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# How To Retire Happy, Fourth Edition: The 12 Most Important Decisions You Must Make Before You Retire





### Synopsis

The Washington Post and New York Times Business Bestseller ââ ¬Å"Everyone in the workforce today should read this book!â⠬•â⠬⠢HORACE B. DEETS, FORMER EXECUTIVE DIRECTOR, AARP ââ ¬Å"Want excellent insights on retirement planning from a professional whoââ ¬â,,¢s actually experienced retirement himself? Youââ ¬â,,¢ll get just that from Stan Hindenââ ¬â,,¢s book.â⠬•â⠬⠢STEVE VERNON, COLUMNIST, CBSMONEYWATCH.COM ââ ¬Å"Provides the most important information youââ ¬â,,¢ll need before and during your retirement. â⠬•â⠬⠢MICHELLE SINGLETARY, THE WASHINGTON POST Award-winning Washington Post retirement columnist Stan Hinden $\tilde{A}$ ¢ $\hat{a} \neg \hat{a}_{\mu}$ ¢s bestselling How to Retire Happy, Fourth Edition, helps you make the right decisions to ensure a happy, healthful retirement. It delivers all the expert advice you need in an easy-to-understand step-by-step style. How to Retire Happy includes everything that has made previous editions the go-to guides for retirees and near-retirees, plus: Brand-new material on health insurance and the prescription drug plan The facts about Medicare Part A (hospital), Part B (tests, doctors, preventive care), and Part D (prescription drugs) The author  $\tilde{A}\phi \hat{a} - \hat{a}_{,,\phi} \phi$  personal experiences with the realities of long-term Alzheimer  $\tilde{A}\phi \hat{a} - \hat{a}_{,,\phi}\phi$  care Fully updated material on Social Security strategies How to handle the financial realities of the post-meltdown economy New resources you can turn to for extra advice

#### **Book Information**

Paperback: 288 pages Publisher: McGraw-Hill Education; 4 edition (January 1, 2013) Language: English ISBN-10: 0071800697 ISBN-13: 978-0071800693 Product Dimensions: 6 x 0.8 x 8.9 inches Shipping Weight: 1.1 pounds (View shipping rates and policies) Average Customer Review: 4.2 out of 5 stars 152 customer reviews Best Sellers Rank: #164,958 in Books (See Top 100 in Books) #48 inà Â Books > Business & Money > Taxation > Personal #210 inà Â Books > Business & Money > Personal Finance > Retirement Planning #323 inà Â Books > Business & Money > Management & Leadership > Training

#### **Customer Reviews**

"[T]he most important information you'll need before and during your retirement." The Washington Post 20130402

Stan Hinden was a Washington Post financial reporter for 20 years. From 1996 to 2003 he wrote the Postââ ¬â,,¢s â⠬œRetirement Journalâ⠬• column, for which he was nominated for a Pulitzer Prize in Commentary in 1998. Currently he writes the â⠬œSocial Security Mailboxâ⠬• column for the AARP website www.aarp.org/Bulletin. He resides in the Washington, D.C., area. Visit him at www.StanHinden.com.

I was a little hesitant to read a book on retirement because usually these types of books are written by financial guys who have made a lot of money and will have no worries in retirement. BUT they realize that by telling everyone else how to retire, they can pad their retirement accounts and maybe take a few extra trips. In this case the author is not a financial genius who had it all figured out and is living fat but just an average Joe who like many of us, couldn't put away the money they'd liked to have put aside because life kept happening - kids, college, unemployment, some bad decisions, a business that failed, a divorcee who got the lions share etc. So we get the lowdown from someone who didn't save enough and made some mistakes and whose wife needed long term care and who just didn't have enough money to cover every situation. The author talks like he's your friend who just went through a tough time and, knowing that you'll be going through it soon, offers some insights into the few things he did right and the few things he did wrong in the hopes that you can avoid some of the pitfalls many of us face. It's a bit disturbing to hear it first hand but I think a lot better than to wait and face it later on. This way there are still some things that can be done to help. The younger you are, the better this book is because you still have time to stash enough money aside. But I'd recommend to anyone who is nearing retirement as well because if you're like me, you're a little short and need to make the right decisions, especially regarding healthcare and long term care if nothing else.

Really good information here. All of interest to you if you are planning your retirement, or just want to have some solid information.Not a lot of filler and boring stuff to sift through. A good read with the things you want and need to know. Easy to understand too.Like this book a lot.

A lot of useful information. I would encourage the author to do a fifth edition. I would buy it. The account is not only rich in information, but also courageous in sharing personal details. Bravo!

Recently I've purchased several retirement books to listen to when driving. This is the most divers and informative for people planning to retire in the next 1 to 20 years.

I got some good information from it but nothing life changing.

This book tells you things you'd never imagine you had to deal with. If you want to get the most out of every aspect of your retirement you need this book. The decisions on how to use your Social Security, health benefits, 401K, IRA, etc., that must be made at retirement have long term effects, and you don't get a "Do Over". This book is written for us novice retirees. Some of it is geared more toward high earners but it will help everyone.

This book is packed with useful information. The author has a conversational style that makes for an easy, enjoyable read, packed with useful lists, tips, and resources. I'm sure I'll often be referring to this book as I transition into retirement. Well done

Easy to read, but does not really contain any new information. If you are looking for a book with good stories this is for you.

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