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You'll get just that from Stan Hinden's book, *How to Retire Happy*, now in its third edition. Stan was a Washington Post financial reporter for 20 years, and after he retired, he wrote the Post's 'Retirement Journal' column for which he was nominated for a Pulitzer Prize.

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Stan Hinden, a former columnist for the Washington Post, wrote How to Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire. He also answers reader questions on Social Security on the AARP website.

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