

## The Wsj Guide To The 50 Economic Indicators That Really Matter From Big Macs To Zombie Banks The Indicators Smart Investors Watch To Beat The Market Wall Street Journal Guides

From the NPR host of *The Indicator* and correspondent for *Planet Money* comes an “accessible, funny, clear-eyed, and practical” (Sarah Knight, *New York Times* bestselling author) guide for how women can apply the principles of 16th-century philosopher Niccolò Machiavelli to their work lives and finally shatter the glass ceiling—perfect for fans of *Feminist Fight Club*, *Lean In*, and *Nice Girls Don’t Get the Corner Office*. Women have been making strides towards equality for decades, or so we’re often told. They’ve been increasingly entering male-dominated areas of the workforce and consistently surpassing their male peers in grades, university attendance, and degrees. They’ve recently stormed the political arena with a vengeance. But despite all of this, the payoff is—quite literally—not there: the gender pay gap has held steady at about 20% since 2000. And the number of female CEOs for Fortune 500 companies has actually been declining. So why, in the age of #MeToo and #TimesUp, is the glass ceiling still holding strong? And how can we shatter it for once and for all? Stacy Vanek Smith’s advice: ask Machiavelli “with this delicious look at what we have to gain by examining our relationship to power” (Sally Helgesen, *New York Times* bestselling author). Using *The Prince* as a guide and with charm and wit, Smith applies Renaissance politics to the 21st century, and demonstrates how women can take and maintain power in careers where they have long been cast as second-best. “Machiavelli For Women is the ultimate battle guide for our times. Brimming with hard-boiled strategies, laced with wit, it’s a must read for every woman ready to wield power unapologetically” (Claire Shipman, coauthor of *The Confidence Code*).

An easy-to-understand tutorial on the basics of personal finance takes readers step by step through the essentials of money management, banking, investment, insurance, financial planning, taxes, and more. Original. 60,000 first printing. *Almost Everything You Need to Know About Leading the Good Life* Too many decisions. Too many choices. What today’s smart consumer must have is a money-and-time-saving guide for conducting the “business of life”—both the big challenges, such as getting top-notch health care for the family and the best education for the kids, and the pleasurable ones, like plotting the family summer vacation. Nancy Keates and her expert colleagues at *The Wall Street Journal* provide all-new material that gives the lowdown on: *The Savvy Traveler*: How to cut to the chase and not only avoid the indignity of cramped plane seats and overpriced tickets, but also get the best and safest seats at the same time. *The Fine Art of Dining and Drinking*: Landing the hottest table in town—at a discount; picking wine without becoming a wine snob; and learning about “barley matters”—the newest, hottest beers. *How to Speak Geek*: Demystifying tech trends, with smart advice on not only what high-tech gadgets to buy but how to shop for them. *Everything You Need to Know About Buying, Selling and Financing a Car*: How to get the best and safest vehicle at the best price. *Real Estate*: Will the bubble burst? Here’s how to be an informed buyer and seller along with the basics of remodeling and designing your home. *How to Be an Informed Patient*: Choosing a hospital, playing private investigator with your M.D., and learning about the tests you really ought to have (even if you have to pay for them yourself). *Getting Real Bang for Your Education Bucks*: What you need to know from preschool through college and graduate school. *The Great Balancing Act*: Managing work and family, and finding out how to avoid the overstretched child and parent syndromes. *Financing Your Life*: It was easy in the 1990s, but the world has changed dramatically. Here’s how to deal with the new world of saving, investing and borrowing money. *Shopping*: The New Sex? Throw away your *Kama Sutra*. The number one thrill in shopping is getting a good deal—here’s how to play the game and get the best stuff at the best price. *The Wall Street Journal Guide to the Business of Life* is both an instruction manual for living life to the fullest and a fun read about what really matters in the day-to-day. It has all the basic insight and information you need to navigate through life along with hilarious side trips such as “The Three-Decorator Experience” and “Cruises: Sailing New Waters.”

Provides a wealth of information on the most powerful firms and creative minds on Wall Street, from the diversified giants and risk-taking gunslingers to the prestigious “White Shoe” firms and new breed of creative financiers. *Tour*. *Storytelling*—how to catch and hold a reader’s interest through artful narration of factual material William E. Blundell, one of the best writers on one of America’s best-written papers—*The Wall Street Journal*—has put his famous *Journal Feature-Writing Seminars* into this step-by-step guide for turning out great articles. Filled with expert instruction on a complex art, it provides beginners with a systematic approach to feature writing and deftly teaches old pros some new tricks about: · How and where to get ideas · What readers like and don’t like · Adding energy and interest to tired topics · Getting from first ideas to finish article · The rules of organization · How—and whom—to quote and paraphrase · Wordcraft, leads, and narrative flow · Self-editing and notes on style ... plus many sample feature articles.

The definitive guide for Main Street readers who want to make sense of what’s happening on Wall Street, and better understand how we got here and what we need to know to in days to come. Written by seasoned financial writer Dave Kansas, this official *Wall Street Journal* guide will be filled with practical information, revealing what the crisis means for reader’s financial lives, and what steps they should be taking now to inform and protect themselves.

Combining the latest scientific advances with storytelling skills unmatched in the cosmos, an award-winning astrophysicist and popular writer leads us on a tour of some of the greatest mysteries of our universe. In the constellation of Eridanus there lurks a cosmic mystery: It’s as if something has taken a huge bite out of the universe. But what is the culprit? The hole in the universe is just one of many puzzles keeping cosmologists busy. Supermassive black holes, bubbles of nothingness gobbling up space, monster universes swallowing others—these and many other bizarre ideas are being pursued by scientists. Due to breathtaking progress in astronomy, the history of our universe is now better understood than the history of our own planet. But these advances have uncovered some startling riddles. In this

electrifying new book, renowned cosmologist and author Paul Davies lucidly explains what we know about the cosmos and its enigmas, exploring the tantalizing—and sometimes terrifying—possibilities that lie before us. As Davies guides us through the audacious research offering mind-bending solutions to these and other mysteries, he leads us up to the greatest outstanding conundrum of all: Why does the universe even exist in the first place? And how did a system of mindless, purposeless particles manage to bring forth conscious, thinking beings? Filled with wit and wonder, *What's Eating the Universe?* is a dazzling tour of cosmic questions, sure to entertain, enchant, and inspire us all.

Introduces financial strategies for young adults, covering topics ranging from checking accounts and student loans to buying a car and managing an inheritance.

From a noted Cambridge zoologist, a wildly fun and scientifically sound exploration of what alien life must be like, using universal laws that govern life on Earth and in space. Scientists are confident that life exists elsewhere in the universe. Yet rather than taking a realistic approach to what aliens might be like, we imagine that life on other planets is the stuff of science fiction. The time has come to abandon our fantasies of space invaders and movie monsters and place our expectations on solid scientific footing. But short of aliens landing in New York City, how do we know what they are like? Using his own expert understanding of life on Earth and Darwin's theory of evolution—which applies throughout the universe—Cambridge zoologist Dr. Arik Kershenbaum explains what alien life must be like: how these creatures will move, socialize, and communicate. For example, by observing fish whose electrical pulses indicate social status, we can see that other planets might allow for communication by electricity. As there was evolutionary pressure to wriggle along a sea floor, Earthling animals tend to have left/right symmetry; on planets where creatures evolved in midair or in soupy tar, they might be lacking any symmetry at all. Might there be an alien planet with supersonic animals? A moon where creatures have a language composed of smells? Will aliens scream with fear, act honestly, or have technology? *The Zoologist's Guide to the Galaxy* answers these questions using the latest science to tell the story of how life really works, on Earth and in space.

Are you looking for a mere job—the kind where you do virtually the same thing day after day, year after year, and spend the hours counting down the minutes until the clock hits five p.m.? Or are you looking for a career—the kind that engages your interests and passions, constantly presents new and exciting opportunities and challenges, and allows you to grow personally and professionally? If you chose the latter, this is the book for you. In *The Wall Street Journal Guide to Building Your Career*, former Wall Street Journal careers editor Jennifer Merritt shows you how to build the foundation for the fulfilling professional career that leads to that corner office. She'll walk you through how to: • Select and nab that important career-launching college internship • Ace your first interview—and blow them away in the second round • Navigate the unwritten rules of any office culture • Negotiate tastefully and successfully for the salary your skills are worth • Get that critical promotion when you're at the peak of your learning curve • Choose the mentor (or mentors) who can best help you achieve your goals • Leap ahead of other high achievers racing you to the top Drawing on advice from industry experts, career coaches, and ordinary people who've made the climb themselves, Merritt offers insider tips for landing and moving up in the kind of job that's not just about earning a paycheck but about realizing your ambitions and achieving the kind of success you've always dreamed of.

The conservative, thoughtful, thrifty investor's guide to building a real-estate empire. Profitable real-estate investing opportunities exist everywhere as long as you know what to look for and understand how to make prudent deals that transform property into profits. David Crook, of *The Wall Street Journal*, shows how to make safe and sane investments that ensure a good night's sleep as your real-estate portfolio grows, your properties appreciate and your income increases. *The Wall Street Journal Complete Real-Estate Investing Guidebook* offers the most authoritative information on: • Why real-estate investing is a great wealth-building alternative to stocks and bonds and why it's crucial that you avoid get-rich schemes • How to get the financing and make the contacts to get started • How to start small and local, be hands-on and go step-by-step with a vacation home to rent out, a pure rental property or a small apartment building • How to find and value great properties, do the numbers and ensure you have that beautiful thing called cash flow • How the government blesses real-estate investors with tax breaks and loopholes, and how you can be one of the anointed • How to deal with the nuts-and-bolts of being a landlord and have a strife-free relationship with your tenants

Provides a concise explanation of stocks, bonds, mutuals funds, futures and money.

A no-nonsense guide to establishing a personal meditation practice, changing your life, and taking hold of your dreams.

CONFESSIO: This is not really a meditation book. Yes, you're going to learn everything you need to know about meditation, but if you came looking for a typical guide to mindfulness, you're in the wrong place. We are modern people in a high-tech world. We have first world problems and long to-do lists. And if you grew up in struggle—overcoming homophobia, sexism, trauma, shame, depression, poverty, toxic masculinity, racism, or social injustice—you need a different type of meditation ... one that doesn't pretend the struggle doesn't exist. Here you will discover: • How to actually find stillness when your mind is going crazy • Why most guided meditations get boring after a while • What nobody tells you about "setting intentions" and the scientific process to manifesting • Four hidden habits that sabotage your growth—and how to move past them • Proven techniques to overcome anxiety, stress, and trouble sleeping • Daily rituals that cement and enrich your practice • How to use mindfulness to take action toward the causes you believe in and get sh!t done Whether you've tried meditation but it never sticks, or you've heard about it but never gave it a shot, Justin Michael Williams guides you step by step in creating a custom meditation ritual that fits in with your busy (and sometimes messy!) modern life. With free downloadable audio meditations every step of the way, *Stay Woke* gives people of all genders, identities, colors, religions, ages, and economic backgrounds the tools to stop wasting time, overcome self-doubt, and wake up to the lives we were really born to live.

The Wall Street Journal is read by 5.3 million affluent and influential business people every business day. This classic *Business One Irwin Guide* shows them how to use the Journal to make more informed and competent business and investment decisions. Thoroughly updated throughout, the fourth edition gives readers expanded definitions, additional how-to reference material, and more practical applications.

Rhetoric is among the most ancient academic disciplines, and we all use it every day whether expertly or not. This book is a lively set of lessons on the subject. It is about rhetorical figures: practical ways of applying old and powerful principles--repetition and

variety, suspense and relief, concealment and surprise, the creation of expectations and then the satisfaction or frustration of them--to the composition of a simple sentence or a complete paragraph. --from publisher description.

Learn to unlock the potential of your employees and colleagues with this definitive resource for people management **People Strategy: How to Invest in People and Make Culture Your Competitive Advantage** provides readers with a powerful framework in which to develop high-performing teams, increase employee motivation, and use data to build an inviting and effective company culture. Author Jack Altman, cofounder and CEO of Lattice, an award-winning HR and performance management platform, shows you how to: Establish the values that will form the bedrock of your organization Develop feedback processes that help employees feel heard, supported, and equipped to succeed Monitor the breadth and depth of employee engagement in your company Use the data and insights created by your People Strategy to drive business results Perfect for executives, managers, and human resource professionals, **People Strategy** also belongs on the bookshelves of anyone with even an interest in how to develop, nurture, and unlock the potential of their employees and colleagues.

Provides basic information about the biology, life cycles, and behavior of birds, along with brief profiles of each of the eighty bird families in North America.

Why did so many intelligent people—from venture capitalists to Wall Street elite—fall for the hype? And how did WeWork go so wrong? In little more than a decade, Neumann transformed himself from a struggling baby clothes salesman into the charismatic, hard-partying CEO of a company worth \$47 billion—on paper. With his long hair and feel-good mantras, the six-foot-five Israeli transplant looked the part of a messianic truth teller. Investors swooned, and billions poured in. Neumann dined with the CEOs of JPMorgan and Goldman Sachs, entertaining a parade of power brokers desperate to get a slice of what he was selling: the country's most valuable startup, a once-in-a-lifetime opportunity and a generation-defining moment. Soon, however, WeWork was burning through cash faster than Neumann could bring it in. From his private jet, sometimes clouded with marijuana smoke, he scoured the globe for more capital. Then, as WeWork readied a Hail Mary IPO, it all fell apart. .

The Wall Street Journal Guide to the 50 Economic Indicators that Really Matter is a must-have guide for investors. Dow Jones columnist Simon Constable and respected financial historian Robert E. Wright offer valuable tips and insight to help investors forecast and exploit sea changes in the global macroeconomic climate. Unlike other investment handbooks, Constable and Wright's guide explores the not widely known economic indicators that the smartest investors watch closely in order to beat the stock market—from "Big Macs" to "Zombie Banks." Not only valuable and informative, **The Wall Street Journal Guide to the 50 Economic Indicators that Really Matter** is also wonderfully irreverent and endlessly entertaining, making it the most fun to read investors' guide on the market.

The Wall Street Journal Guide to Understanding Money & Investing Simon and Schuster

Everything you thought you knew about saving, managing risk, and securing your financial future has changed. The world is very different in the wake of the biggest financial crisis since the Great Depression. Retirement accounts have been eviscerated, risk appetites diminished, and questions raised about age-old personal finance strategies such as "buy and hold" and the efficacy of relying heavily on stock mutual funds. In **The Wall Street Journal Guide to the New Rules of Personal Finance**, Dave Kansas offers guidelines for understanding the new regulations for finance firms, the rising importance of international investing, and the very different environment that now exists for home buyers. With valuable chapters on debt reduction, diversification, retirement planning, real estate, commodities, and other vital topics, this essential volume is designed to help the individual determine which tenets of an investing strategy remain sound and which deserve re-examination. It is the ultimate guide to profitably investing your money in a world that has fundamentally changed.

From America's most authoritative source: the quintessential primer on understanding and managing your money **Money** courses through just about every corner of our lives and has an impact on the way we live today and how we'll be able to live in the future. Understanding your money, and getting it to work for you, has never been more important than it is today, as more and more of us are called upon to manage every aspect of our financial lives, from managing day-to-day living expenses to planning a college savings fund and, ultimately, retirement. From **The Wall Street Journal**, the most trusted name in financial and money matters, this indispensable book takes the mystery out of personal finance. Start with the basics, learn how they work, and you'll become a better steward of your own money, today and in the future. Consider **The Wall Street Journal Complete Personal Finance Guidebook** your cheat sheet to the finances of your life. This book will help you: • Understand the nuts and bolts of managing your money: banking, investing, borrowing, insurance, credit cards, taxes, and more • Establish realistic budgets and savings plans • Develop an investment strategy that makes sense for you • Make the right financial decisions about real estate • Plan for retirement intelligently Also available—the companion to this guidebook: **The Wall Street Journal Personal Finance Workbook**, by Jeff D. Opdyke Get your financial life in order with help from **The Wall Street Journal**. Look for: • **The Wall Street Journal Complete Money and Investing Guidebook** • **The Wall Street Journal Complete Identity Theft Guidebook** • **The Wall Street Journal Complete Real Estate Investing Guidebook**

A Wall Street Journal Bestseller "...this guide provides readers with much more than just early careers advice; it can help everyone from interns to CEOs." — a Financial Times top title You've landed a job. Now what? No one tells you how to navigate your first day in a new role. No one tells you how to take ownership, manage expectations, or handle workplace politics. No one tells you how to get promoted. The answers to these professional unknowns lie in the unspoken rules—the certain ways of doing things that managers expect but don't explain and that top performers do but don't realize. The problem is, these rules aren't taught in school. Instead, they get passed down over dinner or from mentor to mentee, making for an unlevel playing field, with the insiders getting ahead and the outsiders stumbling along through trial and error. Until now. In this practical guide, Gorick Ng, a first-generation college student and Harvard career adviser, demystifies the unspoken rules of work. Ng distills the wisdom he has gathered from over five hundred interviews with professionals across industries and job types about the biggest mistakes people make at work. Loaded with frameworks,

checklists, and talking points, the book provides concrete strategies you can apply immediately to your own situation and will help you navigate inevitable questions, such as: How do I manage my time in the face of conflicting priorities? How do I build relationships when I'm working remotely? How do I ask for help without looking incompetent or lazy? The Unspoken Rules is the only book you need to perform your best, stand out from your peers, and set yourself up for a fulfilling career.

Here at last is the indispensable resource that has helped the writers and editors of The Wall Street Journal earn a reputation for the most authoritative business writing anywhere. Originally written exclusively for the paper's staff, The Wall Street Journal Guide to Business Style and Usage is a landmark work. Many years in preparation, it has now been expanded and revised for anyone who wants to write well, but especially for those in the business community. The only book of its kind, it offers A-Z guidance on style and usage, bearing in mind the special needs of business professionals and including the latest business terminology. If ABC is no longer the American Broadcasting Company, what is it? What is the difference between "adjusted gross receipts" and "adjusted gross income"? How about the differences among "adopt," "approve," "enact" and "pass"? When should you say "affect" and when "effect"? When did Generation X end and Generation Y begin? And what the heck is the new name of Andersen Consulting? Our language is ever changing, ever mutating, and the choice of the right word bolsters your credibility with readers. As the go-to resource for these questions and others, The Wall Street Journal Guide to Business Style and Usage gives readers a competitive edge for succeeding in the world of business. It is an invaluable resource for any member of the business community who has ever had to write a memo, report, proposal, press release or e-mail. Destined to be the standard resource for years to come, The Wall Street Journal Guide to Business Style and Usage provides readers with access to the Journal Web site ([www.wsjbooks.com](http://www.wsjbooks.com)), which will feature updates as new business terms enter the language or as old definitions or usages give way to new. This guide is the definitive reference work to keep close to your desk -- the last word for everyone who works with words.

Covers banking services, credit, home finance, financial planning, investments, and taxes.

A financial expert provides investors with a fundamental introduction to the world of money and investing; identifying market players, strategies, and theories; and covering such topics as stocks, bonds, mutual funds, and retirement planning.

Offers advice on estate-planning, identifies key documents, and explains the technical jargon.

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

From three design partners at Google Ventures, a unique five-day process--called the sprint--for solving tough problems using design, prototyping, and testing ideas with customers.

An expert on presenting information visually provides a step-by-step guide to executing clear, concise and intelligent graphics and charts for everyone from the average PowerPoint user to the sophisticated professional. Reprint.

As you think about retirement, you've got facts to face, planning to do, decisions to make and numbers to crunch. With the experts at The Wall Street Journal to guide you, you'll learn how to tailor a financial plan for the lifestyle you want. • Answers your biggest question—How big does my nest egg need to be?—by linking it to your particular hopes for how you want to spend your days in retirement • Shows how to translate your dreams and interests into daily activities, whether traveling, opening a business, volunteering or going back to school • Provides a timeline for decisions to make and steps to take ten years, five years and one year before you retire • Offers tips on investing wisely and working with the right financial adviser • Tells you how to maximize your benefits from Social Security and Medicare • Guides you through the intricacies of 401(k)s, IRAs, annuities and other financial tools and resources Today, the average person can expect to spend two decades in retirement—why leave it to chance? For all of its changes and challenges, a well-planned retirement could very well be the best part of your life.

Imagine a world without late planes, missed connections, lost luggage, bumped passengers, cramped seating, high fees and higher fares, surly employees, and security lines. . . . Ordinary travel is an extraordinary ordeal. Yet despite the high prices and huge hassles, travel is essential—along with the need for tips, tricks, and techniques to improve the journey. The Wall Street Journal Guide to Power Travel is an entertaining road trip and a helpful guide, drawn from Scott McCartney's popular Middle Seat column, which explains why bad things happen to good travelers and what you can do to improve your lot. Expert advice and tips include: How to get cheap fares, first-class upgrades, and better seats. How to minimize chances of lost luggage and what to do when baggage doesn't show up. How to avoid delays, get around TSA bottlenecks, and minimize the chances you'll get stuck at some distant airport—and what to do if you do get stuck. How to complain to an airline and get some attention, right down to what to ask for in compensation and how to get the government's attention.

A comprehensive guide to money management provides organized, up-to-date information and advice that highlights major age groups and addresses such topics as building a stock portfolio, taxes, managing debt, loans, and lines of credit.

"Into the maelstrom of unprecedented contemporary debates about immigrants in the United States, this perfectly timed book gives us a portrait of what the new immigrant experience in America is really like. Written as a "guide" for the newly arrived, and providing "practical information and advice," Roya Hakakian, an immigrant herself, reveals what those who settle here love about the country, what they miss about their homes, the cruelty of some Americans, and the unceasing generosity of others. She captures the texture of life in a new place in all its complexity, laying bare both its beauty and its darkness as she discusses race, sex, love, death, consumerism, and what it is like to be from a country that is in America's crosshairs. Her tenderly perceptive and surprisingly humorous account invites us to see ourselves as we appear to others, making it possible for us to rediscover our many American gifts through the perspective of the outsider"--

The Wall Street Journal Essential Guide to Management offers "Lasting Lessons from the Best Leadership Minds of Our Time." Compiled by Alan Murray, Deputy Managing Editor of the Wall Street Journal, this is the definitive guide to how to be a successful manager from the world's most respected business publication—an indispensable handbook for new managers and veterans alike, providing solid business strategies to help them put their best ideas to work.

An accessible handbook designed for the average investor furnishes a comprehensive overview of the world of real-estate

investment, explaining how to incorporate real-estate holdings into one's overall investment portfolio while discussing such topics as how to select investment properties, property management, and how to find the right deal. Original. 30,000 first printing. Shows how to use the Journal to understand the business cycle, federal fiscal policy, the stock market, and international transactions

Filled with sound financial advice, a definitive how-to guide to a financially secure retirement covers everything from money mechanics to lifestyle choices while furnishing helpful suggestions on how to deal with the changes and choice of retirement, including relocation, retirement communities, investments, maximizing government benefits, and more. Original. 50,000 first printing.

Your Road to Lifelong Financial Independence It's about time you felt empowered to better manage your money because—in tough economic times more than ever—your financial freedom depends on making smart choices. But it's hard to know where to begin, especially when you're just starting out. And of course, it only gets more complicated as you go through life: How do you establish good credit? Do you buy or rent? What kinds of health coverage do you really need? How do you actually stay afloat in an uncertain market? The Wall Street Journal Guide to Starting Your Financial Life gets you off on the right financial foot, from tackling everyday choices like cell-phone plans and pet ownership to big decisions such as smart investment strategies and buying a car or a house. You'll learn: • How to open your first checking and savings accounts, get your first credit card, and establish good credit • The ins and outs of starting a job, including information about taxes, choosing health insurance options, and saving for retirement • How to budget for big purchases and expenses, such as paying off student loans, buying a car, and affording your housing • Strategies for buying the little things you want and need without going broke • The basics of investing, how to manage an inheritance, and the documents you need to protect your assets This valuable resource puts you in the driver's seat, so you will be in control of your money and on your way to achieving lifelong financial independence across any economic terrain.

Disasters happen every day. Are your investments prepared? The investor who knows how to anticipate historically significant or earth-shattering events—who is prepared to act when others are frozen with fear—will always have a substantial advantage. By closely analyzing potential global threats and the opportunities they present, The Wall Street Journal Guide to Investing in the Apocalypse offers investors the key to finding a silver lining in almost any cataclysm. Even if the catastrophic does not occur, the strategies here can pay huge dividends even under more mundane circumstances. The Wall Street Journal Guide to Investing in the Apocalypse provides readers with valuable information for investment success: the ability to see opportunity where others see peril. Whether a global disaster is natural or man-made, environmental or financial, every fearsome scenario contains the seeds of profit for the investor who stays calm and thinks rather than panics and runs.

A guide to starting over financially after losing a spouse, declaring bankruptcy or foreclosing a home provides coverage of topics ranging from debt and housing to insurance and savings. Original.

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