CONTENTS

VOL. 67 NO. 7



11 AHEAD

Topic A: Uncle Sam could put a lid on your retirement savings . . . Good buys on overseas stocks . . . Tweet your way to a new job . . . Knight Kiplinger on money and ethics. **PLUS:** July money calendar.

- **18 OPENING SHOT** Keep the faith and cash in, by **JAMES K. GLASSMAN**.
- **22 GAME PLAN** Financial aid for adult students, by **SANDRA BLOCK**.
- 23 YOUR MIND AND YOUR

MONEY Foiled by the winner's curse, by **ANNE KATES SMITH**.

26 INVESTING

26 WHERE TO PUT YOUR MONEY

NOW The stock market blew past analysts' expectations—and ours—in the first quarter. We tell you how much longer this bull will continue to run. **PLUS:** Six savvy market moves.

41 GREETINGS FROM OMAHA

Our intrepid reporter attends the love-fest that is Berkshire Hathaway's annual meeting and files a report, including investing pearls of wisdom from Warren Buffett himself.

36 CASH IN HAND Juice up your dividends, by **JEFFREY R. KOSNETT.**

38 PROMISED LAND News flash: Airlines soar, by **ANDREW FEINBERG**.

40 PRACTICAL INVESTING

Coping with a moody market, by **KATHY KRISTOF**.

34 MORE ABOUT INVESTING

Five great growth stocks (34). News of the Kiplinger 25 (37). Mutual fund rankings (43).

44 MONEY

44 CUT YOUR TAXES NOW This

year's tax law is a game changer. To avoid a bigger bill for 2013 come next April, you need to make tax planning

USE/THINKSTOR

CONTENTS

a priority. We have 11 strategies to soften the blow.

50 RETIREMENT SETBACKS

The road to retirement isn't always a straight shot. Here's how to get back on track if you've been derailed.

54 BEST OF THE REWARDS

CARDS We pick the most attractive deals in cash-back, travel, gas and retail, and airline rewards cards.

58 RETIREMENT COUNTDOWN

New options for health insurance, by **KIMBERLY LANKFORD**.

59 ASK KIM Kimberly Lankford lists the pros and cons of home generators.

49 MORE ABOUT YOUR MONEY

Penalty-free early IRA withdrawals (49). Yields and rates (61).

62 LIVING

62 TRAVEL SECRETS Don't put your vacation plans on hold. Our advice will help you land bargains on airfare, cruises, hotels and package deals.

68 TECH Getting from here to there with GPS, by **JEFF BERTOLUCGI**.

70 DRIVE TIME Why hybrids make sense, by **JESSICA ANDERSON**.

71 THE LOWDOWN What you need to know about investing in gold, by **NELLIE S. HUANG**.

72 3 SIMPLE STEPS Secure your smart phone.

IN EVERY ISSUE

6 FROM THE EDITOR Our skewed tax system.

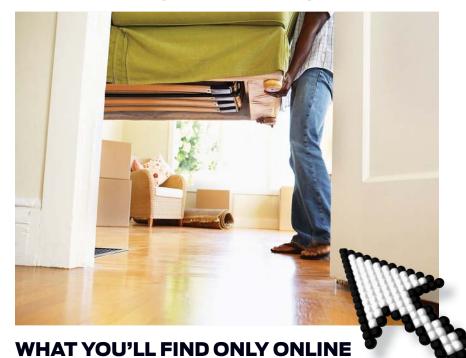
9 LETTERS

ON THE COVER: Photograph by Alberto Oviedo. Groomer: Francisca Saavedra

KIPLINGER.COM

Log On

Great news for new grads: We found ten cities with good-paying jobs, affordable living costs and active social scenes. **kiplinger.com/links/newgrads**



VACATION VALUES Looking for a low-cost summer getaway that feels like a high-end escape? Visit one of these cheaper-yet-appealing alternatives to popular vacation hot spots. **kiplinger.com/links/vacation**

SMALL BUDGETS, BIG REMODELS There's no need to spend a fortune to upgrade your home. Check out nine high-impact renovation projects that cost less than \$1,000. **kiplinger.com/links/remodel**

LIKE US ON FACEBOOK Become a fan on Facebook to access timely, trusted online content and interactive features, as well as to share your insights and opinions with fellow readers. **kiplinger.com/facebook**

BRIDGING THE GENDER GAP Women in search of bigger paychecks should consider careers that are likely to pay females more than similarly qualified males. We found eight. **kiplinger.com/links/gendergap**

LIGHTS, CAMERA, ACTION! Tune in to Kiplinger's video channel to get great advice on investing, saving, spending, credit, debt, retirement, taxes, insurance, cars, college and more. **kiplinger.com/videos**

HOW TO REACH US: Subscriptions. For inquiries about ordering, billing or renewing a subscription, or to report address changes, please have your mailing label handy to reference your account number and visit us online at kiplinger.com/customerservice or call 800-544-0155, Monday through Friday between 7 A.M. and 9:30 P.M. and Saturday between 8 A.M. and 6 P.M. central time, closed on Sunday. You can also write to Kiplinger's Personal Finance, P.O. Box 3292, Harlan, IA 51593-0472, or e-mail us (sub.services@kiplinger.com). Reprints. PARS International Corp. (212-221-9595, ext. 237; e-mail, peninfer.eclipse@parsintl.com). Content licensing. E-mail licensing@kiplinger.com. Mailing lists. From time to time we make our subscriber list available to carefully screened companies whose products may be of interest to you. If you would rather not receive such solicitations, send your mailing label to P.O. Box 3292, Harlan, IA 51593-0472 and instruct us to exclude your name.