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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

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The Smart Canadian's Guide to Saving Money Pat Foran,2010-03-18 Canada's top consumer advocate returns with more financial advice Canadian consumers are focused on spending and managing what money they do have wisely but have more questions than answers on most financial topics Television personality and consumer advocate Pat Foran shares tips and strategies about the questions and issues he sees most often and explains how some little things can soon add up to a lot of money Some of the topics covered include Credit and loyalty cards and what kind of deal they really are How much insurance is enough and what kinds do most people need How to shop for a vehicle and if it's worth it to import from the US Mortgages tax breaks and other complicated financial decisions Getting the most bang for your buck whether while shopping or travelling Packed with money saving advice this title will also include the latest information on marketplace trends the investment climate housing prices interest rates and other techniques for savings As an added bonus Pat has included quotes and comments from prominent Canadian businesspeople and celebrities about the best financial advice they've received in their lifetimes Pat Foran is seen by millions of Canadians each week as the Consumer Reporter for CFTO News and Consumer Expert on CTV's Canada AM His Consumer Alert segment is currently on CFTO's noon six o'clock and eleven thirty newscasts five days a week with an audience of 700 000 viewers and he appears on Canada AM Canada's number one national morning show every week dispensing financial and consumer advice

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

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