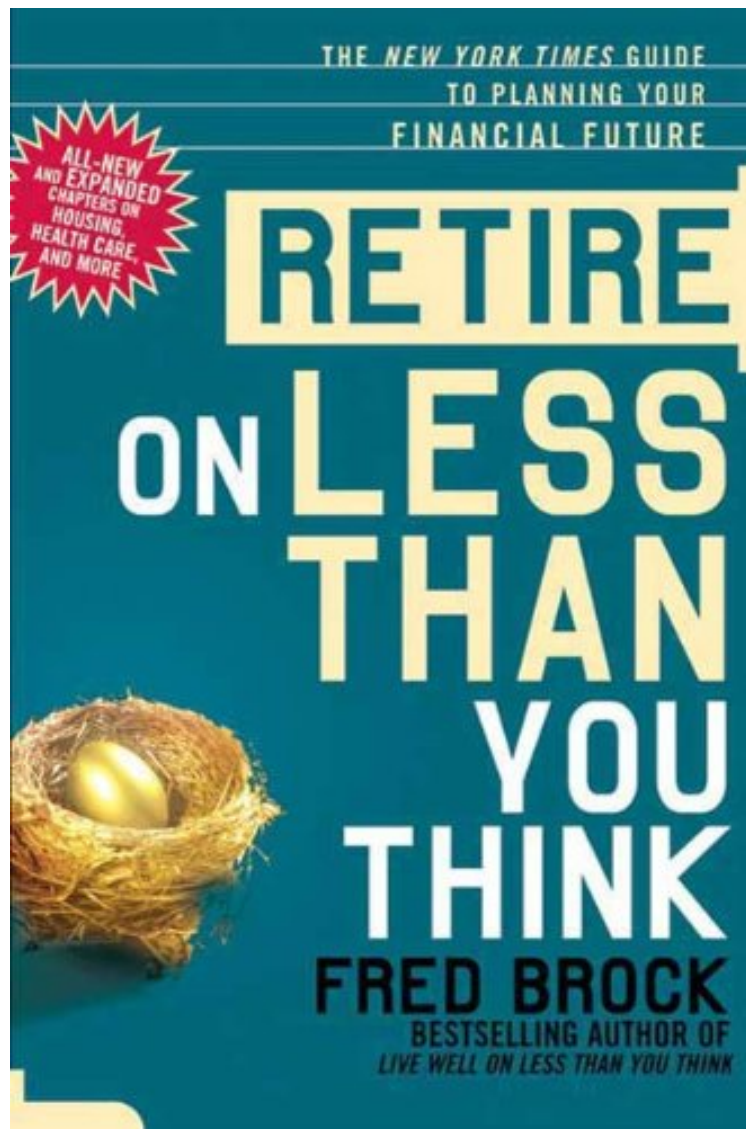


Retire on Less Than You Think: The New York Times Guide to Planning Your Financial Future

Fred Brock

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Fred Brock : Retire on Less Than You Think: The New York Times Guide to Planning Your Financial Future before purchasing it in order to gauge whether or not it would be worth my time, and all praised Retire on Less Than You Think: The New York Times Guide to Planning Your Financial Future:

1 of 1 people found the following review helpful. You NEED! this book. By P. M. Singer This book is a must for those of us that thought we knew how to retire. I am by no means well-to-do and made a middle "middle income". A believe most normal people have no idea what to do, and I am sure you cannot depend on the people at Social Security,

AARP, Medicare, etc to tell you what is best to do. Even though I had relatively little in my 401, I got a "fee for service" financial adviser as advised in this book. He even thought the book was great. GET THIS BOOK.0 of 0 people found the following review helpful. Great book but dated on Health InsuranceBy James E. HazelwoodThis is a well written and well researched book. Much good advice on saving, how much you really need to retire and how using your home equity to help in retirement The 2007 edition is the latest version but it needs a rewrite especially of the chapter on Health Insurance since it has all changed.1 of 1 people found the following review helpful. A little out of dateBy Candace ColeyAs this was released in 2007 before the great recession, the entries pertaining to real estate aren't particularly relevant but are an interesting peek into the mindset at the time. The basic premise that the 70-80% rule of thumb for how much income you'll need is spot on. There are many references to moving from high cost areas to low cost to help fund your retirement - if you don't live in one of those high cost areas that isn't much help. Not a bad book but glad I bought it used.

The bestselling, hands-on retirement guide from Fred Brock, thoroughly updated and expanded for in-depth advice on housing assets, health-care options, and moreWith *Retire on Less Than You Think*, Fred Brock challenged the conventional wisdom on the real costs of retirement; and it struck a chord with Americans. Now, as mutual-fund investments continue to be a roller coaster, Brock updates his indispensable advice on finding asset streams, working during retirement, maximizing your health insurance, and choosing a community and housing to show how to bull; manage the quicksand of the housing market (your best asset)bull; pay for the spiraling costs of prescription drugsbull; discover new cost-cutting savingsbull; plan for shifts over time in your financial goalsBoasting expanded resource lists and worksheets, *Retire on Less Than You Think* is the best guide available for making your retirementdreams a reality.

From BooklistThe aging of the baby boomers heralds in its own way a rush to proffer advice and counsel on all topics, from reinventing lives to investing wisely for the short and longer terms. This experienced financial professional jumps at the opportunity of focusing on the latter. By no means a self-acclaimed money wizard, New York Times "Seniority" columnist Brock has, quite literally, learned on the job--and applies his knowledge frankly and pragmatically. What's more, his main message may shock many who have long believed that 70 to 80 percent of final salary is a mandatory number to accumulate for retirement. His recommendation? Based on current and projected savings, it may be just as easy to cut back and simplify lifestyles, whether that means moving to a less expensive area or streamlining postretirement activities or both. Plenty of research and resources support his contention, including Web sites like BestPlaces.net and actual great-to-hear reader stories. There's 81-year-old Elton Pasea of Nederland, Texas, who enjoys his passion of bicycling and an active lifestyle on less than \$2,000 a month. Energizing--and extraordinarily enlightening. Barbara JacobsCopyright copy; American Library Association. All rights reserved "A valuable new book." - Newsweek"Plenty of helpful and useful material . . . For workers intrigued by the idea of retiring for less, Brock's book is well worth reading." - The Boston Globe"Energizing - and extraordinarily enlightening." - BooklistAbout the AuthorFred Brock, a former business editor of and current contributor to The New York Times, is the author of *Live Well on Less Than You Think* and *Health Care on Less Than You Think*. He has previously been an editor and reporter covering politics and finance for The Wall Street Journal, the Houston Chronicle, and the Louisville Courier-Journal. Now the R. M. Seaton Professor of Professional Journalism at Kansas State University, he lives in Manhattan, Kansas.