

Start Late Finish Rich Canadian Edition Canadian Edition

Set in Canada and the battlefields of France and Belgium, *Three-Day Road* is a mesmerizing novel told through the eyes of Niska—a Canadian Oji-Cree woman living off the land who is the last of a line of healers and diviners—and her nephew Xavier. At the urging of his friend Elijah, a Cree boy raised in reserve schools, Xavier joins the war effort. Shipped off to Europe when they are nineteen, the boys are marginalized from the Canadian soldiers not only by their native appearance but also by the fine marksmanship that years of hunting in the bush has taught them. Both become snipers renowned for their uncanny accuracy. But while Xavier struggles to understand the purpose of the war and to come to terms with his conscience for the many lives he has ended, Elijah becomes obsessed with killing, taking great risks to become the most accomplished sniper in the army. Eventually the harrowing and bloody truth of war takes its toll on the two friends in different, profound ways. Intertwined with this account is the story of Niska, who herself has borne witness to a lifetime of death—the death of her people. In part inspired by the legend of Francis Pegahmagabow, the great Indian sniper of World War I, *Three-Day Road* is an impeccably researched and beautifully written story that offers a searing reminder about the cost of war.

The Home for Unwanted Girls meets *Orphan Train* in this unforgettable novel about a young girl caught in a scheme to rid England's streets of destitute children, and the lengths she will go to find her way home—based on the true story of the British Home Children. 2018 At ninety-seven years old, Winnifred Ellis knows she doesn't have much time left, and it is almost a relief to realize that once she is gone, the truth about her shameful past will die with her. But when her great-grandson Jamie, the spitting image of her dear late husband, asks about his family tree, Winnifred can't lie any longer, even if it means breaking a promise she made so long ago... 1936 Fifteen-year-old Winny has never known a real home. After running away from an abusive stepfather, she falls in with Mary, Jack, and their ragtag group of friends roaming the streets of Liverpool. When the children are caught stealing food, Winny and Mary are left in Dr. Barnardo's Barkingside Home for Girls, a local home for orphans and forgotten children found in the city's slums. At Barkingside, Winny learns she will soon join other boys and girls in a faraway place called Canada, where families and better lives await them. But Winny's hopes are dashed when she is separated from her friends and sent to live with a family that has no use for another daughter. Instead, they have paid for an indentured servant to work on their farm. Faced with this harsh new reality, Winny clings to the belief that she will someday find her friends again. Inspired by true events, *The Forgotten Home Child* is a moving and heartbreaking novel about place, belonging, and family—the one we make for ourselves and its enduring power to draw us home.

How does an ordinary person with an ordinary income reach their seven-figure dreams? First they must own their own home – and do it David Bach's way. The financial coach who has helped millions to finish rich is back with a simple, powerful solution to get rich in real estate. As David says, "Renters stay poor, homeowners get rich, and smart landlords laugh all the way to the bank!" In his breakout 2004 bestseller, *The Automatic Millionaire*, David Bach showed why owning your own home is not only smart, it's the core secret to becoming a millionaire. In his new book, tailored for a Canadian readership, he shows exactly how to make that happen with a simple, automatic plan you can read in an hour and put into place today. Renters will learn how to buy a first home, even with lousy credit and tiny savings. And existing homeowners will find out how to turn the roof over their heads into a powerful investment that doubles, triples, and quadruples in price while you simply enjoy living in it. And while you don't have to be a landlord to finish rich, if you're willing to be, David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home. *The Automatic Millionaire Homeowner* is brilliantly simple, easy to read, highly motivational with a realistic, take-action method for achieving financial prosperity in real estate, starting now. Bach offers time-tested tactics on all the essentials, including: • Why you shouldn't wait: busting the myths of renting • Finding a down payment right now using the Automatic Down Payment Solution™ • Choosing the mortgage that is right for you – even with debt, even with imperfect credit • The secret system for debt-free homeownership: why you must Make It Automatic! • The Automatic Millionaire Right Place, Right Time, Right Price, Right Program™ for buying and selling • Learn the Automatic Millionaire Mindset™ and collect "automatic cheques" while you sleep

A companion to the mega bestseller *The Automatic Millionaire*, this workbook lets readers put pencil to paper as they craft a personalized map to richness. Tens of thousands of Canadians bought *The Automatic Millionaire* because it offered a simple financial plan that would guarantee a wealthy future. This companion workbook will walk readers through the strategies of *The Automatic Millionaire* step by step, and help them apply the principles of *Pay Yourself First™* and *Make it Automatic™* to their own circumstances. Exercises, fill-in charts, and checklists will help readers pay down debt, increase savings, get on the path to home ownership, and pay their mortgages off early. Readers will learn where to invest, who to call, and exactly what to say as they make their financial plan wholly automatic. Throughout, the workbook will tell the inspiring stories of ordinary North Americans from every level of income and debt who became Automatic Millionaires.

IN A PLACE OF PEACE DURING A TIME OF WAR THE UNFORGIVEN WILL NOT GO FORGOTTEN. Edenville, 1940. In a rural hamlet where the majority of men are overseas to fight Hitler's Nazi war machine, someone is killing veterans of the first world war. Wartime Special Constable 'Lame' Eddie Sommers, a crippled rich boy and the butt of derision, is doing his best to fill a uniform he believes in, yet wears too large. Inexperienced and out of his depth, he turns to a former detective and veteran of the western front for assistance. Involving Marshall Geary might be his biggest mistake. Marshall wears a copper mask, as much to hide behind as to conceal his disfigurements. He struggles against howling flashbacks and the lingering stench of his own concealed crimes. In a town meant for sanctuary, repressed horrors awaken like worms in a collapsing coffin. The closer they get to the truth, the nearer everyone is dragged to their limits, their failings and their buried pasts.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

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

Bestselling author and internationally recognized financial expert David Bach provides us with all the practical steps needed to get out of debt, put your dreams in action, and achieve financial freedom. Following on the huge international success of *Smart Women Finish Rich*, *Smart Couples Finish Rich* and *The Automatic Millionaire*, bestselling financial advisor David Bach helps readers put the nine principles for creating a rich future into practice with *The Finish Rich Workbook*. You've read the books — now it's time to get to work! This new addition to the Finish Rich series is filled with accessible worksheets, checklists, and exercises aimed at helping people gauge and improve their financial prospects — a must for every person who wants to make the most of their money. Like a one-on-one financial session with David Bach, *The Finish Rich Workbook* leads people step-by-step through their financial affairs and helps them fairly assess their financial prospects — and tells them what they can do to improve them. Readers will: \$ Commit their dreams and values to the page and create their own inspiring personal road map. \$ Calculate exactly where they stand now — and how far they have to go to reach their goals. \$ Take the Seven Day Financial Challenge™ and identify their personal Latté Factor™ — the key to building wealth. \$ Apply the Debt Free Solution™, a powerful way to reduce debt quickly and repair their credit in the process. \$ Organize their financial lives with David Bach's patented filing system, including a pull-out summary of where they stand financially. \$ Craft a personalized FinishRich QuickStart™ plan — a to-do list for today, this month, and this year, so they can get started right away. With the sluggish economy all over the news, there is no better time to set our financial houses in order. *The Finish Rich Workbook* provides a personalized plan to do just that. No matter where you start, David Bach can help you live and finish rich.

Doing well with money isn't necessarily about what you know. It's about how you behave. And behavior is hard to teach, even to really smart people. Money—investing, personal finance, and business decisions—is typically taught as a math-based field, where data and formulas tell us exactly what to do. But in the real world people don't make financial decisions on a spreadsheet. They make them at the dinner table, or in a meeting room, where personal history, your own unique view of the world, ego, pride, marketing, and odd incentives are scrambled together. In *The Psychology of Money*, award-winning author Morgan Housel shares 19 short stories exploring the strange ways people think about money and teaches you how to make better sense of one of life's most important topics.

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 how.

In this “brave and heartbreaking novel that digs its claws into you and doesn't let go, long after you've finished it” (Anna Todd, *New York Times* bestselling author) from the #1 *New York Times* bestselling author of *All Your Perfects*, a workaholic with a too-good-to-be-true romance can't stop thinking about her first love. Lily hasn't always had it easy, but that's never stopped her from working hard for the life she wants. She's come a long way from the small town where she grew up—she graduated from college, moved to Boston, and started her own business. And when she feels a spark with a gorgeous neurosurgeon named Ryle Kincaid, everything in Lily's life seems too good to be true. Ryle is assertive, stubborn, maybe even a little arrogant. He's also sensitive, brilliant, and has a total soft spot for Lily. And the way he looks in scrubs certainly doesn't hurt. Lily can't get him out of her head. But Ryle's complete aversion to relationships is disturbing. Even as Lily finds herself becoming the exception to his “no dating” rule, she can't help but wonder what made him that way in the first place. As questions about her new relationship overwhelm her, so do thoughts of Atlas Corrigan—her first love and a link to the past she left behind. He was her kindred spirit, her protector. When Atlas suddenly reappears, everything Lily has built with Ryle is threatened. An honest, evocative, and tender novel, *It Ends with Us* is “a glorious and touching read, a forever keeper. The kind of book that gets handed down” (USA TODAY).

The Canadian edition of *The Little Black Book of Scams* is a compact and easy to use reference guide filled with information Canadians can use to protect themselves against a variety of common scams. It debunks common myths about scams, provides contact information for reporting a scam to the correct authority, and offers a step-by-step guide for scam victims to reduce their losses and avoid becoming repeat victims. Consumers and businesses can consult *The Little Black Book of Scams* to avoid falling victim to social media and mobile phone scams, fake charities and lotteries, dating and romance scams, and many other schemes used to defraud Canadians of their money and personal information.

David Bach has a plan to help you live and finish rich—no matter where you start So you feel like you've started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than \$1,000 in savings? See? You're really not alone.

Unfortunately, the vast majority of people who've saved too little and borrowed too much will never catch up financially. Why? Because they don't know how. You can start late and finish rich—but you need a plan. This book contains the plan.

It's inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn't something you can do overnight. It will take time and it will take work. But you can do it. I know. I've helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a chance to become your coach. Just because you started late doesn't mean you are doomed to an uncertain future. Whether you're in your thirties, forties, fifties, or beyond, there is still time to turn things around. It's never too late to live and finish rich. All it takes is the decision to start. —David Bach

Is it too late for me to get rich? Over and over, people share their fears with David Bach, America's leading money coach and the number-one national best-selling author of *The Automatic Millionaire*. "If only I had started saving when I was younger!" they say. "Is there any hope for me?" There IS hope, and help is here at last! In *Start Late, Finish Rich*, David Bach takes the "Finish Rich" wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich – and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more – and most important, LIVE MORE. And he gives you the time tested plan to do it. The *Start Late, Finish Rich* promise is bold and clear: Even if you are buried in debt – there is still hope. You can get rich in real estate – by starting small. Find your "Latte Factor" – and turbo charge it to save money you didn't know you had. You can start a business on the side – while you keep your old job and continue earning a paycheck. You can spend less, save more and make more – and it doesn't have to hurt. 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. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

Start a successful business mid-life When you think of someone launching a start-up, the image of a twenty-something techie probably springs to mind. However, Gen Xers and Baby Boomers are just as likely to start businesses and reinvent themselves later in life. *Never Too Old to Get Rich* is an exciting roadmap for anyone age 50+ looking to be their own boss and launch their dream business. This book provides up-to-date resources and guidance for launching a business when you're 50+. There are snappy profiles of more than a dozen successful older entrepreneurs, describing their inspirational journeys launching businesses and nonprofits, followed by Q&A conversations, and pull-out boxes containing action steps. The author walks you through her three-part fitness program: guidelines for becoming financially fit, physically fit, and spiritually fit, before delving more deeply into how would-be entrepreneurs over 50 can succeed.

- Describes how you can find capital to start your own business
- Offers encouraging stories of real people who have become their own bosses and succeeded as entrepreneurs
- Written by PBS Next Avenue's entrepreneur expert, Kerry Hannon
- Teaches you how to start your own business

Never Too Old to Get Rich is the ideal book for older readers looking to pursue new business ventures later in life.

Some people adopt an "It'll all work out somehow" attitude toward marriage and finances. But sadly, it often doesn't work out. Financial woes and marriage troubles can rob couples of precious opportunities to savor the blessings of companionship, family, and peace that God intends for His people. *Money and Marriage God's Way* will help you discover God's approach to growing your finances and strengthening your relationship with your mate. It highlights key issues like debt, conflict, spending, investing, saving, and budgeting. Regardless of the books, magazines, or television programs you've seen, nothing compares with *money and marriage God's way*. Unique features include stories of real-life couples, discussion of common difficulties and solutions based on Biblical principles, and end-of-chapter interaction sections.

Canadian Edition, revised and updated From first-time newlyweds to people on their second marriage, couples face an overwhelming task when it comes to money management. Internationally renowned financial advisor and bestselling author David Bach knows that it doesn't have to be this way. In *Smart Couples Finish Rich*, he provides couples with easy-to-use tools that cover everything from credit-card management to investment advice to long-term care. From this updated, newly revised Canadian edition, couples will learn how to work together as a team to identify their core values and dreams, and to create a financial plan that will allow them to achieve security, provide for their family's future financial needs, and increase their income.

"Magnificent." (Anthony Doerr, author of *All the Light We Cannot See*) From Annie Proulx, the Pulitzer Prize- and National Book Award-winning author of *The Shipping News* and "Brokeback Mountain" comes her masterwork: an epic, dazzling, violent, marvelously dramatic novel about the destruction of the world's forests. In the late seventeenth century, two penniless young Frenchmen, René Sel and Charles Duquet, arrive in Canada, then known as New France. Bound to a feudal lord, a seigneur, for three years in exchange for land, they become woodcutters—barkskins. Sel suffers extraordinary hardship, oppressed by the forest he is charged with clearing. He is forced to marry a Mi'kmaw woman, and their descendants live trapped between two hostile cultures. Duquet, crafty and ruthless, runs away from the seigneur, becomes a fur trader, then sets up a timber business. Proulx tells the stories of the descendants of Sel and Duquet over three hundred years—their travels across North America, to Europe, China and New Zealand under stunningly brutal conditions—the revenge of rivals, accidents, pestilence and cultural annihilation. Again and again, they seize what they can of a presumed infinite resource, leaving the modern-day characters face-to-face with possible ecological collapse. Proulx's inimitable genius is her creation of characters who are so vivid—in their greed, lust, vengefulness or their compassion and hope—that we follow them with fierce attention. Annie Proulx is one of the most formidable and compelling American writers, and *Barkskins* is her greatest novel, a superb marriage of history and

imagination.

The bestselling author shows you how to protect your money and put thousands back in your pocket every year by taking on the “corporate machines” who are taking you to the cleaners. In *Fight For Your Money*, David Bach, our favourite financial guru and consumer advocate, has written the ultimate guide to making smarter financial decisions and protecting yourself from companies who want to separate you from your hard-earned paycheque. Corporations earn billions annually from our financial ignorance. The time has come to fight back! Starting with an A to Z list of items where you are paying too much – your cell phone, cable bill, cars, credit cards, insurance, airfare, hotels and many more – Bach shows how you are being taken. Then the “Fight for Your Money Toolkit” shows you how to fight back, with sample letters, call scripts, and real-life stories of ordinary people who have fought back and won. As David Bach says, “When you are being taken financially, you work harder than you have to, for longer than you need to. When you fight for your money, you keep more of your hard earned paycheque and you spend your life doing what you really want to do.”

“I would consider this the bible for any Canadians wanting to invest in US real estate.” —W. Brett Wilson, Entrepreneur, Recipient of the Order of Canada, and former Dragon The thought of buying property in the United States has been on your mind. Perhaps family members or friends already own real estate in the Sunbelt and you've enjoyed the occasional visit. You sense the market isn't as frenzied as it once was but there is still very good value to be found. Whether you are looking for a vacation home or an investment property, you are certainly not alone. Canadians continue to buy U.S. real estate at a record pace. But as the economy and laws change around ownership of U.S. property, Canadians need to have the most current information possible at their fingertips. *Buying U.S. Real Estate: The Proven and Reliable Guide for Canadians* is written by experts who own U.S. property and addresses the many cross-border issues and requirements, such as: How to begin your search and find relevant data Finding the experts you need on your side Knowing that a property meets your lifestyle needs and wants Knowing all of your finance options How to proceed with renovations or upgrades What you need to know about U.S. tax laws What type of ownership is best aligned with your strategy How to create an estate plan For Canadians generally, and boomers especially, the right property in the right destination point is integral to their life-rich philosophy. *Buying U.S. Real Estate: The Proven and Reliable Guide for Canadians* puts all of the pieces of the puzzle together and is an essential guide to reaching one's ultimate destination. Most people fear global warming and want a greener planet but they think that “going green” is a luxury they can't afford. What if there were easy, simple things you could do that not only help protect the Earth but also help you get rich? That's the promise of David Bach's *Go Green, Live Rich*, a practical, motivational book packed with fifty steps you can take to make your life, your home, and your shopping greener, while you follow a financial plan that puts you on a green path to wealth. As Bach says, “you really can go green, save money, and – if you're smart – make a fortune by investing in green.” From driving the right car to making your home energy smart, Bach offers ways to spend less, save more, earn more, and pay fewer taxes. For every suggested change, he supplies resources, products, and services with phone numbers and website addresses so you can get started right away. 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.

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 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.

#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 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.

Do you overspend? Undersave? Keep secrets about money from a spouse or family member? Are you anxious about dealing with your finances? If so, you are not alone. Let's face it—just about all of have complicated, if not downright dysfunctional, relationships with money. As Drs. Brad and Ted Klontz, a father and son team of pioneers in the emerging field of financial psychology explain, our disordered relationships with money aren't our fault. They don't stem from a lack of knowledge or a failure of will. Instead, they are a product of subconscious beliefs and thought patterns, rooted in our childhoods, that are so deeply ingrained in us, they shape the way we deal with money our entire adult lives. But we are not powerless. By looking deep into ourselves and our pasts, we can learn to recognize these negative and self-defeating patterns of thinking, and replace them with better, healthier ones. Drawing on their decades of experience helping patients resolve their troubling issues with money, the Klontzes and describe the twelve most common “money disorders” - like financial infidelity, money avoidance, compulsive shopping, financial enabling, and more — and explain how we can learn to identify them, understand their root causes, and ultimately overcome them. So whether you want to learn how to make better financial decision, have more open communication with your spouse or kids about the family finances, or simply be better equipped to deal with the challenges of these tough economic times, this book will help you

repair your dysfunctional relationship with money and live a healthier financial life.

With the help of industrialist Andrew Carnegie, the author of this remarkable book spent two decades interviewing hundreds of people renowned for their wealth and achievement. Napoleon Hill's all-time bestseller in the personal success field offers priceless advice on positive thinking and overcoming adversity by distilling the collective wisdom of Henry Ford, Thomas Edison, John D. Rockefeller, and other successful figures from the worlds of finance, industry, and the arts. Growing rich, Hill explains, is about far more than just making money. "Whatever the mind can conceive and believe," he asserts, "it can achieve with positive mental attitude." Hill outlines 13 principles of success involving goal setting, developing entrepreneurial thinking, and exercising effective leadership. A must for any reader of *The Secret*, this guide will transform the way you think about time, money, and relationships, setting your feet on the path to financial freedom.

First published in 2001, *Barren Lands* is the classic true story of the men who sought—and found—a great diamond mine on the last frontier of the far north. From a bloody 18th-century trek across the Canadian tundra to the daunting natural forces facing protagonists Chuck Fipke and Stewart Blusson as they struggle against the mighty DeBeers cartel, this is the definitive account of one of the world's great mineral discoveries. Combining geology, science history, raw nature, and high intrigue, it is also a tale of supreme adventure, taking the reader into a magical—and now fast-vanishing—wild landscape. Now in a newly revised and updated edition.

How does an ordinary person with an ordinary income reach their seven-figure dreams? First they must own their own home - and do it David Bach's way. The financial coach who has helped millions to finish rich is back with a simple, powerful solution to get rich in real estate. As David says, "Renters stay poor, homeowners get rich, and smart landlords laugh all the way to the bank!" In his breakout 2004 bestseller, *The Automatic Millionaire*, David Bach showed why owning your own home is not only smart, it's the core secret to becoming a millionaire. In his new book, tailored for a Canadian readership, he shows exactly how to make that happen with a simple, automatic plan you can read in an hour and put into place today. Renters will learn how to buy a first home, even with lousy credit and tiny savings. And existing homeowners will find out how to turn the roof over their heads into a powerful investment that doubles, triples, and quadruples in price while you simply enjoy living in it. And while you don't have to be a landlord to finish rich, if you're willing to be, David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home. *The Automatic Millionaire Homeowner* is brilliantly simple, easy to read, highly motivational with a realistic, take-action method for achieving financial prosperity in real estate, starting now. Bach offers time-tested tactics on all the essentials, including: * Why you shouldn't wait: busting the myths of renting * Finding a down payment right now using the Automatic Down Payment Solution(tm) * Choosing the mortgage that is right for you - even with debt, even with imperfect credit * The secret system for debt-free homeownership: why you must Make It Automatic! * The Automatic Millionaire Right Place, Right Time, Right Price, Right Program(tm) for buying and selling * Learn the Automatic Millionaire Mindset(tm) and collect "automatic cheques" while you sleep From the Hardcover edition.

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 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.

From two leaders of the FIRE (Financial Independence, Retire Early) movement, a bold, contrarian guide to retiring at any age, with a reproducible formula to financial independence A bull***t-free guide to growing your wealth, retiring early, and living life on your own terms Kristy Shen retired with a million dollars at the age of thirty-one, and she did it without hitting a home run on the stock market, starting the next Snapchat in her garage, or investing in hot real estate. Learn how to cut down on spending without decreasing your quality of life, build a million-dollar portfolio, fortify your investments to survive bear markets and black-swan events, and use the 4 percent rule and the Yield Shield--so you can quit the rat race forever. Not everyone can become an entrepreneur or a real estate baron; the rest of us need Shen's mathematically proven approach to retire decades before sixty-five.

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.

The New York Times bestseller from the author of *The Life-Changing Magic of Not Giving a F*ck and You Do You*. The no-f*cks-given, no-holds-barred guide to living your best life. Ever find yourself stuck at the office-or even just glued to the couch -- when you really want to get out (for once), get to the gym (at last), and get started on that "someday" project you're always putting off? It's time to get your sh*t together. In *The Life-Changing Magic of Not Giving a F*ck*, "anti-guru" Sarah Knight introduced readers to the joys of mental decluttering . This book takes you one step further -- organizing the f*cks you want and need to give, and cutting through the bullsh*t cycle of self-sabotage to get happy and stay that way. You'll discover: The Power of Negative Thinking Three simple tools for getting your sh*t together How to spend less and save more Ways to manage anxiety, avoid avoidance, and conquer your fear of failure And tons of other awesome sh*! Praise for Sarah Knight: "Genius." -- *Cosmopolitan* "Self-help to swear by." -- *The Boston Globe* "Hilarious... truly

practical." -- Booklist

Canadian Edition, revised and updated From first-time newlyweds to people on their second marriage, couples face an overwhelming task when it comes to money management. Internationally renowned financial advisor and bestselling author David Bach knows that it doesn't have to be this way. In *Smart Couples Finish Rich*, he provides couples with easy-to-use tools that cover everything from credit-card management to investment advice to long-term care. From this updated, newly revised Canadian edition, couples will learn how to work together as a team to identify their core values and dreams, and to create a financial plan that will allow them to achieve security, provide for their family's future financial needs, and increase their income. From the Trade Paperback edition.

Vince Luca is just like any other high school guy. His best friend, Alex, is trying to score vicariously through him; his brother is a giant pain; and his father keeps bugging him to get motivated. There is just one thing that really sets him apart from other kids—his father happens to be the head of a powerful crime organization. Needless to say, while Vince's family's connections can be handy for certain things (like when teachers are afraid to give him a bad grade), they can put a serious crimp in his dating life. How is he supposed to explain to a girl what his father does for a living? But when Vince meets a girl who finally seems to be worth the trouble, her family turns out to be the biggest problem of all. Because her father is an FBI agent—the one who wants to put his father away for good.

This book can save you more than \$100,000. These days, most people assume you need to pay a boatload of money for a quality college education. As a result, students and their parents are willing to go into years of debt and potentially sabotage their entire financial futures just to get a fancy name on their diploma. But Zac Bissonnette is walking proof that this assumption is not only false, but dangerous—a class con game designed to rip you off and doom your student to a post-graduation life of near poverty. From his unique double perspective—he's a personal finance expert (at *Daily Finance*) AND a current senior at the University of Massachusetts—Zac figured out how to get an outstanding education at a public college, without bankrupting his parents or taking on massive loans. Armed with his personal knowledge, the latest data, and smart analysis, Zac takes on the sacred cows of the higher education establishment. He reveals why a lot of the conventional wisdom about choosing and financing college is not only wrong but hazardous to you and your child's financial future. You'll discover, for instance, that: * Student loans are NOT a necessary evil. Ordinary middle class families can—and must—find ways to avoid them, even without scholarships. * College "rankings" are useless—designed to sell magazines and generate hype. If you trust one of the major guides when picking a college, you face a potential financial disaster. * The elite graduate programs accept lots of people with non-elite bachelors degrees. So do America's most selective employers. The name on a diploma ultimately won't help your child have a more successful career or earn more money. Zac can prove every one of those bold assertions—and more. No matter what your current financial situation, he has a simple message for parents: "RELAX! Your kid will be able to get a champagne education on a beer budget!"

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."

"Bibliography found online at tonyrobbins.com/masterthegame"--Page [643].

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 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.

Wouldn't it be great if money is the one thing you never argue about? *Home Finances for Couples* is a great help for a partner in a relationship, who wants to manage the family finances efficiently, move toward meeting the shared financial goals and live in financial peace with no money issues. This book will explain the basics of home budgeting in a simple manner, as there are no complicated financial terms to be afraid of. Ideally, both partners in a relationship should read this, but even one is enough to make a difference. *Home Finances for Couples* contains 10 main chapters along with interviews, practical exercises, links to the best American and Canadian personal finance bloggers, visual illustrations

and graphs. What Amazon customers are saying? "This book will help to manage your money, and communicate about your money, in a very healthy and positive way - and that can save you a ton of frustration about money later on". "I'd recommend this book to people who are planning to get married or recently got married" "Very easy to read and straight to the point narrative"

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