

Smart Women Finish Rich 9 Steps To Achieving Financial Security And Funding Your Dreams

"In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian

This book grew out of a series of letters to my daughter concerning various things-mostly about money and investing-she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can

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be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far

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superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!

#1 NEW YORK TIMES BESTSELLER • Are you wondering if it is too late for you to be rich? David Bach has a plan to help you live and finish rich—no matter where you start As a number-one bestseller in its hardcover edition, *Start Late, Finish Rich* has helped hundreds of thousands of people of all ages take control of their financial future. Now you, too, can ramp up the road to financial security with David Bach's inspiring, proven, and easy-to-follow "catch up" plan, which tailors his "Finish Rich" wisdom to those who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. In a swift, motivating read, David Bach gives you step-by-step instructions, worksheets, phone numbers, and website addresses—everything you need to put your "Start Late" plan into place right away. You will learn that even if you're buried in debt, there's still hope. You can spend less, save more, and make

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more—and it doesn't have to hurt. With America's best-loved money coach at your side, it's never too late to change your financial destiny.

Start making money today ---with the ultimate guide for first-time investors No matter what the market does, real estate still offers plenty of moneymaking opportunities. In this new edition of *The Beginner's Guide to Real Estate Investing*, Gary W. Eldred presents the tools and knowledge new investors need to get started profitably. Packed with smart moneymaking strategies and real-life stories from successful investors, this edition also covers the latest information on financing, foreclosures, cash flow, and much more. You'll not only master the basics of investing, but also discover specialized techniques that the pros rely on to grow their long-term wealth. Concise yet comprehensive, this practical guide shows you how to:

- * Find great deals on properties with big potential
- * Get started with low- or no-down payment financing
- * Utilize creative financing options and other people's money
- * Buy low-cost foreclosures and REOs
- * Make value-adding improvements to any property
- * Craft winning offers and negotiate like a pro
- * Manage rental properties hassle-free
- * Flip investment properties for fast profit

In addition, Eldred shows you how to tailor your investment strategy to make money almost anywhere, in any type of market. With proven techniques, timeless principles, and totally up-to-

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date information, *The Beginner's Guide to Real Estate Investing, Second Edition* is the perfect place to start building a prosperous future --- today. The bestselling guide fully updated for the post-Lean In era For nearly two decades, *Hardball for Women* has shown women how to get ahead in the business world. Whether the arena is a law firm, a medical group, a tech company, or any other work environment, *Hardball for Women* decodes male business culture and shows women how to break patterns of behavior that put them at a disadvantage. It explains how to get results when you “lean in” without being thrown off balance. Illustrated with real-life examples *Hardball for Women* teaches women how to: Successfully navigate middle management to become a leader in your field Be assertive without being obnoxious Display confidence Engage in smart self-promotion Lead both men and women—and recognize the differences between them Use “power talk” language to your advantage How to get good with money, even if you have no idea where to start. *The Financial Diet* is the personal finance book for people who don't care about personal finance. Whether you're in need of an overspending detox, buried under student debt, or just trying to figure out how to live on an entry-level salary, *The Financial Diet* gives you tools to make a budget, understand investments, and deal with your credit. Chelsea Fagan has tapped a range

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of experts to help you make the best choices for you, but she also knows that being smarter with money isn't just about what you put in the bank. It's about everything—from the clothes you put in your closet, to your financial relationship habits, to the food you put in your kitchen (instead of ordering in again). So The Financial Diet gives you the tools to negotiate a raise and the perfect cocktail recipe to celebrate your new salary. The Financial Diet will teach you:

- how to get good with money in a year.
- the ingredients everyone needs to have a budget-friendly kitchen.
- how to talk about awkward money stuff with your friends.
- the best way to make (and stick to!) a budget.
- how to take care of your house like a grown-up.
- what the hell it means to invest (and how you can do it).

Traces the history of money and discusses stocks, bonds, mutual funds, futures, and options.

Let 2010 Set You on the Path to Wealth. Believe it or not, recessions make millionaires! Will you be one?

In Start Over, Finish Rich, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how. Start Over, Finish Rich supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to: * Get

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out of debt * Fix your credit * Rebuild your 401k plan
* Improve your 529 Plan * Take smart risks *

Reorganize your financial life for the high tech age *
Update your real estate plan * Change your thinking
about money * Recommit to wealth As Bach says, "A
recession is a terrible thing to waste—so don't waste
this one! Use it instead to get rich." Read Start Over,
Finish Rich and let David Bach put you and your
family back on the path to financial freedom.

The author describes how he left a lucrative
business consulting job to found the nonprofit
Pencils of Promise, an organization responsible for
building schools for the poor in developing countries
around the world and which recently completed its
two hundredth school.

Two thirtysomethings try to find their way through the
complications of post-marriage love in this beloved
novel from #1 New York Times bestselling author
Judy Blume. Margo and B.B. are each divorced, and
each is trying to reinvent her life in Colorado—while
their respective teenage daughters look on with a
mixture of humor and horror. But even smart women
sometimes have a lot to learn—and they will, when
B.B.'s ex-husband moves in next door to Margo...
Includes a New Introduction by the Author

From the founder and superstar CEO of
DailyWorth.com, the go-to financial site for women
with more than one million subscribers, comes a
fresh book that shows women how to view money as

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a source of personal power and freedom—and live life on their own terms. Millions of women want to create financial stability and abundance in their lives, but they don't know how. They are stuck in overwhelming confusion and guilt, driven by internalized “money stories” that have nothing to do with what is really possible. As the founder of DailyWorth.com, a financial media and education platform, Amanda Steinberg encounters these smart, ambitious women every day. With this book, she helps them face their financial situations head on and wake up to the prosperity that awaits them. Worth It outlines the essential financial information women need—and everything the institutions and advisors don't spell out. Steinberg gets to the bottom of why women are stressed and anxious when it comes to their finances and teaches them to stay away from strict budgeting and other harsh austerity practices. Instead, she makes money relatable, while sharing strategies she uses herself to build confidence and ease in her own financial life. Through her first-hand experiences and the stories from other women who've woken up, Steinberg's powerful and encouraging advice can help women of any age and income view money as a source of freedom and independence—and create bright financial futures.

Talking about money sucks; but so does being broke. Do your eyes glaze over just thinking about

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the mumbo-jumbo of finance? Do you break out into hives at the thought of money? Well, sister, you are not alone. In *RICH BITCH*, money expert and financial journalist Nicole Lapin lays out a 12-Step Plan in which she shares her experiences, mistakes and all, of getting her own finances in order. No lecturing, just help from a friend. And even though money is typically an off-limits conversation, nothing is off-limits here. Lapin rethinks every piece of financial wisdom you've ever heard and puts her own fresh, modern, sassy spin on it. Sure, there are some hard-and-fast rules about finance, but when it comes to your money, the only person who can spend it is you. Should you invest in a 401(k)? Maybe not. Should you splurge on that morning latte? Likely yes. Instead of nickel-and-diming yourself, Nicole's advice focuses on investing in yourself so you don't have to stress over the little things. But in order to do that, you have to be able to speak the language of money. After all, money is a language like anything else, and the sooner you can join the conversation, the sooner you can live the life you want, *RICH BITCH* rehabs whatever bad habits you might have and provides a plan you can not only sustain, but thrive with. It's time to go after the rich life you deserve, and confident enough to call yourself a *RICH BITCH*.

Achieve financial peace of mind with the million-copy #1 New York Times bestseller, now revised and

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updated, featuring an entirely new Financial Empowerment Plan and a bonus chapter on investing. The time has never been more right for women to take control of their finances. The lessons, revelations, and shocks of the past few years have made it clear that standing in our truth is the only way to care for ourselves, our families, and our finances. With her signature mix of insight, compassion, and practical advice, Suze equips women with the financial knowledge and emotional awareness to overcome the blocks that have kept them from acting in the best interest of their money—and themselves. Whether you are single or in a committed relationship, a successful professional, a worker struggling to make ends meet, a stay-at-home parent, or a creative soul, Suze offers the possibility of living a life of true wealth, a life in which you own the power to control your destiny. At the center of this fully revised and updated edition, Suze presents an all-new Financial Empowerment Plan, designed to get you to a place of emotional and financial security as quickly as possible—because the most precious commodity women have is time. Divided into four essential components, the plan will teach you how to • Protect yourself • Spend smart • Build your future • Give to others Also included is a bonus chapter on investing—for those who are living by Suze’s unbreakable financial ground rules and ready to

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learn how to invest with confidence. *Women & Money* speaks to every mother, daughter, grandmother, sister, and wife. It gives readers the opportunity to tap into Suze's unique spirit, people-first wisdom, and unparalleled appreciation that for women, money itself is not the end goal. It's the means to living a full and meaningful life.

A practical workbook, designed to be used as a financial planner tailored to the guidelines presented in *Smart Women Finish Rich* and *Smart Couples Finish Rich*, covers such topics as debt reduction, identifying financial values, and long-term planning. Original.

THE MILLION-COPY NEW YORK TIMES, BUSINESS WEEK, WALL STREET JOURNAL AND USA TODAY BESTSELLER IS BACK - COMPLETELY UPDATED! With over ONE MILLION copies sold - *Smart Women Finish Rich* is one of the most popular financial books for women ever written. A perennial bestseller for over two decades, now Bach returns with a completely updated, expanded and revised edition, *Smart Women Finish Rich*, to address the new financial concerns and opportunities for today's women. Whether you are just getting started in your investment life, looking to manage your money yourself, or work closely with a financial advisor, this book is your proven roadmap to the life you want and deserve. With *Smart Women Finish Rich*, you will feel like you are being coached

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personally by one of America's favorite and most trusted financial experts. The Smart Women Finish Rich program has helped millions of women for over twenty years gain confidence, clarity and control over their financial well-being--it has been passed from generations to generation -- and it now can help you.

INSTANT NEW YORK TIMES, USA TODAY, WALL STREET JOURNAL, AND INTERNATIONAL BESTSELLER Discover #1 New York Times bestselling author David Bach's three secrets to financial freedom in an engaging story that will show you that you are richer than you think. Drawing on the author's experiences teaching millions of people around the world to live a rich life, this fast, easy listen reveals how anyone—from millennials to baby boomers—can still make his or her dreams come true. In this compelling, heartwarming parable, Bach and his bestselling coauthor John David Mann (The Go-Giver) tell the story of Zoey, a twenty-something woman living and working in New York City. Like many young professionals, Zoey is struggling to make ends meet under a growing burden of credit card and student loan debt, working crazy hours at her dream job but still not earning enough to provide a comfortable financial cushion. At her boss's suggestion, she makes friends with Henry, the elderly barista at her favorite Brooklyn coffee shop. Henry soon reveals his "Three Secrets to Financial

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Freedom,” ideas Zoey dismisses at first but whose true power she ultimately comes to appreciate. Over the course of a single week, Zoey discovers that she already earns enough to secure her financial future and realize her truest dreams—all she has to do is make a few easy shifts in her everyday routine. The Latte Factor demystifies the secrets to achieving financial freedom, inspiring you to realize that it’s never too late to reach for your dreams. By following the simple, proven path that Henry shows Zoey, anyone can make small changes today that will have big impact for a lifetime, proving once again that “David Bach is the financial expert to listen to when you’re intimidated by your finances” (Tony Robbins, #1 New York Times bestselling author of *Money: Master the Game*).

"The Craving Cure is a wonderful resource for personal insight and transformation." --Caroline Myss, Ph.D. Author of *Entering the Castle* and *Anatomy of the Spirit* Free yourself from food addictions! Excessive consumption of sugar in all its forms--including simple carbohydrates, caffeine, alcohol--can lead to weight problems, fatigue, anxiety, depression, and other mental and physical disorders. Whatever you are craving weakness, this book will give you the knowledge and techniques you need to overcome it. The Craving Cure will help you Understand the psychological and physical basis of food addictions Use affirmations, imagery, and

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relaxation techniques to overcome your addictions

Develop a healthier, more satisfying lifestyle--without feeling deprived--through the author's two-week detox program

Instant #1 New York Times Bestseller A People Book of the Week, Book of the Month Club selection, and Best of Fall in Good Housekeeping, PopSugar, The Washington Post, New York Post, Shondaland, CNN, and more! “[A] quirky, big-hearted novel...Wry, wise, and often laugh-out-loud funny, it’s a wholly original story that delivers pure pleasure.” —People

From the #1 New York Times bestselling author of *A Man Called Ove* comes a charming, poignant novel about a crime that never took place, a would-be bank robber who disappears into thin air, and eight extremely anxious strangers who find they have more in common than they ever imagined. Looking at real estate isn’t usually a life-or-death situation, but an apartment open house becomes just that when a failed bank robber bursts in and takes a group of strangers hostage. The captives include a recently retired couple who relentlessly hunt down fixer-uppers to avoid the painful truth that they can’t fix their own marriage. There’s a wealthy bank director who has been too busy to care about anyone else and a young couple who are about to have their first child but can’t seem to agree on anything, from where they want to live to how they met in the first place. Add to the mix an eighty-seven-

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year-old woman who has lived long enough not to be afraid of someone waving a gun in her face, a flustered but still-ready-to-make-a-deal real estate agent, and a mystery man who has locked himself in the apartment's only bathroom, and you've got the worst group of hostages in the world. Each of them carries a lifetime of grievances, hurts, secrets, and passions that are ready to boil over. None of them is entirely who they appear to be. And all of them—the bank robber included—desperately crave some sort of rescue. As the authorities and the media surround the premises these reluctant allies will reveal surprising truths about themselves and set in motion a chain of events so unexpected that even they can hardly explain what happens next. Rich with Fredrik Backman's "pitch-perfect dialogue and an unparalleled understanding of human nature" (Shelf Awareness), *Anxious People* is an ingeniously constructed story about the enduring power of friendship, forgiveness, and hope—the things that save us, even in the most anxious times.

With more than 160 000 copies sold, *From 0 to 130 Properties in 3.5 Years* is Australia's highest selling real estate book -- ever! Scores of investors have used Steve McKnight's wealth building information to discover how to achieve their financial dreams. Now it's your turn. Using his incredible real-life account of how he bought 130 properties in 3.5 years, McKnight reveals how you can become financially free by

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using cash and cashflow positive property. Revised to incorporate the latest highly effective strategies, and rewritten to include 16 brand new chapters, this revised edition reveals: How to create a positive cashflow property portfolio from scratch -- even if you have little money and no experience Steve's New 1% Rule -- a simple four-step process for finding positive cashflow properties Exactly what and where to buy if you want to maximise your profits How to protect your wealth and save tax And much, much more ...

A new kind of manifesto for the working woman, with tips on building wealth and finding balance, as well as inspiration for harnessing the freedom and power that comes from a breadwinning mindset. Nearly half of working women in the United States are now their household's main breadwinner. And yet, the majority of women still aren't being brought up to think like breadwinners. In fact, they're actually discouraged--by institutional bias and subconscious beliefs--from building their own wealth, pursuing their full earning potential, and providing for themselves and others financially. The result is that women earn less, owe more, and have significantly less money saved and invested for the future than men do. And if women do end up the main breadwinners, they've been conditioned to feel reluctant and unprepared to manage the role. In *Think Like a Breadwinner*, financial expert Jennifer Barrett reframes what it

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really means to be a breadwinner. By dismantling the narrative that women don't--and shouldn't--take full financial responsibility to create the lives they want, she reveals not only the importance of women building their own wealth, but also the freedom and power that comes with it. With concrete practical tools, as well as examples from her own journey, Barrett encourages women to reclaim, rejoice in, and aspire to the role of breadwinner like never before. Let David Bach show you a whole new way to prosper—by going green Internationally renowned financial expert and bestselling author David Bach has always urged readers to put their financial lives in line with their values. But what if your values are a cleaner and greener earth? Most people think that “going green” is an expensive choice they can’t afford. Bach is here to say that you can have both: a life in line with your green values and a million dollars in the bank. Go Green, Live Rich outlines fifty ways to make your life, your home, your shopping, and your finances greener—and get rich trying. From driving the right car to making your home energy smart, Bach offers ways to improve the environment while you spend less, save more, earn more, and pay fewer taxes. Best of all, he shows you exactly how to take advantage of the "green wave" in personal finance without the difficult work of evaluating individual stocks. What's more, he will get you thinking about a green business of your own so

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you can help the world along as it is changing for the better. David Bach is on a mission to teach the world that you can live a great life by living a green life. With Go Green, Live Rich, you can live in line with your eco-values on the road to financial freedom. If you have outstanding balances on your credit cards...don't have assets in your own name...are saving instead of investing, then chances are you're not rich and not living the life you want. Without your awareness, behaviors learned as a girl are preventing you from becoming a woman who is financially independent and free to follow her dreams. Now, with the same frank advice and empowering information that made Nice Girls Don't Get the Corner Office a bestseller, Lois Frankel tackles the 75 financial mistakes that keep women from having the wealth they deserve. She isolates the messages about money given to little girls that little boys never hear. Then she helps you discover the financial thinking that is keeping you stuck in old patterns, dependent relationships, and jobs where you earn less than you deserve. Once you get to the root of the problem, Frankel helps you solve it-with fabulous results. Her coaching tips help you take control of your finances and make more money than you ever thought possible. Do you make these "nice girl" mistakes? * Mistake #4: Not playing to win. Being polite, quiet, and fair to a fault is playing the financial game "like a girl." * Mistake #10: Choosing

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to remain financially illiterate. Knowledge is power.

Learn to manage your major purchases, investments, and banking. * Mistake #20: Spending as an emotional crutch. Understand your emotions; don't make purchases just to lift your spirits. *

Mistake #45: Saving instead of investing. Fear can keep your funds in low-interest accounts. Get educated about investing. Get wealthy. Frankel gives you the financial savvy to change negative behaviors, make smart money choices, and embrace the life you want sooner than you think.

An edition expanded with more than 100 pages of new content offers a blueprint for a better life, whether one's dream is escaping the rat race, experiencing high-end world travel, earning a monthly five-figure income with zero management or just living more and working less.

In a futuristic military adventure a recruit goes through the roughest boot camp in the universe and into battle with the Terran Mobile Infantry in what historians would come to call the First Interstellar War

“Trapped in their cozy catacombs, the couples have made sex by turns their toy, their glue, their trauma, their therapy, their hope, their frustration, their revenge, their narcotic, their main line of communication and their sole and pitiable shield against the awareness of death.”—Time One of the signature novels of the American 1960s, *Couples* is

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a book that, when it debuted, scandalized the public with prose pictures of the way people live, and that today provides an engrossing epitaph to the short, happy life of the “post-Pill paradise.” It chronicles the interactions of ten young married couples in a seaside New England community who make a cult of sex and of themselves. The group of acquaintances form a magical circle, complete with ritualistic games, religious substitutions, a priest (Freddy Thorne), and a scapegoat (Piet Hanema). As with most American utopias, this one’s existence is brief and unsustainable, but the “imaginative quest” that inspires its creation is eternal. Praise for Couples “Couples [is] John Updike’s tour de force of extramarital wanderlust.”—The New York Times Book Review “Ingenious . . . If this is a dirty book, I don’t see how sex can be written about at all.”—Wilfrid Sheed, The New York Times Book Review

Smart Women Finish Rich, Expanded and Updated
Currency

An exploration of why people all over the world love to engage in pain on purpose--from dominatrices, religious ascetics, and ultramarathoners to ballerinas, icy ocean bathers, and sideshow performers Masochism is sexy, human, reviled, worshipped, and can be delightfully bizarre. Deliberate and consensual pain has been with us for millennia, encompassing everyone from Black Plague flagellants to ballerinas dancing on broken bones

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to competitive eaters choking down hot peppers while they cry. Masochism is a part of us. It lives inside workaholics, tattoo enthusiasts, and all manner of garden variety pain-seekers. At its core, masochism is about feeling bad, then better—a phenomenon that is long overdue for a heartfelt and hilarious investigation. And Leigh Cowart would know: they are not just a researcher and science writer—they're an inveterate, high-sensation seeking masochist. And they have a few questions: Why do people engage in masochism? What are the benefits and the costs? And what does masochism have to say about the human experience? By participating in many of these activities themselves, and through conversations with psychologists, fellow scientists, and people who seek pain for pleasure, Cowart unveils how our minds and bodies find meaning and relief in pain—a quirk in our programming that drives discipline and innovation even as it threatens to swallow us whole.

“The newbie investor will not find a better guide to personal finance.” —Burton Malkiel, author of *A RANDOM WALK DOWN WALL STREET* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled

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down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

Do you have what it takes to succeed in any situation? According to a retired commander who ran training for Navy SEALs, true optimal performance goes beyond just skill. It's all about THE ATTRIBUTES. "Diviney's incredible book explains why some people thrive—even when things get hard."—Charles Duhigg, New York Times bestselling author of *The Power of Habit* During his twenty years as a Navy officer and SEAL, Rich Diviney was intimately involved in a specialized SEAL selection process, which whittled a group of hundreds of extraordinary candidates down to a handful of the most elite performers. Diviney was often surprised by which candidates washed out and which succeeded. Some could have all the right skills and still fail, while others he might have initially dismissed would prove to be top performers. The seemingly objective criteria weren't telling him what he most needed to know: Who would succeed in one of the world's toughest military assignments? It is similarly hard to predict success in the real world. It happens often enough that underdog students accomplish exceptional achievements while highly skilled, motivated employees fail to meet expectations. Dark-horse companies pull away from the pack while dream teams flush with talent and capital go

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under. In working with and selecting top special operators for decades, Diviney saw that beneath obvious skills are hidden drivers of performance, surprising core attributes—including cunning, adaptability, courage, even narcissism—that determine how resilient or perseverant we are, how situationally aware and how conscientious. These attributes explain how we perform as individuals and as part of a team. The same methodology that Diviney used in the military can be applied by anyone in their personal and professional lives, and understanding these attributes can allow readers and their teams to perform optimally, at any time, in any situation. Diviney defines the core attributes in fresh and practical ways and shares stories from the military, business, sports, relationships, and even parenting to show how understanding your own attributes and those of the people around you can create optimal performance in all areas of your life.

With this essential companion to the automatic #1 national bestseller, you can put pencil to paper and make your seven-figure dreams come true! The Automatic Millionaire rocketed to instant bestseller status because in its pages America's best-loved money coach, David Bach, delivered a uniquely foolproof, hassle-free plan for achieving financial security even if you have zero willpower. Now The Automatic Millionaire Workbook lets you tailor that strategy to your own financial life in a line-by-line personal plan. The workbook features: The five questions that determine with 90 percent certainty if you will be an Automatic Millionaire Charts and checklists for paying down debt while you save A clear path for any

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renter to become a home owner Worksheets to set savings goals and meet them, no matter how much you make A game plan for paying off mortgages early The one crucial step that guarantees your financial plan will succeed Details on where to invest, what phone calls to make, and exactly what to say when automating your financial future Along the way, you will be inspired by stories of ordinary Americans from all walks of life who are becoming Automatic Millionaires. The Automatic Millionaire Workbook makes it easier than ever for you to put your financial life on autopilot and finish rich --without a budget. You've dreamed it, now write it and do it. The rest is automatic!

The old saying goes, "To the man with a hammer, everything looks like a nail." But anyone who has done any kind of project knows a hammer often isn't enough. The more tools you have at your disposal, the more likely you'll use the right tool for the job - and get it done right. The same is true when it comes to your thinking. The quality of your outcomes depends on the mental models in your head. And most people are going through life with little more than a hammer. Until now. The Great Mental Models: General Thinking Concepts is the first book in The Great Mental Models series designed to upgrade your thinking with the best, most useful and powerful tools so you always have the right one on hand. This volume details nine of the most versatile, all-purpose mental models you can use right away to improve your decision making, productivity, and how clearly you see the world. You will discover what forces govern the universe and how to focus your efforts so you can

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harness them to your advantage, rather than fight with them or worse yet- ignore them. Upgrade your mental toolbox and get the first volume today. AUTHOR BIOGRAPHY Farnam Street (FS) is one of the world's fastest growing websites, dedicated to helping our readers master the best of what other people have already figured out. We curate, examine and explore the timeless ideas and mental models that history's brightest minds have used to live lives of purpose. Our readers include students, teachers, CEOs, coaches, athletes, artists, leaders, followers, politicians and more. They're not defined by gender, age, income, or politics but rather by a shared passion for avoiding problems, making better decisions, and lifelong learning. AUTHOR HOME Ottawa, Ontario, Canada

Internationally bestselling financial advisor David Bach's Automatic Millionaire promotes a revolutionary system for making even the most undisciplined money managers rich. The Automatic Millionaire shows readers how to change their financial practices and even their lives, the simple and automatic way. The book begins with a powerful story about an average Canadian couple — he's a low-level manager, she's a beautician — whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at fifty-five with more than \$1 million in savings. The incredible message Bach delivers is that the key to getting rich is "automating" the way to wealth by "paying yourself first," using automatic funded retirement accounts and money market accounts to secure the future and pay for the present. A concise

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guide that's a fixture on bestseller lists, *The Automatic Millionaire* introduces readers to a system that is powerful and simple — an automatically effective, life-changing system that delivers. Do it once, the rest is automatic.

YOU ARE A SMART WOMAN, BUT DO YOU STILL:

—Feel you're too busy to invest your money? —Rely on someone else to deal? —Get bored by financial talk?

—Think that investing is something only men do? —Worry you're not smart enough? **THINK AGAIN.** Women have

made strides in so many areas and yet we still have a blind spot when it comes to managing our money. Why?

A myriad of factors cause women to earn less than men over a lifetime, making it all the more imperative that we

make the money we do have work for us as much as possible. And here's a reality check: as many as nine

out of ten of us will have to manage our finances and those of our family at some point in our lives. And a lot of

us think that means keeping our money "safe" in savings accounts, and not investing it. But not doing so

has an opportunity cost that will lead to opportunities lost—the ability to pay for a college education, own a

home, change careers to pursue a dream, or retire. Alice Finn wants to change how you think about your money,

no matter how much or little you have. In *Smart Women Love Money*, Finn paves the way forward by showing

you that the power of investing is the last frontier of feminism. Drawing on more than twenty years of

experience as a successful wealth management adviser, Finn shares five simple and proven strategies for a

woman at any stage of her life, whether starting a career,

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home raising children, or heading up a major corporation. Finn's Five Life-changing Rules of Investing will secure your financial future: 1. Invest in Stocks for the Long Run: Get the magic of compounding working for you, starting now. 2. Allocate your Assets: Strategize your investing to get the most of your returns. 3. Implement with Index Funds: Take advantage of "passive" investing with simple, low-cost, and diverse funds. 4. Rebalance Regularly: Sell high and buy low without much effort, to keep you on track toward your goals. 5. Keep Your Fees Low: Uncover hidden fees so you don't lose half of your wealth to Wall Street. Finn will also provide the tools you need to achieve long-term success no matter what the markets are doing or what the headlines say. So even in the face of uncertainty—such as the possible dumping of the fiduciary rule (requiring financial advisers to act in their client's best interests) by the Trump administration—Smart Women Love Money will help you protect yourself and all of your assets for your future. Whether you have \$10, \$10,000, or more, it's time to get smart about your money. Updated and revised for a new generation of couples, David Bach's classic money guide teaches couples how to build stable financial wealth that lasts.

Canadian Edition, revised and updated. With hundreds of thousands of copies in print around the world, Smart Women Finish Rich, by financial advisor David Bach, has shown women of all ages and backgrounds how to take control of their

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financial futures. Whether you're working with a few dollars a week or a substantial inheritance, Bach's nine-step program gives you the tools for spending wisely, establishing security and aligning your money with your values. This new Canadian edition includes up-to-date tax information, income-building strategies, online resources, pension planning and new ways to attract greater wealth -- personal and financial -- into your life. From the Trade Paperback edition.

NEW YORK TIMES BEST SELLER • A grand, devastating portrait of three generations of the Sackler family, famed for their philanthropy, whose fortune was built by Valium and whose reputation was destroyed by OxyContin. From the prize-winning and bestselling author of *Say Nothing*, as featured in the HBO documentary *Crime of the Century*. The Sackler name adorns the walls of many storied institutions—Harvard, the Metropolitan Museum of Art, Oxford, the Louvre. They are one of the richest families in the world, known for their lavish donations to the arts and the sciences. The source of the family fortune was vague, however, until it emerged that the Sacklers were responsible for making and marketing a blockbuster painkiller that was the catalyst for the opioid crisis. *Empire of Pain* begins with the story of three doctor brothers, Raymond, Mortimer and the incalculably energetic Arthur, who weathered the poverty of the Great Depression and

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appalling anti-Semitism. Working at a barbaric mental institution, Arthur saw a better way and conducted groundbreaking research into drug treatments. He also had a genius for marketing, especially for pharmaceuticals, and bought a small ad firm. Arthur devised the marketing for Valium, and built the first great Sackler fortune. He purchased a drug manufacturer, Purdue Frederick, which would be run by Raymond and Mortimer. The brothers began collecting art, and wives, and grand residences in exotic locales. Their children and grandchildren grew up in luxury. Forty years later, Raymond's son Richard ran the family-owned Purdue. The template Arthur Sackler created to sell Valium—co-opting doctors, influencing the FDA, downplaying the drug's addictiveness—was employed to launch a far more potent product: OxyContin. The drug went on to generate some thirty-five billion dollars in revenue, and to launch a public health crisis in which hundreds of thousands would die. This is the saga of three generations of a single family and the mark they would leave on the world, a tale that moves from the bustling streets of early twentieth-century Brooklyn to the seaside palaces of Greenwich, Connecticut, and Cap d'Antibes to the corridors of power in Washington, D.C. *Empire of Pain* chronicles the multiple investigations of the Sacklers and their company, and the scorched-earth legal tactics that the family

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has used to evade accountability. The history of the Sackler dynasty is rife with drama—baroque personal lives; bitter disputes over estates; fistfights in boardrooms; glittering art collections; Machiavellian courtroom maneuvers; and the calculated use of money to burnish reputations and crush the less powerful. *Empire of Pain* is a masterpiece of narrative reporting and writing, exhaustively documented and ferociously compelling. It is a portrait of the excesses of America's second Gilded Age, a study of impunity among the super elite and a relentless investigation of the naked greed and indifference to human suffering that built one of the world's great fortunes.

As seen on CNBC's *Follow the Leader* “Farnoosh’s ground-breaking book will save more relationships than couples counseling ever could.” —Barbara Stanny, author of *Secrets of Six-Figure Women Today*, a record number of women are their household’s top-earner. But if you’re that woman, you face a much higher risk of burnout, infidelity, and divorce. In this important and timely book, personal finance expert Farnoosh Torabi candidly addresses how income imbalances affect relationships and family dynamics, and presents a bold strategy to achieving happiness at work and home. Torabi’s ten essential rules include:

- Buy Yourself a Wife:
- Outsource as many household tasks as possible to bring more peace and happiness to both your lives •

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Don't Assume a Mr. Mom is Best: The math might say he should quit his job, but doing so can be dangerous. • Understand the Male Brain: Know how men think and what motivates their behavior to communicate effectively, share responsibilities, and avoid power struggles in your relationship.

The #1 bestselling author presents his most important book since *The Automatic Millionaire* and gives Canadians the knowledge, the tools, and the mindset to get out of debt — forever. Whether you are working off student loans or trying to meet the minimum balance on your credit card bill, you are probably worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay down that debt, let alone retire in peace? Here, David Bach offers a new philosophy made for our times, a paradigm-shifting approach to finance that teaches you how to pay down your debt and adopt a whole new way of living. If you have debt, you can be rich but still not free. When you pay down your debt, you reach Freedom Day, that glorious moment when you need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy and take-action step by step advice, Bach helps you revolutionize your finances. In these lean times, it's still possible to live your financial dreams. Let David Bach show you

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how.

Readers can gain a lot of interest without mortgaging their time with this book of words that are really worth the money.

“[David Bach’s] advice is heartfelt and worthy. For most couples struggling to make their financial lives smoother, this is a good place to get the dialogue rolling.” –USA Today #1 New York Times bestselling author David Bach has helped millions of couples plan for a future they love with more than 7 million of his books in print. And now, completely updated and revised, *Smart Couples Finish Rich*, America’s favorite money book, is back. You’ll discover the latest techniques to live a life as a couple, where your values align and your money decisions become easier. Whether newlyweds, a couple planning for retirement or already retired, this timeless classic provides couples with easy-to-use tools that cover everything from credit card management to detailed investment advice to long term care. Together you’ll learn why couples who plan their finances together, stay together!

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