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# Investment Writing Update

***Writing that's an investment in your success***

**February 2008**

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## **Retirement at risk, but can be saved, says researcher Alicia Munnell**

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Most Americans won't have enough income for a comfortable retirement. However, individuals, employers, and the government can take steps to improve the situation, said Alicia Munnell in her presentation on "Retirement 'At Risk': The Changing Landscape of Retirement in the U.S." to the Boston Security Analysts Society on February 14. Munnell is Peter F. Drucker Professor of Management Sciences at Boston College Carroll School of Management and director of B.C.'s Center for Retirement Research.

A three-legged stool of Social Security, employer-sponsored pensions, and individual savings used to support retirement better than it does today. The situation is only going to get worse because:

- Social Security will replace a smaller percentage of income in the future
- The shift to 401(k)s--and individuals' bad decisions about them at every step of the process--is not working as well as it could
- Individuals save virtually nothing outside employer-sponsored retirement plans

As a result, 43% of households are at risk of not maintaining their standards of living in retirement. That's according to the National Retirement Risk Index, which you can read more about in "[Is There Really a Retirement Crisis? An NRRI Analysis](#)," a paper co-authored by Munnell.

[Learn what Munnell recommends to fix the system](#), by reading the rest of this article on my blog.

### **Stop struggling to find a meeting place that's half-way**

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Sometimes I like to suggest a meeting place that's half-way between me and the person with whom I'm networking. That's gotten a lot easier now that I've read about [Mezzoman](#) on [Lifehacker.com](#).

Mezzoman lets me enter my home city, the other person's city, and the type of cuisine I want. Then, it suggests some options. For example, when I searched for coffee places between Boston and Wellesley, it gave me Starbucks, Peets' and Dunkin' Donuts locations in Chestnut Hill and Newton Center.

### **Mind mapping as a tool for organizing your articles**

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I am a big fan of mind mapping as a tool for organizing my thoughts before writing a first draft. Paul Borzo at Metropolitan State University has published [a template for mind mapping](#), which he calls UNO or the **UNiversal Organizer**.

Try it, and tell me if it works for you. I prefer a more freewheeling approach to mapping. But different tools work for different writers.

I learned about this template in [Daphne Gray-Grant's excellent newsletter on writing](#).

### **Are you over-using parentheses?**

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Do you sprinkle parentheses too liberally into your sentences?

Read this [article by writer-editor Harriett Magee](#), and then re-examine your writing.

### **Networking with Boston Women in Finance on Feb. 28**

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Boston Women in Finance is holding a networking lunch at Vinalia Restaurant in Boston's Downtown Crossing on February 28. I'm planning to attend, so please say hello to me if you go.

### **What a client says about my newsletter consulting**

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"Your presentation and consulting have helped fine tune our writing skills and bring a more professional style to our monthly newsletters. Even more of our clients have noticed and commented on this. The tips and guidelines you have given us have been especially helpful in explaining complicated concepts or thoughts."

### **Quick Links...**

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- [Susan Weiner Investment Writing Website](#)
- [Investment blog by Susan](#)
- [Marketing and communications blog by Susan](#)

### **Contact Information**

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