AHEAD

Topic A: Health care reform ramps up . . . Hot market for affordable rentals . . . Knight Kiplinger on money and ethics. PLUS: September money calendar.

OPENING SHOT Target funds off target, by JAMES K. GLASSMAN.

REAL MONEY A soldier weighs retiring at age 40, by KIMBERLY LANKFORD.

INVESTING

GREAT FUNDS FOR GROWING DIVIDENDS In uncertain markets, diving into companies that consistently raise dividends is a winning strategy. We found three funds and three ETFs that execute it superbly. PLUS: How McDonald’s supersized its dividend.

SEASONED PROS BREAK NEW GROUND These six funds from veteran managers who launched their own boutique firms are thriving.

AND THE WINNERS ARE... The best funds in 11 categories over one, three, five, ten and 20 years.

RANKINGS U.S. stock tables begin on page 37; international and specialized stock tables, page 41.

PROMISED LAND Apple is still cheap, by ANDREW FEINBERG.

PRACTICAL INVESTING Why I pay taxes now, by KATHY KRISTOF.

MORE ABOUT INVESTING News of the Kiplinger 25 (43). Bet on Buffett’s Berkshire Hathaway (44).

MONEY

CUT THE RED TAPE Tied up in knots over hassles such as getting through to your credit card company, gaining access to family health records, fixing an error on your credit report,
changing telecom providers, even changing your name? We’ve got no-nonsense solutions to help you break out and get it done now.

55 SMART WAYS TO MANAGE A WINDFALL A lump-sum payout can be a mixed blessing. Take your time and hire pros to help divvy up the money. Then treat yourself a little.

57 RETHINKING RETIREMENT Don’t count on working, by ELEANOR LAISE.

58 ASK KIM Kimberly Lankford tells how you can thwart identity thieves away from home.

54 MORE ABOUT YOUR MONEY Writing secure passwords (54). Yields and rates (60).

63 LIVING

63 BEST CITIES FOR EVERY AGE Whether you’re just starting your career or kicking back in retirement, we recommend affordable places with good jobs, good food and good fun.

70 TECH Opening a new Windows, by JEFF BERTOLUCCI.

71 THE LOWDOWN What you need to know about concierge medicine, by LISA GERSTNER.

72 MY STORY A bright idea for a business.

WHAT YOU’LL FIND ONLY ONLINE

WHAT NOT TO KEEP IN YOUR WALLET Limit the hassles of replacing the contents of a lost or stolen wallet by removing these eight items immediately. kiplinger.com/links/wallet

MILLIONAIRE CHEAPSKATES Read all about the frugal spending habits that helped these celebrities get rich—and stay that way. kiplinger.com/links/frugal

DEAL OR NO DEAL? Our new quiz challenges you to spot the real bargain and avoid taking the bait on money-wasting offers. kiplinger.com/links/trap

FREE FINANCIAL ADVICE Join Kiplinger editors and other personal-finance experts, along with fellow readers, every Thursday for live chats about retirement planning, investing and more. kiplinger.com/links/chat

JOIN 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


HOW TO REACH US: Subscriptions. For inquiries about ordering, billing or renewing a subscription, or to report address changes, 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. Please have your mailing label handy when speaking with our customer-service representatives. 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). On the Internet, go to kiplinger.com/magazine. Reprints. PARS International Corp. (212-221-9595, ext. 237; e-mail, jennifer.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.