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### DAVID TRAHAIR, CA

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## **Smoke And Mirrors Financial Myths That Ruin Retirement Dreams**

**David Trahair** 

#### **Smoke And Mirrors Financial Myths That Ruin Retirement Dreams:**

Smoke and Mirrors David Trahair, 2008-01 Smoke and Mirrors: Financial Myths That Will Ruin Your Retirement Dreams, 9th Edition David Trahair, 2018-07-25 If you read the papers and listen to the experts you ve heard the usual pitches about retirement you ll need a million dollars or more so you better start an RRSP early and maximize your contributions trust the stock market and mutual funds for the best returns and put your faith in a financial advisor But what if this advice is wrong By reading this book you will learn the truth about these myths You will also be given six free spreadsheets to figure out where you really stand including the latest Retirement Optimizer that allows you to compute your retirement income year by year and the Personal Rate of Return Calculator so you can determine just how well your investments have done Find out how much you ll really need to save Smoke and Mirrors dispels the five main retirement myths If I had 1 000 000 I could retire Find out why you might be fine with much less RRSPs are the holy grail of retirement Discover what is more important than the size of your RRSP Don t worry about your investments you ll be fine in the long run Learn how to figure out the truth about how well your investments are really doing Income taxes are the enemy We re all interested in reducing our taxes but find out why tax shelters and donation schemes may be dangerous to your financial health Buy permanent life insurance to secure your financial future Find out who needs life insurance who doesn t and how to get it cheap David Trahair, 2006 Turn you rretirement dreams into reality Many financial advisers perpetuate the myth that you need 1 million dollars to retire because the more money you hand over to them the more money they make through commisions and other fees The advice they offer often benefits them more than you Smoke and Mirrors David Trahair, 2004 See new Smoke and Mirrors: Financial Myths That Will Ruin Your Retirement Dreams (8th Edition) David Trahair, 2012-10 edition If you read the papers and listen to the experts you we heard the usual pitches about retirement you ll need a million dollars so you better start an RRSP early and maximize your contributions trust the stock market and mutual funds for the best returns and put your faith in a financial advisor But what if this advice is wrong By reading this book you will learn the truth about these myths You will also be given six free spreadsheets to figure out where you really stand including the latest Retirement Optimizer that allows you to compute your retirement income year by year and the Personal Rate of Return Calculator so you can determine just how well your investments have done Find out if you are saving enough or too little Smoke and Mirrors dispels the five main retirement myths 1 If I had 1 000 000 I could retire Find out why you might be fine with much less 2 RRSPs are the holy grail of retirement Discover what is more important than the size of your RRSP 3 Don t worry about your investments you ll be fine in the long run You ll learn how to figure out the truth about how well your investments are really doing 4 We have met the enemy and he is the tax collector You may be interested in reducing your taxes but find out why tax shelters may be dangerous to your financial health 5 Secure your financial future buy life The No Smoke and Mirrors Workbook: Overcome insurance Find out who needs it who doesn t and how to get it cheap

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The 5 Money Myths Ed Kinsey,Marc Roethel,2015-11-04 Current retirement plans are not doing what they re supposed to do help you plan for and obtain a comfortable retirement The majority of America is untrained and the education system teaches very little in regard to becoming financially independent by retirement Only 7% of us are retiring financially independent What are we to do In The 5 Money Myths Ed Kinsey and Marc Roethel address the five KEY myths regarding your personal finances so you can achieve the financial life you dream of From the secret that all high school age readers should master to a new concept for the middle aged called The Money Value of Time Marc and Ed show you how to change the way you look at budgets investments and retirement strategies and help you master your money by overcoming the most prevalent financial

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