

The
**WORST-CASE
SCENARIO**



Pocket Guide

RETIREMENT

David Borgenicht & Dan and Judy Ramsey

The WORST-CASE SCENARIO POCKET GUIDE RETIREMENT

By David Borgenicht &
Dan and Judy Ramsey

Illustrations by Brenda Brown



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SAN FRANCISCO

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WARNING: You really should have been more careful. Now you're facing one of the worst-case scenarios presented in this book—at least you have the book with you, to refer to. But you must use your good judgment and common sense and consult a professionally trained expert to deal with these dangerous situations. The authors, publisher, and experts disclaim any liability from any injury that may result from the use, proper or improper, from the information contained in this book. Nothing herein should be construed or interpreted to infringe on the rights of other persons or to violate criminal statutes. We urge you to be respectful and safe.

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INTRODUCTION

When we think about retirement, the images we hold in our heads are generally happy ones. We see ourselves sitting on the beach, golfing, fishing, playing bridge. We see ourselves taking up hobbies, volunteering, or finally starting that novel. We see ourselves traveling to exciting new places, visiting family regularly, and drinking cocktails with friends at increasingly early hours.

But as we've learned during more than a decade of researching and writing Worst-Case Scenario books, you just never know when things are going to take a sudden turn for the worse. While you can enjoy planning for pleasant dreams of retirement, you also need to be prepared for nightmares-come-true. Whether you're driving a golf cart in a hurricane or docking your yacht in a typhoon, spotting a card cheat or

getting your child to move out of the house, this handy pocket guide is the required resource for a happy and safe result.

In the best worst-case tradition, we provide illustrated, step-by-step instructions on surviving these perils, and offer Instant Solutions to protect you against a variety of other threats. We also provide essential charts: the worst retirement locations, the worst places to take a nap, and things to use as a magnifying glass, among many others. And to fill those long, empty afternoons (and perhaps save your sanity or at least your marriage), there are lists—questions to ask your spouse and things that aren't as good as they used to be.

So congratulations on entering this new phase of life—and be on guard for a new set of dangers. You may have retired but danger and disaster have not.

—The Authors

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The trouble with retirement
is that you never get a day off.
—Abe Lemons

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CHAPTER I
AT HOME

BOARD ROOM TO
BOREDOM