

Till Debt Do Us Part Chinkee Tan

"Spurious Correlations ... is the most fun you'll ever have with graphs."--Bustle Military intelligence analyst and Harvard Law student Tyler Vigen illustrates the golden rule that "correlation does not equal causation" through hilarious graphs inspired by his viral website. Is there a correlation between Nic Cage films and swimming pool accidents? What about beef consumption and people getting struck by lightning? Absolutely not. But that hasn't stopped millions of people from going to tylervigen.com and asking, "Wait, what?" Vigen has designed software that scours enormous data sets to find unlikely statistical correlations. He began pulling the funniest ones for his website and has since gained millions of views, hundreds of thousands of likes, and tons of media coverage. Subversive and clever, Spurious Correlations is geek humor at its finest, nailing our obsession with data and conspiracy theory.

My enemy's daughter ... offered to me as payment towards a debt. Now she'll become my wife ... My pet. I wasn't always cold-hearted and vindictive. She made me that way. Charlotte Davis ... the most beautiful and privileged princess there is. I'd kill for her to be mine. We met by chance at her father's wedding ... And then again years later. But she forgot about me. Ignored me. Enraged me. Then her father did the unforgivable, and I made it my lifelong goal to ruin him ... By taking her as payment towards a debt he owed. A debt she will repay by marrying me. Until death do us part. WARNING: This book includes scenes that may be disturbing to some readers. Full length Dark Billionaire Romance.

If changing beliefs are changing your marriage, you need to read this book!

The Chinese economy appears destined for failure, the financial bubble forever in peril of popping, the real estate sector doomed to collapse, the factories fated for bankruptcy. Banks drowning in bad loans. An urban landscape littered with ghost towns of empty property. Industrial zones stalked by zombie firms. Trade tariffs blocking the path to global markets. And yet, against the odds and against expectations, growth continues, wealth rises, international influence expands. The coming collapse of China is always coming, never arriving. Thomas Orlik, a veteran of more than a decade in Beijing, turns the spotlight on China's fragile fundamentals, and resources for resilience. Drawing on discussions with Communist cadres, shadow bankers, and migrant workers, Orlik pieces together a unique perspective on China's past, present, and possible futures. From Deng Xiaoping's reform and opening to Donald Trump's trade war, Orlik traces the policy steps and missteps that have taken China to the brink of a "Lehman moment" credit crisis. Delving into the balance sheets for banks, corporates, and local governments, he plumbs the depths of financial risks. From Japan in 1989, to Korea in 1997, to the U.S. in 2007, he positions China in the context of a rolling series of global crisis. Mapping possible scenarios, Orlik games out what will happen if the bubble that never pops finally does. The magnitude of the shock to China and the world would be tremendous. For those in the West nervously watching China's rise as a geopolitical challenger, the alternative could be even less palatable.

The average debt hanging around the necks of Canadian graduates is \$27,000. So when they don their cap and gown and look forward to the future, what they are actually looking at is decades of payments. Yet only 35% of eligible kids receive the Canada Education Savings Grant—up to \$7,200 that the government wants to GIVE parents as a reward for saving for school. So why don't more parents use RESPs? They don't understand how they work They say they can't come up with the money They don't know about the grant – the free money They aren't convinced their kids will need their help The language and rules just seem too complicated . Saving for School will explain the ins and outs in Gail's trademark clear, straight-forward style. It takes parents and future students through putting money into a plan, and taking it out in the most tax-effective way, makes following the rules and regulations simple, and shows you how to set your plan up to work for YOU (as opposed to making it easy on your financial institution). Beyond RESPs, Gail offers a full plan for minimizing your student debt, guiding you through how much student loan you should take on, and offer general tips and strategies for saving and for following a budget at school. With Gail by your side, there's no excuse not to start Saving for School.

A simple, proven-effective formula for freeing yourself from debt—and staying that way • Revised and updated, with a new Preface by the author “A must read for anyone wanting to get their head above water.”—The Wall Street Journal THE CLASSIC GUIDE, REVISED WITH UP-TO-THE-MINUTE INFORMATION OUT OF THE RED • Do this month's bills pile up before you've paid last month's? • Do you regularly receive past-due notices? • Do you get letters threatening legal action if immediate payment is not made? • Do the total amounts of your revolving charge accounts keep rising? INTO THE BLACK Whether you are currently in debt or fear you're falling into debt, you are not alone. Sixty million Americans—from doctors to secretaries, from executives to the unemployed—face the same problem and live under the same daily stress. Based on the proven techniques of the national Debtors Anonymous program, here is the first complete, step-by-step guide to getting out of debt once and for all. You'll learn • how to recognize the warning signs of serious debt • how to negotiate with angry creditors, collection agencies, and the IRS • how to design a realistic and painless payback schedule • how to identify your spending blind spots • how to cope with the anxiety and daily pressures of owing money • plus the three cardinal rules for staying out of debt forever, and much more! This book is neither sponsored nor endorsed by Debtors Anonymous. A recovered debtor, the author is intimately familiar with the success of the Debtors Anonymous program.

“A single source for what you need to know to put your financial house in order, an impressive piece of work, and very useful.” —Bob Clark, Editor-in-Chief, Dow Jones Investment Advisor Ric Edelman, America's most successful financial advisor, has revised and updated his classic personal finance bestseller to reflect the new global economic outlook. In his 4th edition of The Truth About Money, Edelman tells you everything you need to know about money—an essential, yet delightfully breezy and accessible, must-read manual for anyone who may have previously sought the financial wisdom of Suze Orman and Jean Chatzky. The Truth About Money is an indispensable guide to money matters from the man whom Barrons named the #1 independent financial advisor in the country.

Till Debt Do Us Part Balancing Finances, Feelings, and Family

In need of some positivity in these troubled times? Look no further than this inspiring collection of short motivational and aspirational readings that will have you ready to take on the world by being the best version of yourself. Accessible and encouraging, the nuggets of wisdom in this giftable book are perfect for the recent graduate, the aspiring entrepreneur, the seasoned business leader, and anyone who needs a pick-me-up in the midst of a challenging time of life.

This is the inspiring true story of Angela Greenwood, a mother of four from the NSW north coast, who mustered incredible strength to take on a high-flying legal team and one of Australia's largest banks. When Angela opened a letter by mistake from her father-in-

law, it was the first she knew of a crisis that would threaten her marriage and cost her family their life savings. Over two years her husband had gambled - and lost - close to one million dollars by trading on the foreign exchange markets through the bank. Not once did the bank inform Angela that the money was disappearing from their joint account faster than her husband could withdraw it. Yet instead of crumbling, Angela found a country lawyer, herself a mother of four, and together they mounted a legal fight that took six years and made national headlines. This book is their story - an incredible tale of two women triumphing over the system, and a bank behaving badly.

Through *Debt-Free Forever*, more than 100,000 Canadian families have used Gail Vaz-Oxlade's brand of money management to dig themselves out of debt. Her strategy is straightforward—it isn't about neat tricks, hidden agendas and mysterious fixes. As Gail says, "Money isn't rocket-science, it's discipline." Gail has made it her life's mission to make money management something everyone can do. And she won't take no for an answer. Hers is a style that's unique, a voice that is demanding, an approach that is holistic. *Debt-Free Forever* helps readers take back responsibility and control over their money. Gail's Rules are simple: you can't spend money you don't have, you must save something and if you're in debt, you must get the albatross off your back. That said, she knows that executing them can be hard. That's why *Debt-Free Forever* will serve as a roadmap to getting out of debt, with carefully detailed plans, and Gail's unfailing support to help readers get to the right destination.

Why Americans are fleeing our broken banking system: "Startling and absorbing...Required reading for fans of muckraking authors like Barbara Ehrenreich."—*Publishers Weekly* (starred review) What do an undocumented immigrant in the South Bronx, a high-net-worth entrepreneur, and a twentysomething graduate student have in common? All three are victims of our dysfunctional mainstream bank and credit system. Nearly half of all Americans live from paycheck to paycheck, and income volatility has doubled over the past thirty years. Banks, with their high monthly fees and overdraft charges, are gouging their lower- and middle-income customers while serving only the wealthiest Americans. Lisa Servon delivers a stunning indictment of America's banks, together with eye-opening dispatches from inside a range of banking alternatives that have sprung up to fill the void. She works as a teller at RiteCheck, a check-cashing business in the South Bronx, and as a payday lender in Oakland. She looks closely at the workings of a *tanda*, an informal lending club. And she delivers engaging, hopeful portraits of the entrepreneurs reacting to the unbanking of America by designing systems to creatively serve those outside the one percent. "Valuable evidence on the fragility of the personal economies of most Americans these days."—*Kirkus Reviews* "An intelligent plea for financial justice...[An] excellent book."—*The Christian Science Monitor*

In *Failure by Design*, the Economic Policy Institute's Josh Bivens takes a step back from the acclaimed *State of Working America* series, building on its wealth of data to relate a compelling narrative of the U.S. economy's struggle to emerge from the Great Recession of 2008. Bivens explains the causes and impact on working Americans of the most catastrophic economic policy failure since the 1920s. As outlined clearly here, economic growth since the late 1970s has been slow and inequitably distributed, largely as a result of poor policy choices. These choices only got worse in the 2000s, leading to an anemic economic expansion. What growth we did see in the economy was fueled by staggering increases in private-sector debt and a housing bubble that artificially inflated wealth by trillions of dollars. As had been predicted, the bursting of the housing bubble had disastrous consequences for the broader economy, spurring a financial crisis and a rise in joblessness that dwarfed those resulting from any recession since the Great Depression. The fallout from the Great Recession makes it near certain that there will be yet another lost decade of income growth for typical families, whose incomes had not been boosted by the previous decade's sluggish and localized economic expansion. In its broad narrative of how the economy has failed to deliver for most Americans over much of the past three decades, *Failure by Design* also offers compelling graphic evidence on jobs, incomes, wages, and other measures of economic well-being most relevant to low- and middle-income workers. Josh Bivens tracks these trends carefully, giving a lesson in economic history that is readable yet rigorous in its analysis. Intended as both a stand-alone volume and a companion to the new *State of Working America* website that presents all of the data underlying this cogent analysis, *Failure by Design* will become required reading as a road map to the economic problems that confront working Americans.

Free yourself from maxed-out cards, mounting interest, and constant money stress with this "entertaining and easy to read" guide (*Windsor Star*). If you're afraid to open your bills, if you've never added up how much you owe, if you can't even imagine being debt-free—it's time to join the thousands of people Gail Vaz-Oxlade has helped. Her straightforward approach to money management is based on self-control, hard work, and prioritizing what's really important. *Debt-Free Forever* is Gail's step-by-step guide, and she'll show you how to: figure out how much you've actually been spending calculate how much you owe—and what it's costing you build a budget that works maximize your debt repayments so you can be free of consumer debt in three years or less prepare for a rainy day so it doesn't cause a major setback set goals for your new, debt-free life Make no mistake: Getting out of debt isn't easy. But in *Debt-Free Forever*, Gail gives you a clear strategy and the steps needed to implement it. So if you're finished with excuses, overdue notices, and maxed-out credit cards, follow the plan—and start becoming debt-free forever. Using her own personal experiences, the author helps couples face fiscal foul-ups and to discover God loves them—even in the middle of financial difficulties.

Money worries rank among the highest causes of marital stress and divorce. Yet few people recognize that their spending habits might have more to do with their emotions, their upbringing, and their communication skills than with their net income. In *Till Debt Do Us Part*, Dr. Bernard Poduska helps you understand where your financial problems might have their roots, how you can learn to balance your own needs with your family's desires, and how you can manage debt even when it seems to have gotten completely out of your control. You'll learn how to recognize and overcome addictive spending, how to get through the month with the money you have, and how to plan for your future. If you're ready to get to the bottom of your financial challenges, *Till Debt Do Us Part* will give you the tools and insights you need.

Untitled is a forthcoming title from Penguin Press. Untitled is a forthcoming title from Penguin Press.

With everything she does, Gail Vaz-Oxlade focuses on putting money in perspective and encouraging people to take control of their money and their lives. But over the years, she's found that an astonishing number of smart, competent women are relinquishing that control. It's *Your Money* is designed to inspire and inform them to take charge of their financial destinies. This book will help each reader come to terms with why she deals with her money as she does. It helps her establish a solid financial foundation on which to build as she moves through her life. Gail walks her through the major milestones—partnering, raising a family and retiring—making sure she is empowered to make her own decisions,

if she's in a relationship or not. It also shows the reader how to cope when stuff hits the fan, without adding financial stress to her burdens. For the woman who finds herself the sole breadwinner in a family, dealing with aging parents or coping with divorce or widowhood, Gail shows her how to keep her financial life on track. Whether they need Gail's voice to encourage them to reach for new financial goals, or to kick their credit-card-happy butts back into line, women will turn to *It's Your Money* in good times and in bad.

The instant NEW YORK TIMES BESTSELLER WALL STREET JOURNAL BESTSELLER PUBLISHERS WEEKLY BESTSELLER USA TODAY BESTSELLER THE PATH TO YOUR ULTIMATE RETIREMENT STARTS RIGHT HERE! Retirement today is more complex than ever before. It is most definitely not your parents' retirement. You will have to make decisions that weren't even part of the picture a generation ago. Without a clear-cut path to manage the money you've saved, you may feel like you're all on your own. Except you're not—because Suze Orman has your back. Suze is America's most recognized personal finance expert for a reason. She's been dispensing actionable advice for years to people seeking financial security. Now, in *The Ultimate Retirement Guide for 50+*, she gives you the no-nonsense advice and practical tools you need to plan wisely for your retirement in today's ever-changing landscape. You'll find new rules for downsizing, spending wisely, delaying Social Security benefits, and more—starting where you are right now. Suze knows money decisions are never just about money. She understands your hopes, your fears, your wishes, and your desires for your own life as well as for your loved ones. She will guide you on how to let go of regret and fear, and with her unparalleled knowledge and unique empathy, she will reveal practical and personal steps so you can always live your Ultimate Retirement life. "I wrote this book for you," Suze says. "The worried, the fearful, the anxious. I know you need help navigating the road ahead. I've helped steer people toward happy and secure retirements my whole life, and that's exactly what I want to do for you."

In this lively history of consumer debt in America, economic historian Louis Hyman demonstrates that today's problems are not as new as we think. *Borrow* examines how the rise of consumer borrowing—virtually unknown before the twentieth century—has altered our culture and economy. Starting in the years before the Great Depression, increased access to money raised living standards but also introduced unforeseen risks. As lending grew more and more profitable, it displaced funds available for business borrowing, setting our economy on an unsustainable course. Told through the vivid stories of individuals and institutions affected by these changes, *Borrow* charts the collision of commerce and culture in twentieth-century America, giving an historical perspective on what is new—and what is not—in today's economic turmoil. A Paperback Original

Outlines simple steps for saving, investing, increasing, and protecting income in order to achieve financial stability. With decentralization and urbanization, the debts of state and local governments and of quasi-public agencies have grown in importance. Rapid urbanization in developing countries requires large-scale infrastructure financing to help absorb influxes of rural populations. Borrowing enables state and local governments to capture the benefits of major capital investments immediately and to finance infrastructure more equitably across multiple generations of service users. With debt comes the risk of insolvency. Subnational debt crises have reoccurred in both developed and developing countries. Restructuring debt and ensuring its sustainability confront moral hazard and fiscal incentives in a multilevel government system; individual subnational governments might free-ride common resources, and public officials at all levels might shift the cost of excessive borrowing to future generations. This book brings together the reform experiences of emerging economies and developed countries. Written by leading practitioners and experts in public finance in the context of multilevel government systems, the book examines the interaction of markets, regulators, subnational borrowers, creditors, national governments, taxpayers, ex-ante rules, and ex-post insolvency systems in the quest for subnational fiscal discipline. Such a quest is intertwined with a country's historical, political, and economic context. The formal legal framework interacts with political reality to influence the dynamics of and incentives for reform. Often, the resolution of a subnational debt crisis unfolds in the context of macroeconomic stabilization and structural reforms. The book includes reforms that have not been covered by previous literature, such as those of China, Colombia, France, Hungary, Mexico, and South Africa. The book also presents a comprehensive review of how the United States developed its debt market for state and local governments, through a series of reforms that are path dependent, including the reforms and lessons learned following state defaults in the 1840s and the debates that shaped the enactment of Chapter 9 of the Bankruptcy Code in 1937. Looking forward, pressures on subnational finance are likely to continue from the fragility of global recovery, the potentially higher cost of capital, refinancing risks, and sovereign risks. This book is essential reading for anyone wanting to know the challenges and reform options in debt restructuring, insolvency frameworks, and public debt market development.

Financial writer Gail Vaz-Oxlade describes simple steps you can take now in order to build a retirement nest egg. Art hacks life when two filmmakers launch a project to cancel more than £1m of high-interest debt from their local community. *Bank Job* is a white-knuckle ride into the dark heart of our financial system, in which filmmaker and artist duo Hilary Powell and Dan Edelstyn risk their sanity to buy up and abolish debt by printing their own money in a disused bank in Walthamstow, London. Tired of struggling in an economic system that leaves creative people on the fringes, the duo weave a different story, both risky and empowering, of self-education and mutual action. Behind the opaque language and defunct diagrams, they find a system flawed by design but ripe for hacking. This is the inspiring story of how they listen and act upon the widespread desire to change the system to meet the needs of many and not just the few. And for those among us brave enough, they show how we can do this too in our own communities one bank job at a time.

The most important investment parents can make is finally simplified, Gail-style The the average debt hanging around the necks of Canadian graduates is \$27,000. So when they don their caps and gowns and look forward to the future, what they are actually looking at is decades of payments. Yet only 35 percent of eligible kids receive the Canada Education Savings Grant--up to \$7,200 that the government wants to GIVE

parents as a reward for saving for school. So why don't more parents use RESPs? They don't understand how they work. They say they can't come up with the money. They don't know about the grant--the free money. They aren't convinced their kids will need their help. The language and rules just seem too complicated. Saving for School will explain the ins and outs in Gail's trademark clear, straightforward style. It takes parents and future students through the steps of putting money into a plan and taking it out in the most tax-effective way. The book makes following the rules and regulations simple and shows you how to set your plan up to work for YOU (as opposed to making it easy on your financial institution). Beyond RESPs, Gail offers a full plan for minimizing your student debt and guides you through how much student loan you should take on, along with offering general tips and strategies for saving and for following a budget at school. With Gail by your side, there's no excuse not to start Saving for School.

Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times--for all the right reasons--but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. "Why should I put time into studying subjects I will never use in real life?" he protested. Without thinking, I responded, "Because if you don't get good grades, you won't get into college."

"Regardless of whether I go to college," he replied, "I'm going to be rich."

We live in a world of growing singleness. While lots of attention is being paid to senior singles, less has been given to younger women and men who find themselves suddenly single—through separation or divorce or through the death of a partner—or to those who come to the realization that perhaps partnership isn't in the cards and they need to start planning for themselves. Single women make up more than half the population of Canadian women. And they're facing financial and life challenges for which they're unprepared. Both Victoria and Gail know that single doesn't have to suck. But a newly minted CEO of Everything will face some challenges, so Gail and Victoria are here with a heads up! CEO of Everything maps out the territory that singles find themselves in and guides readers through topics that form the new land of singleness. Jobs once shared by two now fall on the shoulders of one. And as if life isn't busy enough, the state of singleness means you get to do it all, all day and every day. What is normal when you are suddenly planning for life for one? What do you need to look out for, be responsible for and be prepared for? This book will help readers decide what's urgent, what's important and what they can afford to just let go unattended. (Baby, you may be strong, but nobody can do it ALL.)

Take on your toughest money problem: the people you love. Gail Vaz-Oxlade gets hundreds of letters every month from people who can't figure out how to get their sister off their couch, their mother to stop hitting them up for money, or their mates to recognize that saving is part of having a solid financial foundation. The letters have a common theme: Gail, how do I get through to them? Money Talks is Gail's answer to that tough—and common—problem that sits at the heart of money and relationships: how to tell your mate, your father, your best friend or your grandmother it's time for a change. Whether it's sisters fighting over the future of the family home, life partners arguing over whose shopping is really messing with the budget, or parents wondering when their adult child will ever leave the nest, the "money" gets blamed for what is actually an inability to figure out the real problem and deal with it objectively. That's where Gail steps in. With over seventy-five different scenarios drawn from years of working with real Canadians, Gail helps readers see their own situations through stories that reflect what they're experiencing. Then she gives readers the language to negotiate effectively, showing them that for each problem there are steps they can take to find a solution. Gail has long believed that so many money issues have more to do with our behaviour than with the money itself. People can be delusional, selfish, inconsistent, fearful, lazy, bullying and entitled, and those traits are reflected in how they deal with money. Relationships seldom disintegrate just because people are 'bad with money'. But how each person responds to the other—and to the real issues—can make or break a relationship. Have a bully in your life? Wish your brother would grow the hell up and stop counting on you to save his butt? Want to tell your BFF that dreaming is only the first step in making a better life? Gail will show you how. Gail bets that there many people you will recognize as you read Money Talks—and one of them just might be yourself.

Real Financial Freedom is not about the abundance of money; rather, it's about seeking God's Kingdom and His righteousness in the area of finances. The heart of this book is not only about financial literacy on its surface. The main goal of writing this book comes from the passion not only to alleviate the readers' economic condition but to elevate their understanding towards the holistic concept of real financial freedom which I believe starts by knowing the true source of everything which is God who is the creator of heavens and the earth. It is followed by knowing the principle of stewardship, establishing the right mindset, breaking bad financial habits, learning how to grow money, and become not only financial literate but prudent in handling finances. Most importantly, knowing the purpose of being financially blessed which is to be a blessing! I believe that it is God's will for us to be financially free...but what is real financial freedom? This book will allow you to understand real financial freedom and enlighten your heart and mind with the true essence of being blessed and free!

As a parent you want the best for your kids. You work hard to provide every advantage you can. You want them to be safe, smart and healthy. Yet, when it comes to money, it's a whole different story. If you're like most people, you'd rather run a mile through a desert with a camel on your back than talk financial realities with your children. Your parents told you that talking about money just wasn't polite. Look where that left you! A healthy, balanced attitude towards money begins when kids are just toddling, so pull your head out of the sand and roll up your sleeves. Gail Vaz-Oxlade, Canada's #1 personal finance expert, will teach you everything your children need to know. Gail believes that building confidence and money skills starts with an age-appropriate allowance. In Money-Smart Kids, she'll show you how to start an allowance and use it effectively to help your kids: make saving a habit learn the difference between a need and a want use the "magic jars" to balance competing goals create life-long money management skills What better gift could you give your kids than the confidence to control their money, rather than letting their money control them? Let Gail help you raise Money-Smart Kids.

As a parent, you want the best for your kids. You work hard to provide them with every advantage. You want them to be safe, smart and healthy. Yet when it comes to money, it's a whole different story. If you're like most people, you'd rather run a mile through a desert with a camel on your back than talk about money with your children. Are you going to follow in your parents' footsteps, keeping financial matters a deep, dark secret? Or do you want your children to have a healthy, balanced attitude toward money? Then it's time to pull your head out of the sand and roll up your sleeves. Gail Vaz-Oxlade, Canada's #1 personal finance expert, believes that teaching kids about money is a parent's job. She knows that building confidence and money skills starts with an age-appropriate allowance to help your kids accomplish important tasks: Making saving a habit Learning the difference between needs and wants Using the "magic jars" to balance competing goals Creating lifelong money management skills What better gift could you give your children than the confidence to control their money, rather than letting their money control them? Let Gail help you raise "Money-Smart Kids."

The national bestseller that helps you turn common sense into money in the bank—now updated with 10 new rules to live by Gail Vaz-Oxlade likes to say that managing money isn't rocket science, it's discipline. But even she acknowledges that there are tricks to her trade and that making money decisions often feels more complicated than it needs to be. So, where do you start? With Gail's Money Rules, of course—her essential rules for making your money work for you. Covering every topic under the financial sun—from TFSA's to taxes, borrowing to breaking bad habits, relationships to RRSPs—Gail will show you that many of the rules you may have been following might actually be working against your best interests. Some of her advice is, as she says, common sense (Rule #17: Needs Must Come Before Wants), some of it is surprising (Rule #222: Don't Borrow to Contribute to an RRSP) and some may even seem counterintuitive coming from Gail (Rule #261: Take Pleasure

from Your Money). New to this edition are rules that will help you maximize the return on your savings, get your head straight about what renovations really mean for your bottom line, and calculate your burn rate. All of the rules are divided into digestible pieces that give you a clear sense of what works and what doesn't—and how to start incorporating her advice into your life today. For money-phobes, this book will be a kick in the pants; for money minders, it will ease the worry that they've left a stone unturned; for everyone, Money Rules reveals what it takes to build a financial foundation that will last a lifetime.

This book explains how the debt crisis is increasing the U.S. trade deficit both with Latin America and our other trading partners, slowing the rate of U.S. economic growth, reducing the number of new American jobs, and increasing the rate of unemployment and the value of the dollar. Co-published with the Roosevelt Center for American Policy Studies.

Examines the significant gaps between what New York State's constitution says and how the state is actually governed and offers ideas for reform. On its face, New York State's constitution is an elaborate and impressive aggregation of processes, powers, mandates, and limits. But many of these are "inoperative," and New Yorkers who read the document and believe what it says will come away with a massive misunderstanding of the realities of state government. The essays in New York's Broken Constitution seek to clarify the realities by bringing attention to the gaps between what the constitution says and how the state is actually governed, and they provide a disquieting picture of the state of the state's constitution. Among the topics addressed are state debt and budgeting practices, legislative redistricting, local government, gambling, conservation, and the process of amending the constitution. Written by knowledgeable professionals, the chapters explain the constitutional provisions in question, including the reasons for their constitutional status; how they have been used and interpreted; and the extent of the gaps between the constitutional provisions and practice. Various proposals for reform are also examined. "This is an impressive volume, teeming with invaluable insights. It presents a compelling message: since many of the dysfunctions in state governance are inextricably tied to the organizational structures and policies detailed—and sometimes followed, sometimes disregarded—in the state constitution, constitutional reform is imperative. Anyone concerned about the operation and current dysfunction of New York State government should read this book." — Vincent M. Bonventre, Albany Law School "This book will be enormously useful in guiding the public and scholarly debate in the lead-up to the November 2017 vote on the question of whether to hold a state constitutional convention." — John J. Dinan, author of The American State Constitutional Tradition

We all know we should save for retirement, right? But we don't. We're just not sure where to start, or when. Experts conjure magic numbers and use complicated terminology. Do we really need a million dollars? And if we don't have a snowball's chance in hell of saving that much, should we even bother? Gail's answers are no and yes—there is no magic number that fits everyone, and yes, you must bother! The hardest part of retirement planning is getting started, so Gail walks you through the steps to put momentum on your side—even if it's with as little as a dollar a day. She'll help you figure out where you are now, where you want to be and how to get there. No expert, Gail included, should offer a one-size-fits-all solution, which is why Never Too Late has concrete steps for developing a plan that is right for you. Never Too Late is about cutting through the crap, taking charge and taking action to create the future you want.

There is no available information at this time.

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