



RETIREMENT REPORT

Your Guide to a Richer Retirement

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Your 10-Year Pre-Retirement Planner

ARE YOU READY TO RETIRE? BY 2030, ONE OUT OF FIVE

Americans will be retirement age. Every Baby Boomer will be over 65, and the vanguard of Generation X will be close on their heels. If you're on the back end of your fifties today, you're in the final stretch of the rat race.

"This is the opportunity to correct any past mistakes and do the planning needed for a secure retirement," says David John, senior strategic policy adviser at AARP's Public Policy Institute in Washington D.C. "Even if you've done nothing, there's

still time to put yourself on a sounder footing."

No pressure, of course. But navigating this stretch is easier said than done. If you're unsure where to begin, here's a 10-year, year-by-year checklist suggesting when to handle different parts of your financial plan as you approach the retirement finish line.

BY
DAVID
RODECK

10 YEARS: Save for how you want to live

With a decade to go, figure out how you'll save as much as possible, says Karen Birr, manager of advice services

TRAVEL

A Memorable Five-Star Excursion Through Iceland's Volcanic 'Dreamscape'

➤ **IN SQUARE MILES, ICELAND IS SMALLER THAN VIRGINIA,** but in natural beauty and geological wonders, it feels like the vastest place on earth.

Those of us who have been (and crossed it off our wish list) regard each other knowingly, as if we share a secret. This wild, ruminative, glacier-slicked country of 32 active volcanoes, drenched green vistas, towering waterfalls and black sand beaches carved an impression on my brain. Iceland changes you, as great destinations will do. If you seek transformation in travel, little compares to the Nordic dreamscape of Iceland.

Although Iceland is close enough to the East Coast for a long weekend, seven days is ideal. And the optimal way to travel there is to enlist a luxury tour operator. Black Tomato is the industry gold standard for creating imaginative and immersive private itineraries for its clients (www.blacktomato.com/us). Co-founder Tom Marchant is also an Iceland expert. For him, fall is the ideal time to visit, not least because the summer crowds are heading south. "While winter presents its

own majesty with snowfall and *hygge*, in the fall, the climate is temperate and comfortable. And unlike summertime, there are excellent chances for glancing at the otherworldly aurora borealis."

BY
**MARCIA
DESANCTIS**

These days, round-trip fare from New York on no-frills Play Airlines (www.flyplay.com/en) can be as little as \$450. It's wise to save on flights: A bespoke weeklong itinerary with Black Tomato starts at \$15,500 per person, inclu-

Torfhús Retreat delivers laid-back luxury in a stunning natural setting.



The aurora borealis dances over the luxurious, remote Eleven Deplar Farm.

PHOTOS COURTESY OF ELEVEN

sive of all accommodations, expert guides, drivers, transfers, experiences and some meals—no lifting a finger, except for a forkful of fresh Icelandic salmon at Tides, the restaurant at Reykjavik Edition (www.editionhotels.com/reykjavik), the capital's newest five-star hotel and your first stop.

Then it's on to the Golden Circle to experience the colossal Gullfoss Waterfall and Thingvellir National Park. Torfhús Retreat (www.torfhus.is), about 65 miles from Reykjavik, delivers laid-back luxury in a stunning natural setting. It means "turf house," and each plush cabin is sheathed in basalt and sod, in the ancient Icelandic tradition.

Next, you go to the city of Akureyri and the Troll Peninsula, with its icy fjords and cinematic coastline. Much less traveled than southern Iceland, this portion of the Ring Road is still raw and ripe for exploration. Eleven Deplar Farm is a member of the Eleven Experience portfolio of luxury lodges (<https://elevenexperience.com>), all set in strikingly remote locations.

Hike or bike around the Fjallálfur Valley, kayak, fish for Arctic char, ride horses along a Greenland Sea beach or simply observe the changing season. Perhaps what is most unforgettable is seeing the Northern Lights while toasting your bones in the indoor/outdoor geothermal pool. Splashes of green and pink across the sky imprinted forever in my memory.

Return to Vienna

Perhaps you are someone who has neglected Vienna since you backpacked around Europe after college. Again and again, I return to France and Italy, but I have bypassed the Austrian capital for decades.

Until now. Vienna, how divine it was to see you again in all your Baroque, gilded glory.

This time, I stayed a while, walked about a dozen miles each day, reveled in the soothing breeze off the Danube and the city's unparalleled elegance. Smartly, I hired Insight Cities (www.insightcities.com/vienna), which curated personalized tours for my daughter and me, including visits to Schönbrunn Palace, Gustav Klimt's Beethoven frieze in the Vienna Secession building, and the Belvedere Museum.

Insight Cities co-founder Bonita Rhoads loves the



lighter crowds in autumnal Vienna. "Fall is also when the most dynamic concert season on earth opens," she says. It is wise to secure tickets in advance for legendary stages like the State Opera and Musikverein, home of the Vienna Philharmonic.

At a time when big chains dominate urban real estate, it was a pleasure to discover statuesque Hotel Amauris (www.theamauris.com), a five-star boutique property. When we rode the original, wrought-iron elevator to our floor, we felt as if we were coming home to the most fabulous apartment in Vienna. The staff was among the best I've encountered in Europe—gracious, kind and blazingly efficient. Superior rooms start at about \$600 a night. It's not a hefty price tag, considering. Because as the bard sings, Vienna waits for you.

A taste of Provence in Yosemite

In May 1903, while there was still snow on the ground, President Theodore Roosevelt and Scottish naturalist John Muir camped out in the nation's second national park, planning the future of America's wild spaces. One night, the men slept underneath the Grizzly Giant, a 2,700-year-old giant sequoia that still stands.

"Come fall," says my hiking guide Saul Singleton, "it gets so beautifully quiet here, and you see lots more of the wildlife—deer, fox, coyote and bears, all getting ready for winter." Sweater weather in Yosemite, when the air turns crisp and cool, is a dreamy time. Half Dome and El Capitan rule this kingdom of granite memorably photographed by Ansel Adams.

The first weekend in November, beautiful Château du Sureau (<https://chateausureau.com>), located in Oakhurst at the gateway to the park, in conjunction



The beautiful Château du Sureau brings a taste of Provence to Yosemite.

with the Ansel Adams Gallery, offers a photography workshop designed to tread in the artist's footsteps, study his compositions and capture images of the iconic vistas along the way. The price is \$2,700 for two (all inclusive). Apart from the immersion in genius and nature, the château is, itself, a draw any time of year. But autumn is particularly cozy, with the hotel's many fireplaces and deep soaking tubs.

The property deftly joins Old World luxury with New World convenience. Breakfast was a blend of California and France: rich croissants, fresh berry jam and ripe avocado on toast. In my room, there was always a bag of nuts or a small walnut cake, perfect for a break while exploring one of America's great wildernesses.

West Texas road trip

Marfa, Texas, got so deeply under my skin when I first visited in 2020 that the following year, I returned—and stayed for a month. And looked for real estate. You get the idea.

The dusty town in the Chihuahuan Desert, three hours from the nearest airports in Midland and El Paso, has long been on the cultural map. The cast and crew of *Giant* stayed in Hotel El Paisano while filming in 1956. But it really transformed in the 1970's, when

minimalist sculptor Donald Judd sought refuge away from the Manhattan art scene.

It is now one of the premier, most original, art centers in the world. At Chinati Foundation, Judd's monumental concrete sculptures sit powerfully amidst the austere landscape. From October 6-8, the foundation offers viewings, tours and lectures (<https://chinati.org/chinati-weekend-2023>) that support the continuing mission of preserving and exhibiting world-class art.

Autumn in the desert is especially mind-clearing. Marfa is located within an officially-designated Dark Sky Reserve, and in Fort Davis, the astronomers at McDonald Observatory host evenings under the dome of stars.

Hotel Saint George (www.marfasaintgeorge.com) dates back to 1887, but it was reimaged and rebuilt in 2017 to create the town's first luxury hotel—decorated in soothing, earthy tones, rooms start at \$378 a night. The best part of staying in downtown Marfa is exploring its culinary diversity. Cochineal is best for ingenious, locally sourced fine dining; Marfa Sentinel is perfect for lunch (I love the butternut squash taco) and a sublime margarita. Grab a *carne asada* burrito, wrapped in an exquisite tortilla, at Marfa Burrito for \$5.50. It may reappear in your dreams about enchanted, enchanting Marfa. **K**