

Live It Up Without Outliving Your Money 10 Steps To A Perfect Retirement Portfolio

Breakthrough ETF trading and investing strategies: 3 books packed with techniques for reducing your risks and costs – and supercharging your returns Three remarkable books help you use the latest ETF strategies to cut your investing costs, control your risks, and improve your returns! In *The ETF Trend Following Playbook*, Tom Lydon helps you drive superior performance by combining proven trend following strategies, low-cost ETFs, and fully-proven technical analysis methods. You'll discover how to quickly identify markets that are about to plummet, so you can get out of the way... and how to identify markets that are headed up, so you can capture all of their profits. In *Buy–Don't Hold*, Leslie Masonson shows how to avoid the massive stock-market drops that destroy “buy and hold” investors, and offers specific, easy-to-use investing strategies for investors with each risk profile: conservative, moderate and aggressive. Finally, in *Investing with Exchange Traded Funds Made Easy*, Marvin Appel cuts through today's ETF marketing hype, helping you choose the right ETFs from the hundreds now available. Drawing on objective data and proven, backtested strategies, Appel reveals what ETFs can and can't do, and shows exactly how to use them to consistently beat the market. From world-renowned investing experts including Tom Lydon, Les Masonson, and Marvin Appel

Understanding how to invest wisely for your future can be daunting. Many people never get started for fear of making mistakes. Others make choices based on hearsay and hope, sold on hype or risk aversion. In *"We're Talking Millions!"* you will learn why and how to make a handful of smart choices that can turn modest regular savings into a secure future. You'll discover "12 Small Steps with Big Payoffs," each of which can add \$1 million or more to your retirement nest egg if you start in your 20s or 30s. These steps are well known. Now for the first time, *"We're Talking Millions!"* combines them into a single action plan you can implement in less than one hour a year. That could be the most valuable time you'll ever spend. Get started now! Long-time financial educator/retired advisor Paul Merriman and co-author Richard Buck have boiled down decades of academic-based knowledge and experience to help Millennials and Gen Y'ers get started and stay on the right track of saving and investing for life using 401ks, IRAs and other simple investments like target date funds. "This is an exciting new fact based investment approach, coming from authors who have earned the trust and respect of a couple of generations of investors. I wish I had had this knowledge when I was in my 20s." - Larry Swedroe, Director of Research at Buckingham Family of Financial Services and author of *"Your Complete Guide to a Successful and Secure Retirement"* "There is beauty in simplicity and in this new book, *We're Talking Millions! 12 Ways to Supercharge Your Retirement*. Paul Merriman and Rich Buck have taken the complex world of investing and distilled it down to core principles that both novice and experienced investors alike will benefit from." - Tim Ranzetta, co-founder Next Gen Personal Finance (ngpf.org) "The combination of financial literacy and discipline is so rare these days that it should be considered a superpower. This book provides a shortcut to obtaining both!" - James M. Dahle, MD, Founder of The White Coat Investor I have always said that investing is too easy to seem so complex. Paul Merriman and Rich Buck have managed to prove that point in this powerful and easily understood guide to building wealth. Their approach is so straightforward and simple that anyone can build a sensible, science-based portfolio almost immediately. Follow this advice and you could be "talking millions" in your pocket. -Don McDonald, co-host "Talking Real Money", author "Financial Fysics" "Whether millennial or boomer, understanding these 12 concepts can have a big financial payoff... *We're Talking Millions!* Paul Merriman and Richard Buck team up again to educate and motivate." - David Baughier, curator of Fiology "Paul and Richard reduce the complexity of saving for retirement into strategies anyone can follow. Regardless if you are new to investing or have been investing for years, you'll find suggestions for boosting your wealth with minimal effort required." - Charles Rotblut, CFA, AAI Journal Editor and VP, American Association of Individual Investors "Merriman and Buck have done a great job of giving a playbook for financial success that anyone can read and understand!" - George Grombacher, Host of the Money Savage podcast "We're Talking Millions! could be a young person's Most Valuable Read (MVR) of their life, if they take action!" - Ed Fulbright, CPA, PFS, Host of Masteringyourmoney.com "Paul & Rich have done it again! For the last few decades they have shown investors how to create long-term portfolios for retirement, how to generate retirement income, and how to avoid costly mistakes. In their new book, *We're Talking Millions! 12 Ways to Supercharge Your Retirement*, they help people of all ages with huge money decisions. Written in plain English with critical charts, this book will help anyone who wants to create wealth in simple, low cost ways." - Tom Cock, co-host "Talking Real Money"

Henry David Thoreau built a log cabin in the Concord Forest in Massachusetts in 1845. Thoreau lived there for two years to try out an alternative to the hectic and economically successful everyday life. The reason: He wanted to consciously feel life in harmony with nature again. The minimalist lifestyle should create space and time for the essentials. Thoreau kept a diary about his feelings and experiences during his time in the forest. This book arose from his notes. It deals with his everyday problems, with economic and philosophical considerations, with the feeling of loneliness, with the animals of the forest, with the seasons and with the reading of classical works.

How does an old woman who has outlived all her friends keep from being lonely? By naming the things in her life she knows she will never outlive—like her house, Franklin, and her bed, Roxanne. When a shy brown puppy appears at her front gate, the old woman won't name it, because it might not outlive her. Tender watercolors capture the charm of this heartwarming story of an old woman who doesn't know she's lonely until she meets a plucky puppy who needs a name—and someone to love. “Rylant and Brown together create with affection and lovingly humorous touches a glimpse of old age lived with relish.” —Booklist

Jessie lives with her family in the frontier village of Clifton, Indiana, in 1840...or so she believes. When diphtheria strikes the village and the children of Clifton start dying, Jessie's mother reveals a shocking secret -- it's actually 1996, and they are living in a reconstructed village that serves as a tourist site. In the world outside, medicine exists that can cure the dread disease, and Jessie's mother is sending her on a dangerous mission to bring back help. But beyond the walls of Clifton, Jessie discovers a world even more alien and threatening than she could have imagined, and soon she finds her own life in jeopardy. Can she get help before the children of Clifton, and Jessie herself, run out of time?

Live It Up Without Outliving Your Money! Getting the Most From Your Investments in Retirement John Wiley & Sons

Dear Friend, May I share a story that is very dear to my heart? It's a story of hillbillies and simple folk, net casters and tax collectors. A story of a movement that exploded like a just-opened fire hydrant out of Jerusalem and spilled into the ends of the earth: into the streets of Paris, the districts of Rome, and the ports of Athens, Istanbul, Shanghai, and Buenos Aires. A story so mighty, controversial, head spinning, and life changing that two millennia later we wonder: Might it happen again? Heaven knows we hope so. These are devastating times: 1.75 billions people are desperately poor; one billion are hungry. Lonely hearts indwell our neighborhoods and attend our schools. In the midst of it all, here we stand: you, me, and our one-of-a-kind lives. We are given a choice ... an opportunity to make a big difference during a difficult time. What if we did? What if we rocked the world with hope? Worth a try, don't you think? - Max Lucado One hundred percent of the author's royalties from *Outlive Your Life* products will benefit children and families through World Vision and other ministries of faith-based compassion.

According to a study conducted by the National Center for Women and Retirement Research in 2007, 90 percent of married women will be solely responsible for handling finances at some point in their lives, either because of divorce or because of the simple fact that they outlive men. 100 percent of single women are responsible for handling their financial affairs. Furthermore, one USA Today study revealed that

over 50 percent of women in the US—no matter what their current financial standing—fear becoming a "bag lady." *How to Avoid Bag Lady Syndrome (B.L.S.): A Strong Woman's Guide to Financial Peace of Mind* tackles women's unique financial concerns in an engaging, witty, and matter-of-fact manner. Drawing on thirty years of experience with thousands of female clients, Lance Drucker provides you with the tools and information you need to feel confident that you can make smart decisions that will help you achieve peace of mind about your financial future. Whether you live close enough to actually meet with the premier team at Drucker Wealth Management, or on the other side of the country, when you put this book down, you will be armed with new knowledge and practical advice that you can put into practice immediately to make your dreams a reality. All profits from book sales will be sent to The Wounded Warrior Project.

GET SMART or GET SCREWED: How To Select The Best and Get The Most From Your Financial Advisor gives you insights into the variety of financial brokers and advisors, and the services they can — and should — offer. It includes extensive lists of questions you should ask and services you should receive from an advisor, and reasons why the brokerage industry is not serving your best interests. To ensure that you "Get Smart," Paul helps you understand how to find and work with competent and ethical advisors, firms and products. Getting the best and most from your advisor will save you time, grow your money, and give you peace of mind. Whether you are a first-time or savvy investor, you will learn new ways to avoid the plethora of pitfalls many investors encounter. PRAISE FOR PAUL'S BOOKS "No one understands what it takes to be a successful investor better than Paul Merriman." — Bill Schultheis, author, *The Coffeehouse Investor* "Paul has spent a lifetime learning the techniques that make him an outstanding teacher of investing. Now it's your turn to benefit from his knowledge." — Knight Kiplinger, Editor in Chief, Kiplinger financial media company ABOUT THE "HOW TO INVEST" series Paul A. Merriman's HOW TO INVEST series of print and eBooks provides concise and timeless information to help you achieve a secure financial future and stress-free retirement. Each book addresses specific audiences and investment topics. The first book, *First-Time Investor: Grow and Protect Your Money* is an essential guide to building and maintaining a successful investment portfolio. All profits from the sale of this series are donated to educational nonprofit organizations. For more information, visit: PaulMerriman.com

*Kazuo Ishiguro's new novel *Klara and the Sun* is now available* The Romans have long since departed, and Britain is steadily declining into ruin. The *Buried Giant* begins as a couple, Axl and Beatrice, set off across a troubled land of mist and rain in the hope of finding a son they have not seen for years. They expect to face many hazards - some strange and other-worldly - but they cannot yet foresee how their journey will reveal to them dark and forgotten corners of their love for one another. 'A beautiful fable with a hard message at its core . . . There won't, I suspect, be a more important work of fiction published this year.' John Sutherland, *The Times* 'An exceptional novel . . . The *Buried Giant* does what important books do: it remains in the mind long after it has been read, refusing to leave.' Neil Gaiman, *New York Times Book Review* 'A beautiful, heartbreaking book about the duty to remember and the urge to forget.' Alex Preston, *Observer*

A pioneer in the financial media, Dick Davis has interacted with the investing public for over forty years. With his new book, he continues this trend. The first part of *The Dick Davis Dividend* contains an easy-to-read, yet profound discussion of the essentials of investing—focusing on the savvy veteran's often unconventional, core beliefs. While the second part of this engaging guide makes a compelling case for combining both passive investing via index funds and active investing via stocks and mutual funds.

Are you afraid you will outlive your retirement savings? Many of us are over-saving and under-living. The reality is that around half of today's retirees have more savings than they will ever need - some even doubling their money over the course of their retirements. It's time to change the conversation and minds of retirees across the country. It's time to live an empowered retirement filled with a sense of confidence and opportunity.

Smart financial strategies that can secure your financial future There are more than 600 exchange traded funds on the market today, and new ones are opening every day. Total worldwide invested assets in ETFs now tops \$500 billion. Written in a straightforward and accessible style, *Super Sectors* outlines a specialized trading system that utilizes standard and leveraged exchange traded funds in an easy-to-follow plan, so that you can identify and invest in the hottest sectors in the world. In this book, author John Nyaradi skillfully shows you how to use ETFs to take advantage of businesses and sectors that are profiting, while also minimizing risk by getting out of the same areas before they start to decline. Along the way, Nyaradi reveals how to best analyze different sectors, such as technology, utilities, industrial, energy, services, and finance, and then discusses which ETFs can help you profit from the opportunities these sectors present. The book: • Outlines an active investment management strategy that will allow you to generate steady success in any market • Details how different types of businesses profit and suffer during different business cycles • Explores how sectors rotation strategies and exchange traded funds can put you in a better position to excel financially • Includes interviews with key experts The "buy-and-hold" strategy of yesterday won't work in today's investment environment. Nyaradi identifies the strongest potential sectors in the future. Find out what will work with *Super Sectors* as your guide.

First Time Investor: Grow and Protect Your Money is an essential guide to building and maintaining a successful investment portfolio. You will learn exactly what you need to do to meet your financial goals, and make sound investing decisions for the rest of your life. Whether you are 23 and just landed your first job – or 40 and finally getting serious about investing, this book is for you. By following this advice from one of America's most respected financial educators, you'll have a high probability of being financially independent when your working years are over. Paul Merriman's "How To Invest" series provides concise and timeless information for a secure future and stress-free retirement. Each book addresses specific audiences and investor topics. With almost 50 years of investment experience, Paul is committed to helping people of all ages and incomes make the most of their investments. All profits from the sale of this series are donated to educational non-profit organizations. For more information, visit: www.PaulMerriman.com

AARP Digital Editions offer you practical tips, proven solutions, and expert guidance. A comprehensive and easy-to-understand guide to maximizing the benefits of IRAs and retirement assets. *Retire Secure, Second Edition* offers unbeatable recommendations for addressing the #1 fear facing most readers: Running Out of Money. *Retire Secure, Second Edition* also shows baby boomers nearing retirement how they can save tens of thousands to over one million dollars by paying taxes later. This practical guide delivers straight forward accumulation and distribution strategies for IRAs, Roth IRAs, the new Roth 401(k) and other retirement plans. More specifically, Lange gives readers tips on how to prepare for expected tax changes in 2010, details on converting to Roth IRAs, New Roth 401(k) and Roth 403(b) rules, and when IRA and retirement plan owners should consider second to die life insurance. Further, this book describes Lange's exceptional estate plan--a plan that has been featured in *The Wall Street Journal* and many other fine financial journals. This definitive guide enjoys glowing endorsements from Charles Schwab, Larry King, Ed Slott and 60 other financial authors and experts.

101 Investment Decisions Guaranteed To Change Your Financial Future is the workbook for savvy investors at all stages of life! Learn how every investment decision you make has the potential to add \$1,000, \$10,000, \$100,000 or more to your wealth. Together, this can mean millions of extra dollars for you and your family over the years. In his information rich, pull-no-punches style, Paul Merriman explains the decisions to be made and the impact of each on your financial future, so you can easily prioritize and make the best financial choices to meet your goals. It's your future... choose wisely.

Live Long Live Rich is the first guide for people who want to know how to invest to create retirement income. Retirement is a new chapter in your life and should be a time free from worry. *Live Long Live Rich* provides the tools and practical advice you'll need to enjoy this time of your life like no other. Every word of this book was written with that in mind. For 20 years H Craig Rappaport has been helping

individuals with retirement income planning. Rappaport is a graduate of Northeastern University with a degree in Finance and an Accredited Wealth Management Advisor from the University of Pennsylvania, Wharton School. He is a Financial Planning Specialist, A Guided Portfolio Manager, and a National Football League Players Association Advisor. Specializing in retirement, Rappaport has appeared in the Wall Street Journal, Fox News, CNN Headline News, The Dow Jones News Service as well as many television shows, magazines and newspapers. He has created the Rappaport Retirement Index with guidance from the U.S. Bureau of Labor and Statistics for use as a guide to income planning. Rappaport's unique ability to explain complex investments in simple, easy to understand terms has kept the media coming back time and time again and is why he has written Live Long Live Rich, which is quickly becoming the investors' "Income Bible." The included software has won the following awards from PC World and Readers Digest, who included it in their list of "Best Retirement Planning Software" . Family PC Magazine calls it "a top notch product" Bloomberg Personal Finance says it's an "easy to use retirement planner" Barrons refers to it as "a good simple tool" Life Insurance Magazine describes it as "fast and intuitive." Retirement Planner is a snap to use and may represent the leading edge in a new kind of illustrative software. The user will "get" everything right away."

This ebook edition contains the full text version as per the book. Doesn't include original photographic and illustrated material. One of the most intelligent and influential women in America reflects on her eight years as First Lady of the United States in a revealing book - personal, political and newsmaking. During her husband's two administrations, Hillary Rodham Clinton redefined the position of First Lady. How this intensely private woman not only survived but prevailed is the dramatic tale of her book. Hillary Clinton shares the untold story of her White House years and recalls the challenging process by which she came to define herself as a wife, a mother, and a formidable politician in her own right. Mrs Clinton was the first First Lady who played a direct role in shaping domestic policy; she was an unofficial ambassador for human rights and democracy around the world; and she helped save the Presidency during the impeachment crisis.

"Bibliography found online at tonyrobbins.com/masterthegame"--Page [643].

Buy-and-hold investors hope for the best over the long-term, but unfortunately, every three to four years, like clockwork, bear markets decimate their portfolios. In the last decade, there were two devastating bear markets that wiped out 50% of investor portfolio values, not once but twice. These huge losses resulted in millions of investors having to delay their retirement plans, postpone funding of college education for children and grandchildren, and delay life's many joys. You simply can't afford to be invested during these inevitable, large-scale declines. Now, you can use an easy-to-use investing strategy that delivers better returns with far less risk than "buy and hold." Leslie N. Masonson, stock market investor, researcher and author, helps you regain control over your portfolio using low-cost, low-risk, ETFs selected with his unique "Stock Market Dashboard" that reliably signals market bottoms and tops - and can tell you exactly when to get in and out. When it is time to invest, Masonson shows how to use Relative Strength Analysis to purchase the strongest ETF market segments with the best growth potential. He provides a specific investing approach and strategy for individuals with three different levels of risk tolerance: conservative, moderate and aggressive. Replete with examples, Buy-Don't Hold contains all the easy-to-use information you need to craft an investing strategy that meets your needs, lets you sleep at night, and reaps rewards in bull and bear markets alike. Stock Trader's Almanac 2011 Top Investment Book

Minor financial adjustments can get you out of debt and help you save the money you need to protect yourself and your family. To make these changes, however, you need to understand some basic financial language and concepts. This guidebook provides the knowledge you need through charts, graphs, and simple language. You can gain the necessary expertise to set and achieve financial goals, learning how to- separate useful financial information from hype and noise; - develop a strategy to minimize the taxes you pay; - establish an investing plan to meet retirement needs; - stick to your plan even in tough financial times. You'll also learn why financial crises like stock market crashes, housing market bubbles, and bank failures happen, so that you can minimize your exposure to risks and capitalize on big opportunities. Get the guidance you need to avoid financial pitfalls, and start making smarter decisions so you can eliminate debt, save money, and enjoy life responsibly. It all starts with Personal Finance Simply Understood.

What kind of shape is your portfolio in? The financial fallout of recent years was a game-changer for anyone and everyone preparing to retire in the near future. In order to build and maintain a solid portfolio in today's roller-coaster investing climate, you have to be more alert, increasingly proactive, and better educated on the markets than ever before. In Financial Fitness Forever, Paul Merriman gives you a framework guaranteed to return even the most struggling portfolio to prime health. One of the nation's most popular investment advisors, Merriman has you focus on five critical questions: Should I use a financial advisor or go it alone? Should I try to beat the market or accept the returns of the market? How should I manage risk? How should I diversify my investments? How should I insulate my investments from my emotions? If you don't have solid, well-developed answers— including the whys, the hows, and the whens— based on sound investing principles, you need to review your current strategy. Financial Fitness Forever leads you through the process step-by-step. Merriman provides detailed answers to each question, all of which combine to form a powerful strategy that will ensure the kind of retirement you're hoping for. Merriman doesn't claim to have that "magic bullet" answer to supercharging profits in unpredictable markets. Instead, he provides a commonsense strategy anyone can use to secure their finances now and in the future. The economy is racing forward at breakneck speed, and no one knows where it will end up. Apply the lessons of Financial Fitness Forever to design a portfolio that will thrive in the long run.

In the graveyard of economic ideology, dead ideas still stalk the land. The recent financial crisis laid bare many of the assumptions behind market liberalism--the theory that market-based solutions are always best, regardless of the problem. For decades, their advocates dominated mainstream economics, and their influence created a system where an unthinking faith in markets led many to view speculative investments as fundamentally safe. The crisis seemed to have killed off these ideas, but they still live on in the minds of many--members of the public, commentators, politicians, economists, and even those charged with cleaning up the mess. In Zombie Economics, John Quiggin explains how these dead ideas still walk among us--and why we must find a way to kill them once and for all if we are to avoid an even bigger financial crisis in the future. Zombie Economics takes the reader through the origins, consequences, and implosion of a system of ideas whose time has come and gone. These beliefs--that deregulation had conquered the financial cycle, that markets were always the best judge of value, that policies designed to benefit the rich made everyone better off--brought us to the brink of disaster once before, and their persistent hold on many threatens to do so again. Because these ideas will never die unless there is an alternative, Zombie Economics also looks ahead at what could replace market liberalism, arguing that a simple return to traditional Keynesian economics and the politics of the welfare state will not be enough--either to kill dead ideas, or prevent future crises. In a new chapter, Quiggin brings the book up to date with a discussion of the re-emergence of pre-Keynesian ideas about austerity and balanced budgets as a response to recession.

Above all, Phyllis Langton's memoir, Last Flight Out: Living, Loving & Leaving, is a passionate love story, one that deepens as she and her husband George Thomas live their way into the experience of ALS, its unremitting losses and its surprising gifts, with dignity, keen humor, a fighter pilot's courage and a nurse's unsentimental pragmatism. "I know what's going to be on my death certificate. That's more than you can say," George tells her after receiving his diagnosis. How they are going to live the time that remains to them as a couple is also not in question, for they are equally committed to savoring every minute, respecting George Thomas's choices about what makes for a meaningful life, a meaningful death. Supporting her husband's wishes is a moral as well as emotional choice on Langton's part, and

definitely not always an easy one. As a medical sociologist, she invites her readers into an open discussion of some of these choices through a thoughtful discussion guide. "Phyllis Langton has had as illustrious a career as anyone in academia, but she has taken infinite pains now to write a different kind of book. Her story of her husband's life with and death from ALS (Lou Gehrig's disease) yields many a valuable lesson. . . . Here love and mortality, laughter and sorrow are all but inseparable, and their inseparability may help lessen a reader's fear of death and dying. Anyone who enjoys a deeply moving story will want to read this wondrous, indispensable book, and anybody who faces adversity, that is to say, everybody will need to read it," Jeffery Paine, author of *Father India*, *Re-enchantment*, *Adventures with the Buddha*, and *Tales of Wonder*. "Who would have thought that disease can be a page-turner? But Phyllis Langton's bittersweet memoir of her fighter-pilot husband's last years shows that a good marriage can be as joyous in sickness as it is in health," Mark Weston, author of *Giants of Japan*. "In my 28 years as a healthcare chaplain I have observed the journey toward death Phyllis Langton portrays in *Last Flight Out*. But I am a professional who only sees those brief moments I am at the hospital or nursing home bedside or visiting in someone's home. Langton invites us into her life with her husband George as he moves through increasing disability to his final breaths. It is moving and, in my view, honest," Chaplain Hank Dunn, author of *Hard Choices for Loving People*. "I couldn't put *Last Flight Out* down. . . . What an incredible message to read especially with a disease that takes and takes," Sharon J. Matland, R.N., M.B.A.--V.P. Patient Services, ALS Association Phyllis A. Langton, Ph.D., R.N., Professor Emerita, Sociology, George Washington University, is the author of numerous scholarly articles and books. *Last Flight Out* is her first memoir.

Completely expanded and updated, *Live it Up Without Outliving Your Money! Second Edition* is the financial roadmap that people are looking for. Based on the author's experience in the financial services sector since the mid-1960s, including more than 30 years as an investment advisor and money manager, this plain-talking book gives readers simple strategies to add between \$1,000 and \$10,000 to their monthly income in retirement, and without taking any of the dumb risks of the past. This reliable resource motivates readers to take the first steps to change their financial situation; presents multiple strategies for withdrawing money during retirement; and exposes the marketing tricks perpetrated by financial institutions. This book also includes added focus on newer issues such as ETFs, REITs, estate planning, IRA withdrawals, and updated allocation strategies. *Live it Up Without Outliving Your Money!* :

- Allows readers to tailor a financial plan for retirement that takes into account the amount of risk they're willing to tolerate
- Provides multiple strategies for withdrawing money once in retirement while also building an estate for children and other survivors
- Exposes the marketing tricks and emotional ploys perpetrated by financial institutions and the personal finance media that keep investors from making the best decisions – and provide real-world examples of these deceptions
- Motivates readers to take the first steps to change their financial situation, which is the most difficult part of the strategy
- Includes a dozen worksheets to help readers grapple with retirement planning

"On the day after humans disappear, nature takes over and immediately begins cleaning house - or houses, that is. Cleans them right off the face of the earth. They all go." What if mankind disappeared right now, forever ... what would happen to the Earth in a week, a year, a millennium? Could the planet's climate ever recover from human activity? How would nature destroy our huge cities and our myriad plastics? And what would our final legacy be? Speaking to experts in fields as diverse as oil production and ecology, and visiting the places that have escaped recent human activity to discover how they have adapted to life without us, Alan Weisman paints an intriguing picture of the future of Earth. Exploring key concerns of our time, this absorbing thought experiment reveals a powerful - and surprising - picture of our planet's future.

Discusses the latest findings on aging, medicine, and psychological health, and offers advice on how to enjoy one's extended lifespan.

The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

A love story with a difference - an unforgettable tale of life, loss and making each day count in the INTERNATIONAL NO. 1 BESTSELLING book of TIKTOK fame, clocking up 60 million views and counting! On September 5th, a little after midnight, Death-Cast calls Mateo Torrez and Rufus Emeterio to give them some bad news: they're going to die today. Mateo and Rufus are total strangers, but, for different reasons, they're both looking to make a new friend on their End Day. The good news: there's an app for that. It's called the Last Friend, and through it, Rufus and Mateo are about to meet up for one last great adventure - to live a lifetime in a single day. Another beautiful, heartbreaking and life-affirming book from the brilliant Adam Silvera, author of *More Happy Than Not*, *History Is All You Left Me*, *What If It's Us*, *Here's To Us* and the *Infinity Cycle* series. PRAISE FOR ADAM SILVERA: 'There isn't a teenager alive who won't find their heart described perfectly on these pages.' Patrick Ness, author of *The Knife of Never Letting Go* 'Adam Silvera is a master at capturing the infinite small heartbreaks of love and loss and grief.' Nicola Yoon, author of *Everything, Everything* 'A phenomenal talent.' Juno Dawson, author of *Clean and Wonderland* 'Bold and haunting.' Lauren Oliver, author of *Delirium*

With stunning beaches, world-class golf, rich history, delicious cuisine, and no shortage of Southern Hospitality, South Carolina provides an incredible backdrop to live a fulfilled and abundant retirement. It also offers a unique set of challenges. Adam Curran, CFP®, believes each and every Palmetto State retiree ought to have a living, breathing, and dynamic retirement plan designed specifically for life in their ever-changing state. In his latest book, *Retire Y'all: Your Guide to Retiring in South Carolina*, he shoots straight on all matters retirement: changing tax law, market conditions, investment strategy, real estate, health care, and more! A good retirement plan gives retirees the permission and confidence to spend money to create meaningful experiences, without the fear of outliving living their savings. After all, no one wants to wind up the wealthiest person in the cemetery. Throughout the book, Adam drives home the message that the result of good financial planning means you can finally reap the rewards of years of grinding and saving and truly enjoy all of South Carolina has to offer. The book is short and sweet, written and designed to be read in just one or two sittings. With quick, digestible chapters you'll learn exactly what you need to know as you embark on this new chapter. Order your copy today!

Clients nearing retirement have some significant challenges to face. And so do their advisers. They can expect to live far longer after they retire. And the problems they expect their advisers to solve are far more complex. The traditional sources of retirement income may be shriveling, but boomers don't intend to downsize their plans. Instead, they're redefining what it means to be retired—as well as what they require of financial advisers. Planners who aren't prepared will be left behind. Those who are will step up to some lucrative and challenging work. To help get the work done, Harold Evensky and Deena Katz—both veteran problem solvers—have tapped the talents of a range of experts whose breakthrough thinking offers solutions to even the thorniest issues in retirement-income planning: Sustainable withdrawals Longevity risk Eliminating luck as a factor in planning Immediate annuities, reverse mortgages, and viatical and life settlements Strategies for increasing retirement cash flow In *Retirement Income Redesigned*, the most-respected names in the industry discuss these issues and a range of others.

Live It Up without Outliving Your Money! "Paul Merriman's new book is a rich and meaty guide to achieving real retirement security. It's full of wise, easy-to-follow advice that will stand the test of time."

--Knight Kiplinger, Editor in Chief, Kiplinger's Personal Finance Magazine and The Kiplinger Letter "Read, *Live It Up!* Not only does Paul Merriman know the secret to making your money work as hard as you do, he loves helping people achieve their goals and dreams." -Paul B. Farrell, author of *The Millionaire Code*, *The Winning Portfolio* and *The Lazy Person's Guide to Investing* An educational and motivational guide to retiring without running out of money No one understands this better than Paul Merriman. For four decades, Merriman has helped and watched people manage their money--both before and during retirement. Now, in *Live It Up without Outliving Your Money!*, Merriman distills what he has learned into a sound, time-tested approach to creating a portfolio that will fulfill your unique retirement needs. Based

on Merriman's popular retirement workshops, *Live It Up without Outliving Your Money!* offers ten straightforward steps to creating and maintaining the perfect retirement portfolio. From determining how much you will need to live on after retirement to recognizing and controlling the expenses of investing, the easy-to-understand strategies outlined within these pages can help you regain confidence in your retirement plan. Stay current! visit www.wiley.com/go/paulmerriman

Loneliness has reached the levels of an epidemic. From the bullied child to the new parent, from the pensioner who has outlived friends and family members to teenagers who manage their social lives through the glow of a mobile phone, it can - and does - affect anyone and everyone, irrespective of age, race or class. Many suffer in silence, convinced it's a confession too far, a sign of too much vulnerability, a shameful failing. But the human condition is not a failing. What's it like when loneliness descends? How does it announce itself, and how do you recognise it? Do you discuss it, or conceal it? From where can you seek help? *A Life Less Lonely* shares stories of loneliness and social isolation, and looks for ways in which we can help one another to future-proof ourselves against this most insidious affliction. By talking to those who suffer from it, and by highlighting the work of those who fight to combat it, the book offers guidance on how to spot the symptoms in yourself and in others, how to connect with those around you, and how, by understanding it all better, we might just set ourselves free from it. In this way, what is an epidemic today might not be one tomorrow.

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