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5 years before retiring: retirement planning when you need more, just hit libra. As you would expect, it is perfect for anyone about 5 years away from retirement. So if you're you, or if you know someone in that category, then be careful. I read the book to be able to convey it with confidence to my parents and to my father-in-laws. and since I have my early retirement aspirations I liked looking for the parts that could apply to me now. I usually try to talk to people around my age (38) or younger on this blog. but this book is certainly an exception. was written by emily guy birken, which is written here and on the blog fincon for several years now. emily put together a great book. In short, it is the complete quide for anyone 5 years or less from retirement and covers everything you might think to include in such a book. emily draws from his own knowledge, as well as the expert voices of people as your truly. So you know I couldn't give up the opportunity to see him again. are in the awards, after all. congratulations to emily for completing this book and thank you for allowing me to be part of it. The book are divided into 3 sections: Retirement finances, government issues, and household and family issues. this makes it easy to consume and allows you to return to certain sections when the time is right. Although the book certainly delivered in tactical sense (for example, calculating how much you need to have saved, social security expectations, and other fiscal and insurance concerns,) also includes information and advice on how to treat the family's financial boundaries, rent vs purchase in pension, and other and well rounded feeling that has given me many, "oh, I would like tohave thought of this" moments. My words also made the book, here is my contribution on the subject of pension gain: "Continuing to work in the same field after retirement is a great way to put your years of experience to be dared. the employer may be interested in having part-time work or as a consultant, which will keep you feeling connected to your work and your colleagues. Another option is to take everything you've done full time before your retirement and find a way to become a freelancer or work independently. this will allow you to create your flexible program and choose the projects that interest you most. If you prefer a more traditional part-time positions at your local golf course, not only will help you increase your pension income, but also reduce your expenses as you will be able to golf for free. Other options along these lines include working for a cruise line if you would like to travel retired, or work for a college if you want to take lessons while you are retired. fun, part-time work experience where you know you will already be spending time. "I imagine that the 5 years before retirement can be a stressful moment. so much to think, so little time to compensate for any correct differences or errors. do yourself a favor and take a copy or two for you or a loved one. when you are recovering in pension more comfortable and with confidence enjoying the fruits of your work, will thank me. Sign up for free. get my guide *31 days to improve your financial life, welcome series and adjust five things digest. Join 30,000+followers. Success! Now check your email to confirm your subscription. "Leaders are readers," says author and unionhost dave ramsey, who reads at least one book per week and gives five of his favorite books to each new member of the team as part of the onboarding process. "It is in my dna that I always want to grow as a leader, we want our team to be able to learn and grow, too," he says, reading compels me to stop thinking about my daily life for long enough that I often find a new perspective. business is reduced to personal interactions, and exposure to new ideas challenges you and expands your understanding of views, says joan fallon, CEO of biotech caremark company, who reads a book a week. "Listening forces me to stop thinking about my daily life for a long time that I often find a new perspective or a new way of thinking about something," he says. For example, fallon says quiet: the power of the introverts in a world that cannot stop talking from susan cain gave his advice on how to work with introverts when I meet them in a business, or even in social situations," he says. Read 50-60 books a year helps ajit singh, partner of venture capital company artiman ventures and counsellor in medical school at stanford university, be a better communicator. "The mastery requires narrative; history can be the vision of the company, or an acquisition plan, or an imminent dismissal," he says. "Telling a compelling story and listening with empathy have contributed a lot to my leadership skills." What to read if you are not sure where to start, get recommendations from friends or mentors. gates shares her favorites on her blog throughout the year. buffett shares his favorite choices in his annual letter to the shareholders of berkshire hathaway. singh is inspired by what to read with independent book owners. "A milk and 15 minutesmuch," he says, adding that he also controls The New York Reviews of Books and Kirkus Reviews. You can alsoyour local library for recommendations or join a book business club. Last year, Mark Zuckerberg set the goal of reading a book every two weeks, and began the one year page of books on Facebook as a virtual book club. He and followers discussed the choices and invited the authors to participate via webcasts; by December, he had finished 23 books. How to make ItFinding the time to read needs to be a priority. "I wouldn't recognize a Kardashian, and I don't know who was kicked out of the island," says Ramsey. "My suggestion for anyone who wants to succeed: turn off the TV and open a book. You can become an expert on anything only by reading and learning. "Sam Thomas Davis, author of Unhooked: How to break bad habits and form good that stick, read a non-fiction book every week and says you have to read a habit instead of waiting until you are in the mood. "Identifying a constant trigger for reading (as an existing habit) and engaging it," he writes in his blog. "I read for 30 minutes every morning, right after my wife goes to work. As soon as I kissed her goodbye, I sit at my desk, set a timer for 30 minutes, and read without interruption. Wandering when reading, you start looking forward to it, and can enjoy it without guilt. "Read on the road is another popular way leader find time. Singh reads during flights. "During the peak hour, I don't drive; I take Uber and read in the back seat," he says. "If these gaps are long, I can read a book; If they are shorter, I read an article. All I've read adds value to my life: personally, professionally, emotionally, and on so many levels." Books are the perfect gifts, hands down. Don't.necessary to play on size and style, as with clothes. You are not giving anything useless, frivolous, or purely decorative (read: easilyYou can enter an inscription right inside the front flap; You don't even need a card. And books generally fall into a reasonable price point for gifts: that ideal range \$15-\$50 for anything, from literature to hard cover art books. An even better gift idea? A well-designed book. A book that will be beautiful on a coffee table or a library, ensuring that the shelf life is longer than the time needed to read. And if you really want to complete the trifecta, there is this: the design book well designed. It's beautiful inside and out. You're sure you're welcome. Below, we took the liberty to compile the best and most beautiful inside and out. You're sure you're welcome. Below, we took the liberty to compile the best and most beautiful inside and out. You're sure you're welcome. Below, we took the liberty to compile the best and most beautiful inside and out. You're sure you're welcome. 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Below, we took the liberty to compile the best and most beautiful inside and the liberty to compile the best and most beautiful inside and the liberty to compile the best and most beautiful inside and the liberty to compile the best and most beautiful inside and the liberty to compile the best and most beautiful inside and the liberty to compile the best and most beautiful inside and the liberty to compile the beautiful inside and the liberty to compile the beautiful inside and the liberty to compile the Designer's Art The 1947 Thoughts on Design Treaty can be the legendary graphic designer Paul Rand's best-known write, but he was more passionate than another of his most famous logo designs - IMBM, ABC and UPS among them - but was not intended to be visual only. Presents his best essays on subjects such as humor in design, design policy, color complexity and the importance of symbols. This year, Princeton Architectural Press brought the book back to the press. You can buy it here for \$50. The origin of (almost) Have you ever wondered where the influence of the bellv button comes from? Or how much air you breathed was inhaled and exhaled before? Or when, as civilization, did we start taking part in the adult drink? It is possible that the answer to all these questions is not, so you should be particularly grateful for the new book The origin of (almost) everything. In it, the new Scientist Graham Lawton editor answers these questions and more, and itgraphic designer jennifer daniel illustrates them. Daniel is a genius in the design of information, and I amto go ahead and call this the best science book ever created. The great thing about this book is that you can get for anyone at any age is such a fun and fascinating reading. Find him here for \$26.69. Vintage Classics Woolf Series Here is a combination that may have never had to do with you, but could not have yielded anything that great things: the classic books of Virginia Woolf and the beautiful prints into book covers for a paper re-lax from Vintage Classics. The series of six parts is practically made for the gift. Get for the friend with a central library, which is never enough around to read a room of one's own. Find them on Amazon for \$4-\$6 a piece, or directly from Penguin U.K. if you are in the UK. Dear data of Giorgia Lupi and Stepahi Posavec In 2014 Giorgia Lupi (an Italian living in New York) and Stefanie Posavec (an American living in London) hit a pen-pal relationship. The two had only met once, but immediately they found common ground: Lupi is an information designer and Posavec is a date designer. Their forward and backward mail was a mix of illustration and display of data, tracking things like the number of times they had changed clothing that day, or checked their phones, or laugh throughout the week. These fascinating correspondences were compiled in a book, a perfect gift for new and old friends. Bring her here for \$2.30. Whiplash by Joi Ito and Jeff Howe "The very nature of innovation" has changed, "refer it from the center (governments and big companies) to the edges (a 23-year-old punk rock musician and geek-board circuit that lives in Osaka, Japan)," argues the MIT Media Lab Joi Ito and the former writer Wired Jeff Howe in their new book Whiplash.is the result of Moore's law, which claims that technology becomes cheaper and more advanced to arate. Ito and Howe offer themselves as guides to this new world of rapid innovations and technological advances that often exceed our ability to understand them. By extracting the principles that the MIT Media Lab follows and presents them to the rest of us, Whiplash covers everything from crowdsourcing to improvisation and experimentation value. Buy for access to Ito's mind, one of the world's largest design and technology thinkers, as well as a star cover design by Michael Beirut and Aron Fay by Pentagram. Take it for 17.94 here from December 6th, or pre-order it now. The unit: custom cars and their builders Not all designers are car geeks, but most car geeks are design-savvy—at least when it comes to automatic design. This book by Gestalten, creator of the most elegant books of color coffee tables, combines the best of both worlds. In 400 glossy pages (contained in a beautiful anti-slip case), The Drive collects photos of everything, from classic Lamborghinis to cutting-edge Japanese wire bodies. Or, as John Brownlee of Co.Design puts it, you can find all the "diverted twists of real life fast and furious." Buy it here for \$69. Don Ouixote by Miguel de Cervantes (Visive Editions) It's hard to make a mistake with a Visual Editions. One of its best releases this year was this wonderful edition of the fantastic classic Don Quixote, designed by the graphic designer from London Fraser Muggeridge. Bring it here for your most quixotic friend, the romantic starry eye with the most idealistic ambitions. This is the only one who will appreciate the challenge of this 600-page hitchhiker, however. It's \$50 from Visual Editions. Sunday Sketching by Christoph Neimann Christoph Neimann is one of the best illustrators working today. It is notoptimistic about the creative process ("change is how to perform aHe told me recently. "You're not smiling"), but it does a fantastic job, everywhere from New York Times Magazine to New Yorker. You may also have caught your project on Sunday Sketching on Instagram. This book compiles those and a ton of other previously unpublished works, along with its witty and intuitive writing on his life, his art, challenges and rewards of creation. Get for anyone who works in the creative industry, for about \$34 on Amazon. The well-tempered city of Jonathan F. P. Rose Real estate developer, philanthropist and environmentalist, Jonathan Rose believes in a holistic approach to the realization of the urban landscape. Looking at the history of successful urban life and linking our social behavior to our built environments, Rose exhibits the qualities and objectives of a "well-in-tempered" city, translating its multi-year experience into a digestible and fascinating lesson in the potential of our cities. Looking at 400 pages, this is your starting point for the Serious reader in your life. Bring her here for \$2.48. The standard graphic manual for the Official Symbol of the American Bicentennial Vintage Standard Graphic Manuals are experiencing a rebirth of sort, largely thanks to the Hamish Smyth and Jesse Reed charts. Four years ago, the couple stumbled on a copy of the New York Transit Authority's Graphic Manual, designed by Massimo Vignelli and Bob Noorda, in the basement of the Pentagram design studio, where they both worked at the time. Their manual reprint became a Kickstarter sensation, and led to the launch of their Standards Manual editorial footprint. Their latest version is the standard manual for the bicentennial identity of the American revolution, designed by Bruce Blackburn of the legendary company Chermayeff & Geismar Associates. At \$45, the beautiful reissue is a perfect gift forfan of modernist graphic design. See also: Graphicsmanual for the logo "worm" of the nasa \$(79.00) never built new york by sam lubell and greg goldin if the story had gone in another way, if the budgets, legislation and city planners had not intervened, new york would seem a city very different from that of today. There might have been a pneumatic metro system, or a series of explanades, train tracks, and storage plans built under the city and nicknamed the "Arcade underground Railway." These projects have approached a lot to reality, as the new never built new york book reveals, although these fantastic visions have now been forgotten for a long time. the book, a beautiful tome published by metropolis books, brings them back in all their glory, perfect for urbanist, New York City-dweller, or really anyone—this book is historically fascinating as it is visually compelling, buy it here for \$55. Can yokes bring down governments? by metahaven this is a 2013 book but feels particularly relevant at the end of 2016. Can yokes bring down governments? outlines the approach to identity design implemented by the Dutch graphic design collective metahaven. the group works on multiple platforms, designing functional objects, producing posters, self-referential writings and criticism, and creating unconventional branching (especially for the organization wikileaks.) in can jokes bring down governments? metahaven explores the internet as a place of political action, and suggests memes and internet jokes have political power, very similar to politic

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