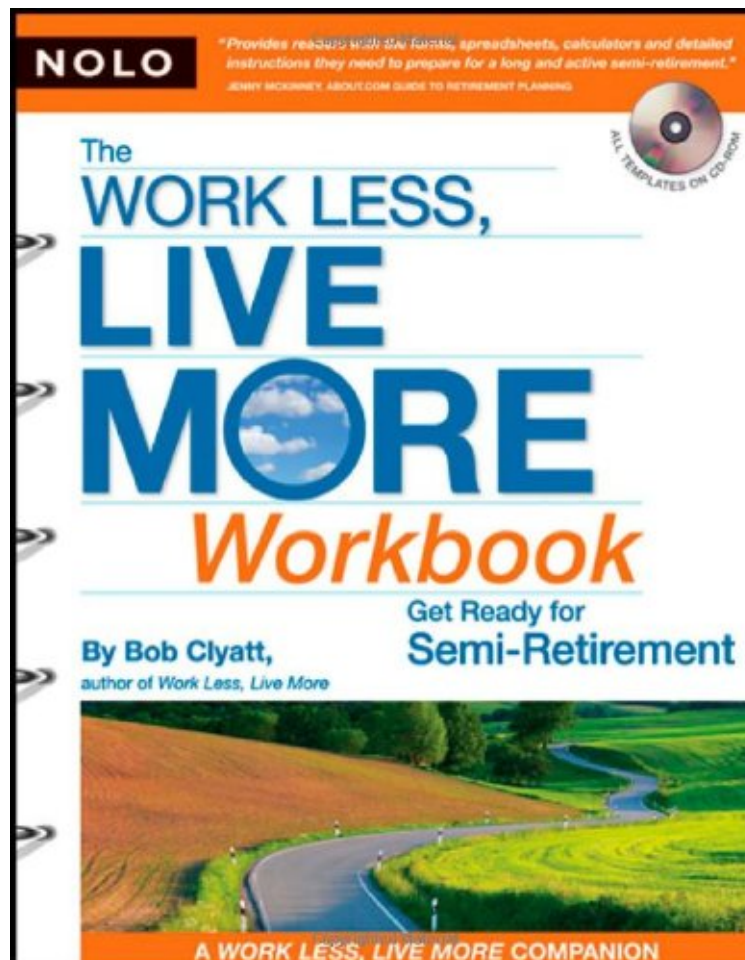


[E-BOOK] The Work Less, Live More Workbook: Get Ready for Semi-Retirement (with CD-Rom)

The Work Less, Live More Workbook: Get Ready for Semi-Retirement (with CD-Rom)

Robert Clyatt

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Robert Clyatt : The Work Less, Live More Workbook: Get Ready for Semi-Retirement (with CD-Rom) before purchasing it in order to gage whether or not it would be worth my time, and all praised The Work Less, Live More Workbook: Get Ready for Semi-Retirement (with CD-Rom):

11 of 12 people found the following review helpful. 2nd edition and a workbook-- excellent!By Doug Nordman2nd edition and a workbook-- excellent! It's wonderful to see the whole cycle of a book being conceived, written, published, and continuing to do good for its readers.I retired from the military at the age of 41 nearly six years ago and was disgruntled about having to find a "real job". During that time I struggled mightily to find the financial and lifestyle advice that would give me the confidence to relax and enjoy life without worrying about an uncertain economy or society's approval. I could have avoided all the angst if "Work Less Live More" had been in my

hands. Bob is one of the first writers to advocate "semi-early retirement". Some people are too burned-out to continue into their sixties while others just can't turn it off at retirement age but don't relish the long hours. He discovered the Early-Retirement.org discussion board and asked many of the same questions as hundreds of others. He engaged all of our practical knowledge and experience but went one step further and developed new financial analysis. Bob not only advises workable lifestyles for both groups but suggests many ways to adjust with employers, family, and friends to reduce work hours to your satisfaction. If you're willing to consider occasional work to support extra spending or to ride out a rough recession, then your financial worries are over. The second edition, expanded and with extra software, moves everyone yet another step forward in the planning process. You don't just read about it-- Bob helps you do it. On the financial side Bob sorts out budgets, investor profiles, and autopilot asset allocations while providing "spreadsheets on CD" for users to experiment with and personalize. It's eye-opening to enter your holdings and see how many thousands of dollars you're paying in expenses, let alone to a financial "advisor". It's great to be able to listen to his interviews of actual early retirees. It's even better to be able to complete your "life wheel" exercise to see how you're doing. The 2nd edition refines Bob's explanation of his variable-withdrawal system. The system is unique-- 90% of today's retirement calculators assume that retirees spend roughly the same amount every year for the rest of their lives. (The other 10% are extremely complicated or require detailed tedious data entry.) Bob's 4% 95% rules acknowledge that humans spend more money when times are good and cut back when times are bad. The "rules" are simple to grasp and the system is easy to follow. Try your local library if you're reluctant to buy, but these belong on your retirement-planning bookshelf. They're worth every penny spent compared to the thousands you'll save on reducing your investment expenses. Those aren't just my opinions-- they're the most-borrowed and least-returned books in my library. 5 of 6 people found the following review helpful. Concrete details to prepare for retirement

By S. F. M. Bob Clyatt is a writer who has actually done what he's written about in the *Work Less, Live More* books! As someone who is actively planning for early retirement, this book provides specific and concrete tools to get to where I'm going. Even if early retirement isn't in the cards for you, his advice on semi-retirement provides some suggestions for relief from the dread 9-5 job that makes you feel like a rat in a wheel. An easy read, with step-by-step instructions that will make you look hard at your own retirement plan and inspire you to work less, live more!

The tools you need to escape the rat race and enjoy your life! Productivity in the American workplace is the highest in the world. But perhaps that amazing work ethic you've always embraced has left you wondering, "Is this it?" Consider semi-retirement. Work less hours and enjoy more time to be with your family and pursue your passions. Find out what it will take for you to semi-retire with *The Work Less, Live More Workbook*. Based on the bestselling *Work Less, Live More*, this workbook provides the tools you need to crunch the numbers and make a plan that works. Easy-to-use worksheets, spreadsheets, charts and exercises make figuring out the numbers a snap! Find out how to invest your money in a proven and safe manner, supplement your income with part-time work, start a small business that doesn't consume your life, figure out a safe, lifelong withdrawal rate, apply four principles that help retirees save on taxes, turn a hobby into paying work and much more... Author Bob Clyatt entered semi-retirement at age 42 and has never looked back -- let his insights, research and "lessons learned" show you how to escape the endless workweek!

Provides readers with the forms, spreadsheets, calculators and detailed instructions they need to prepare for a long and active semi-retirement. (Jenny McKinney About.com, Guide to Retirement Planning 2009-01-01)

About the Author Bob Clyatt pursued a 20-year career in information services and the Internet before semi-retiring at age 42 in 2001. Since then, he and his family live principally off income from their savings in the manner described in his book, *Work Less, Live More: The New Way to Retire Early*. He continues to work on a part-time basis and is an avid cruising sailor, amateur sculptor and a serious student of yoga. This rich set of activities is only possible because of the large amounts of time freed by working less.