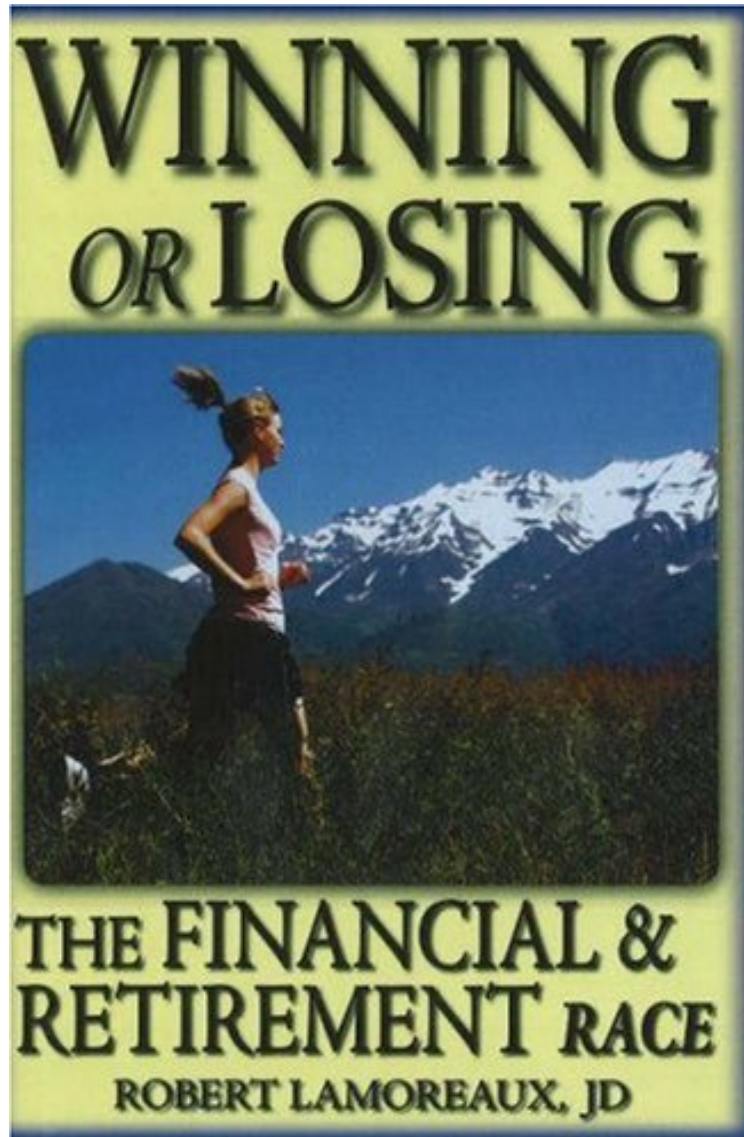


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Winning Or Losing: The Financial Retirement Race

Robert Lamoreaux

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Robert Lamoreaux : Winning Or Losing: The Financial Retirement Race before purchasing it in order to gauge whether or not it would be worth my time, and all praised Winning Or Losing: The Financial Retirement Race:

0 of 0 people found the following review helpful. Winning or Losing book By Ruth Leister This book has so much good info on planning your financial life from start to finish. It is easy to read. I recommend it to everyone! 0 of 0 people found the following review helpful. well written in a logical and concise manner By Reader Views Reviewed by Debra Gaynor for Reader Views (12/06) Mr. Lamoreaux is a knowledgeable estate planner with more than 35 years of

experience in the financial field. He offers his wisdom in a simple manner that lay people can easily understand. As more and more Americans begin to look toward retirement they realize they must have a plan. Mr. Lamoreaux offers his expertise in developing that plan. Facing retirement is exciting and yet frightening. Life after retirement isn't always what we've envisioned usually due to lack of planning. "Whatever your vision of retirement might be, your goal must be to have enough assets to enable you to live the lifestyle you want." Only after you've acquired that amount of money through efforts and investments can you retire. Mr. Lamoreaux simply defines such terms as net worth, cash flow, and budget. He offers advice on selecting a professional to assist you. He defines money as a tool that helps you accomplish your goals and dreams. He explains that debt is a hindrance regardless of what the ads may say. Topics such as Medical Power of Attorney, Guardians, Hospice and prescriptions are just a few of the important subjects you will learn about as you read this book. This book is well written in a logical and concise manner. The print is a nice size for tired eyes. There is space at the end of each chapter to record notes. Robert Lamoreaux is knowledgeable and experienced in financial matters, and having raised fourteen children, he understands the need for budgeting. I'm glad I read this book and intend to share it with others. This should be required reading for those fresh out of college for retirement age comes faster than we expect. I highly recommend "Winning or Losing: The Financial Retirement Race" to all adults. You will be facing retirement in the future. You need to be prepared. Book received free of charge. 0 of 0 people found the following review helpful. Highly recommended. By Midwest Book Review Successful attorney and estate/financial planning specialist Robert Lamoreaux, JD, presents Winning or Losing the Financial Retirement Race, a straightforward guide primarily to the financial aspects of one's retirement that also touches briefly on more general advice such as how to keep family connections strong. Winning or Losing the Financial Retirement Race stands out because it presents its wisdom in plain and simple, no-nonsense terms that even a financial novice can readily grasp. The author testifies directly from his own experience, resulting in an invaluable resource; its discussion of estate planning is a superb primer not just for impending retirees, but also for anyone with assets, since the end of life can unfortunately strike at any time. One example of Lamoreaux's folksy yet utterly serious wisdom concerns the practice of parents disinheriting their children: "Disinheritance always destroys relationships. If you have a child who has made some bad choices and has a special problem that upsets you, such as being a spendthrift or using drugs, see your attorney. An attorney can place provisions in a Trust that will provide for the child, yet not support the habits, without disinheritance." Highly recommended.

This is not a get rich quick book. This book is for readers who are concerned about their financial state. Robert Lamoreaux uses his extensive knowledge and experience to create a straight-forward, easy-to-read, behind-the-scenes look at the factors influencing all aspects of personal finances and future retirement

About the Author Robert Lamoreaux is a successful attorney who has specialized in estate and financial planning throughout his career. He holds degrees from Brigham Young University and University of Utah College of law as well as certificates from many other institutes of higher education around the country. He has lectured extensively from coast to coast and has traveled the world managing assets, which have been gifted, to an international charitable organization. Robert has given legal counsel to numerous corporations, colleges and universities, prominent individuals and the IRS. He has vast knowledge, which has come from planning numerous estates of all types and sizes. Robert currently has a successful private practice and continues to be in demand for his work on estate law and financial planning.