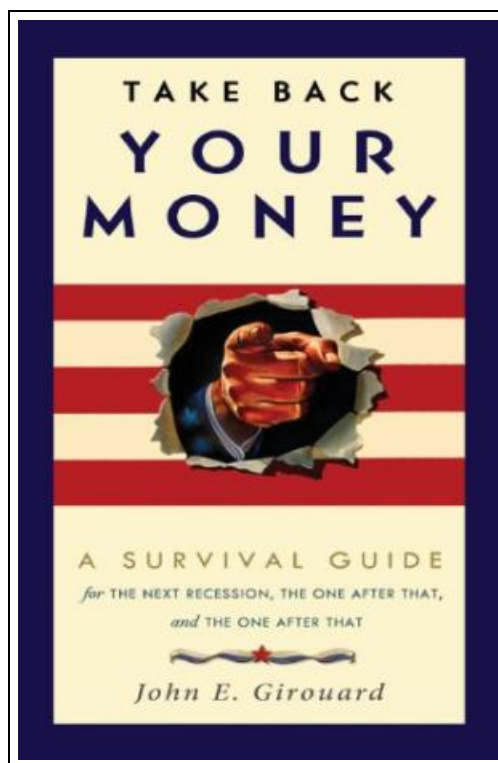


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Winans Kuenstler Publishing, United States, 2013. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.A veteran investment adviser and columnist looks back at the Great Recession and tells the inside story of why it happened, how it could have been avoided, and why we should always manage our financial lives as if there's a disaster waiting round the next bend-because there always will be. Still recovering from the last one, everyone's wondering, What do we do now? John E. Girouard, a Maryland-based certified financial planner and Forbes Investment Team expert, makes the case that you start by taking back control of your money. He explains how Wall Street marketed the idea that investing was the same as saving, then vacuumed up the country's retirement funds and went on a gambling spree, hoping it would all work out. Instead, millions had wealth, dreams, and retirement plans mauled or wiped out. Girouard argues that the cure is a return to time-tested financial tactics relied on by our grandparents to build a worry-free retirement. Institutions such as depositor-owned credit unions and policyholder-owned insurance companies whose profits flow to their customers, not their shareholders weathered the Great Recession with flying colors. Some life insurance policy-holders earned more than five percent tax free at a time when bank CD yields dropped to near-zero. Girouard calls out Wall Street for confusing the public into making poor choices, hiding risk behind granite-sounding names, elaborate charts, and mathematically unsound projections of future returns. He describes in detail the basic errors many people make, and how to avoid them-why it's often a bad idea to accelerate mortgage payments; how people penalize themselves by paying taxes with dollars that have already been taxed; and the advantages of cash value whole life...

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