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Smoke And Mirrors Financial Myths That Ruin Retirement Dreams

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Trahair,2012-01-06 As the majority of Canadians are now spending much more than they make their debt levels are reaching crisis proportions Excluding mortgage debt the average Canadian owes over 25 000 in consumer debt which poses massive risks not only for the individuals carrying that financial load but for our entire financial system In Crushing Debt bestselling author David Trahair Enough Bull warns Canadians that consumer debt is becoming an urgent problem but one that can be solved Trahair clearly outlines the evils of debt and how easy it is for debt to spiral out of control with examples of real life stories of debt disasters If you are a Canadian who is already struggling with debt Crushing Debt will motivate you to face your financial problems and will show you step by step the most appropriate solution to getting out of your personal debt hell Filled with proven advice Crushing Debt is a call to action on an urgent and debilitating problem for far too many Canadians

The Procrastinator's Guide to Retirement David Trahair,2021-03-06 Let s face it planning and saving for retirement is not easy We are told that the earlier we start the better and that the magic of compounding will make our dreams come true if we simply trust the stock market and our investment advisor But for most people it s simply not possible People in their twenties are often saddled with student debt and may be struggling to find suitable full time employment Saving for retirement is the last thing on their minds as it should be Then in our thirties and forties we tend to do things like get married have kids and buy houses All these things cost a lot of money So for many people there simply isn t any money left to put away for retirement Therefore many of us become procrastinators when it comes to saving for retirement But there is hope This book will take you step by step though planning and saving for retirement starting in your fifties and the best way to fund your retirement years It is designed for people approaching retirement who want to ensure it is comfortable and stress free **Enough Bull** David Trahair,2015-02-17 Stop risking everything to make your investment advisor rich The

stock market crash of 2008 proved one thing traditional retirement planning advice simply doesn t work The risks are too enormous Trusting the stock market is like gambling with your family s future But how do you plan for retirement without risking everything Enough Bull shows you how with an easy to understand simple to apply strategy for a better retirement Enough Bull overturns the conventional wisdom about retirement planning and offers the simple secrets to securing a comfortable retirement In an accessible and straightforward style this practical guide explains how it s possible to save for retirement starting later in life retire comfortably on less money and incur less risk Updated to apply to both the U S and Canada this new second edition offers a message of hope for average cash strapped baby boomers by detailing a step by step plan for avoiding all the traps doing the exact opposite of what the major financial institutions recommend and still coming out further ahead Invest only in safe investments that will never decline Get out of the stock market and mutual funds forever

Why waiting to save for retirement may beat starting early Elect to receive the CPP pension at exactly the right age Avoid the common scams that lead to financial disaster More than ever before retirees are frightened and stressed out about finances There never seems to be enough to pay current bills let alone save thousands in RRSPs and 401Ks yet the large financial institutions bombard us with fearful messages of destitution unless we maximize our contributions The truth is this makes them rich and you poor Cut through the noise stop taking the bait and discover how you can have a comfortable future without sacrificing the present Enough Bull provides the plan you just need to act *Cash Cows, Pigs and Jackpots* David Trahair, 2012-09-19 A contrarian and controversial look at personal finance and a super simple strategy for making and keeping more money Traditional financial wisdom persuades us to grow our net worth and build our assets But traditional financial wisdom is often wrong In *Cash Cows Pigs and Jackpots The Simplest Personal Finance Strategy You ll Ever See* author and Chartered Accountant David Trahair challenges everything we think we know about managing our money suggesting that that we follow the lead of the financial institutions that are leading us down the path to financial ruin The banks brokers and investment companies of the world make enormous sums of money because they know that cash is king and they know how to guarantee cash flow from their clients on a continual basis They aren t making the bulk of their money from investing in the stock market they re leeching it from regular people like you every minute of every day *Cash Cows Pigs and Jackpots* turns the tables showing that the biggest cash cow we have is ourselves Instead of chasing a dream that will never come true it presents a financial plan so simple even a 10 year old could understand it Explains why the common consensus about making money is inherently flawed Presents an incredibly simple easy to follow plan for really making and saving money Exposes the dangers of trusting money to a bank or broker Helping you break asset addiction get out of debt and increase your personal cash flow and your wealth with it *Cash Cows Pigs and Jackpots* explains how bringing more cash into your life and watching carefully where it goes will allow you to save more live the life you want and avoid as much risk as possible a great strategy going into the stormy financial years to come

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