival and the quality of life we all want so much.

Join me in this quest for ingenuity and determination!
May my questions provoke your thoughts.