

Radically Simple Accounting

*Recommended books & movies on the
subjects of:*

*Accounting, Business, Investing,
Money, Success, and Etc.*

By Madeline Bailey

Accounting

Accounting for Dummies

By Tracy, John, C.P.A.

Published by IDG Books, CA, 1997

This is a very accessible accounting book. I read the entire book in one sitting, later reviewing certain sections. I didn't feel overwhelmed with complex details, but the author doesn't shy away from complexity. He takes special care to explain how financials can be massaged—which explains why accounting is not an exact science.

Accounting and Financial Fundamentals For Non Financial Executives

By Robert Rachlin and Allen Sweeny

Published by American Management Assoc., Inc. 1996

The authors cover important accounting ideas and formulas, such as the time value of money, debt to equity ratios, and multiple ways to calculate ROI. This accounting book is technical but easier to digest than a normal accounting textbook. It seems especially beneficial for someone who wants to learn how to understand and audit the corporate accountant.

The Accounting Game: Basic Accounting Fresh From the Lemonade Stand

By Darrell Mullis and Judith Orloff

An Educational Discoveries, Inc. Book

Published by Sourcebooks, IL 1998

A kid starts a lemonade stand and has every imaginable accounting problem. The book is printed in primary colors and uses the question and answer format to create an elementary guide to basic accounting based on the debit and credit system. They offer a seminar by the same name.

Keeping the Books: Basic Recordkeeping and Accounting for the Successful Small Business, 5th Edition

By Linda Pinson

Published by Dearborn Trade, A Kaplan Professional Company, 2001

This is a small business accounting overview of what you need to do to set up your accounting, legal structure and tax forms. It's both technical and an overview. The book helps business owners realize that it's perfectly acceptable to need specialized in order to start a business.

Mathematics of Money: With Algebra

By Cheryl Clayton

Published By South-Western Publishing Co., 1995

My son's high school textbook on personal finance is well written and comprehensive. The author uses entertaining stories relevant to teenagers to introduce each new subject and plenty of real-life math problems.

The McGraw-Hill 36 Hour Accounting Course

By Robert L. Dixon, Harold E. Arnett

Published by McGraw-Hill, Inc., 1993

These authors are professors and experts in accounting. The plan is for you to learn traditional accounting in a workweek (36 hours). It's dense so I skimmed it, but if you took the 36 hours to read and understand the book, you'd have a good grasp of accounting.

Small Time Operator: How to Start Your Own Business, Keep Your Books, Pay Your Taxes and Stay Out of Trouble!

By Bernard B. Kamoroff, C.P.A.

Published by Bell Springs Publishing, 2002,

www.bellsprings.com

This book is required reading for people who are starting a business and want to save themselves costly startup mistakes. He answers the kinds of general questions I was repeatedly asked as a S.B.A. consultant, which is why this book is a best-seller. His 2nd book, ***422 Tax Deductions: For Businesses & Self-Employed Individuals***, lists (guess how many?) tax deductions and their idiosyncrasies so you'll know how to take advantage of them in business.

Tax Savvy for Small Business: Year-Round Tax Strategies to Save You Money

By Frederick W. Daily

Published by Nolo Press, 2010 (Updated yearly)

This book covers tax deductions for different business entities such as Sole Proprietorship, C Corps., S Corps., and LLC's. It's not the definitive guide to which type of business entity is best for your business, but he does shed some light on which deductions you qualify for under which type of entity. Great book, highly recommended, and worthwhile to buy the latest edition.

Weightless Wealth: Find your real value in a future of intangible assets

By Daniel Andriessen & Rene Tissen

Published by Prentice Hall, 2000

This cutting-edge accounting theory is for business people interested in the future of management, accounting, and investing. How do you value a business on a Balance Sheet if you don't take into account intangibles? Here's one methodology for identifying intangibles and formulating present and future values.

Business

The Architecture of All Abundance

By Lenedra J. Carrol

Published By New World Library, Novato, CA 2001

This book on abundance, written by the mother and business manager of the famous singer Jewell, delves deep. Her radical new vision for how to manage a business is based on a feminine style of business management— attract what you want. The chapter on “What time is it?” is the highlight of the book. I love this book.

The Art of Profitability

By Adrian Slywotzky

Published By Mercer management Consulting, Inc., NY, 2002

This is heady stuff. He outlines 23 profit models, along with beautiful graphs of those profit models. Because the material is intellectual, it's written in dyadic mode, with mentor teaching student. This well-known author knows his stuff, and his reading list is interesting too. For a student of business, this would be required reading, and one reading would not be enough.

The Art of Selling to the Affluent: How to Attract, Service, and Retain Wealthy Customers & Clients for Life

By Matt Oechsli

Published by Wiley, 2004

The author is a marketing-type, so that's his focus. From a research project on who the affluent buy from and why, he extracts case-studies to illustrate the findings. The book is interesting, accurate, and an easy read.

Business @ The Speed of Thought: Using a Digital Nervous System

By Bill Gates, III, with Collins Hemingway

Published By Warner Books Inc, NY, 1999

This book is about information: why you need it to run your business; what kind of options open up for you when you have accurate information; and case studies of automating Microsoft and other companies. His facts are so financially convincing that if you're having *any* doubts about investing in your infrastructure, read this book, and your mind will be changed.

Dictionary of Business Terms

Barron's Business Guides

By Jack P. Friedman, Ph.D., C.P.A.

Published By Barron's Educational Series, Inc., 1994

This little red dictionary defines the business terms that you cannot find in a normal dictionary. Consider this book a vital part of a business library.

The 4-Hour Workweek: Escape 9-5, Live Anywhere And Join the New Rich

By Timothy Ferriss

Published by Crown Publisher, 2007

This is quite an exciting book, written by a young serial entrepreneur and ultra vagabond. He gets to the 4-hour work-week in many ways, including becoming hugely profitable, using the 80/20 rule to limit work (80% of your business comes from 20% of your customers), outsourcing, and living in countries where the cost of living is cheap. He offers specific resources, so buy/read the newest edition.

Funky Business: Talent makes Capital Dance

By Jonas Ridderstrale and Kjell Nordstrom

Published By BookHouse Publishing, Sweden, 1999

The authors are professors presenting cutting-edge business theory. The writing is intense—packed with information, concepts, and impeccable research. The basic premise is that your creativity is your most valuable asset. This is a fun business book—creative, with a funky writing style, and lots of photos.

Future Wealth

By Stan Davis and Christopher Meyer

Earnst & Young Center for Business Innovation

Published By Harvard Business School Press, 1999

This farsighted book is written in an academic fashion. The authors' theory is that during the industrial revolution, land and materials made money, but during the current financial revolution, money makes money. In the future, human capital will become the most valuable commodity. With rock star David Bowie selling bonds on his future earnings; it seems very plausible that human capital may indeed be the future wealth.

The Way of the Accidental Entrepreneur

By Molly Gordon

Published By Shamboom! Inc., Squamish, WA , 2007

If you fell into being an entrepreneur accidentally, or even if you didn't, you probably want to run your business your own way. Molly Gordon is a successful business coach, who's gifted at helping you find your "just right" way.

Why We Buy: The Science of Shopping

By Paco Underhill

Published by Simon & Shuster, 1999

Retailers hire the author's team to secretly watch shoppers and tell the stores how to improve sales. Some of his suggestions include moving products, fixing signs, adding chairs, and my favorite—making the entrance way a place to de-zone so that shoppers can adjust to new surroundings. That suggestion is applicable to web sites as well, but other than that, his suggestions are specifically for physical retailers. If you own a retail store, read this book!

Investing

Charles Schwab's Guide to Financial Independence: Simple Solutions for Busy People

By Charles Schwab

Published by Crown Publishers Inc, NY, 1998

I thought the book looked intimidating, but it turned out to be easy to read. This is a worthwhile book for any student of investing. It also seems especially beneficial for people who take investment advice from a Schwab broker, so they can better understand the advice in the context of Charles Schwab's investment strategy.

Common Stocks and Uncommon Profits: And Other Writings by Philip A. Fisher

By Phillip A. Fisher

Published by Wiley Investment Classics, NJ, 2003

This is a classic, first written in 1957, and updated many times since then, this time by his son Kenneth Fisher. The book answers lots of regular questions you'll have as an investor...that's what defines a business classic.

Dumb Money: Adventures of a Day Trader

By Joey Anuff and Gary Wolf

Published by Random House, 2000

Have you ever wondered what it means to be a day trader? The author wrote this book after being a day trader for a couple of years. He covers *a-day-in-the-life* with an honest appraisal of his emotional state—manic. I loved his research: internet bulletin boards, interviews with the gurus, and why this career path is growing in popularity. It's a fun, easy read.

GOD Is My Broker: A Monk-Tycoon Reveals the 7 ½ Laws of Spiritual and Financial Growth
By Brother Ty, with Christopher Buckley and John Tierney
Published by Bantam Doubleday Audio Publishing, 1998

The story starts with a failed Wall Street broker having reached the depths of alcoholism. To save his soul, he becomes a monk. Then he saves the monastery from financial ruin with stock tips from God. What happens with this money is unbelievable. At one point Brother Ty is facing a standoff with Mike Wallace from *60 Minutes*; the Mafia; and the U.S. Bureau of Alcohol, Tobacco and Fire Arms (who is threatening to put them all in jail), saying, "This was the quiet, contemplative life I was seeking."

The Motley Fool, You Have More Than You Think: The Foolish Guide to Personal Finance
By David & Tom Gardner
Published by Simon & Shuster, 1998, 2001

If you want to start investing, this is a fun book that contains solid advice. They make a great case for saving a \$1 a day to put towards investments. They have an active online forum at their website, www.motleyfool.com, and a subscription based newsletter, as well as other programs.

A Fool and His Money: The Odyssey of an Average Investor
By John Rothchild
Published by the Penguin Group, 1988

This book is laugh-out-loud funny. It's written so that a beginning investor can follow the story line, but it's much funnier if you have industry knowledge. The author is an investigative reporter investigating the stock market, commodities market, stock tip newsletters, etc., while attempting to "beat the street" with his own money. The story ends on the sad note of the 1987 stock market crash. I learned a great deal about commodities, hedging, and other types of investments, while laughing, so I'm glad I read the book.

A Random Walk Down Wall Street: The Time-Tested Strategy For Successful Investing

By Burton G. Malkiel

Published by W.W. Norton & Company, Inc., 2003

This is a “must-read” for any investor. The author “walks” you through the various theories of investing—including technical and fundamental analysis—showing which ones have proven to be profitable. Luckily he brings a sense of humor to his writing, because it’s a serious book. Since it’s a classic, make sure you get an updated version.

Soros on Soros: Staying Ahead of the Curve

By George Soros

Published by John Wiley & Sons, Inc., NY, 1995

Mr. Soros made a fortune as a trader and investor, and became one of the great philanthropists of our time. His investment style is based on his philosophy. *“There is almost always a discrepancy between the participants’ perceptions and the actual state of affairs and a divergence between the participants’ intentions and the actual outcome. This divergence is the key to understanding historical processes in general and the dynamics of financial markets in particular.”* I loved this book because Soros is brilliant and reflective.

Use the News: How to Separate the Noise from the Investment Nuggets and Make Money in Any Economy

By Maria Bartiromo, Anchor, CNBC

Published by HarperCollins Publishers, Inc., 2002

This news reporter bravely shares her secrets on how she has become so successful at figuring out what is newsworthy to investors and what is just “noise”. It’s a very readable book on how to understand investment jargon. For example, she clearly explains what a brokerage firm means when they say, “buy” or “hold”, and why they never say “sell”.

Warren Buffett Speaks: Wit and Wisdom from the Worlds' Greatest Investor

By Janet Lowe

Published by John Wiley & Sons, Inc, 1997

The worlds' greatest investor believes in investing in businesses and not the stock market, per se, or some financial derivative. What a relief!

Warren Buffett Talks Business [Video]: Down-To-Earth Advice from America's Foremost Investor

Published by The U. of North Carolina Center for Public Television, 1995

In a rare televised appearance, Warren Buffett shared his wit and wisdom with the students at the Kenan-Flagler Business School.

The Warren Buffett Way: Investment Strategies of the Worlds' Greatest Investor

By Robert G. Hagstrom, Jr.

Published by Wiley & Sons, Inc. 1994

This biography of Mr. Buffetts' career was written from research with no private interviews, and then Mr. Buffett signed off on it. Mr. Buffett looks at financials and calculates future earnings before making an investment decision. If you're interested in investing, this book is worth studying. I listened to all 6 tapes of this book-on-tape and understood even more.

Why Smart People Make Big Money Mistakes—and HOW to Correct Them: Lessons From the New Science of Behavioral Economics

By Gary Belsky & Thomas Gilovich

Published by Simon & Shuster, 1999

Behavioral Science measures statistical responses to financial situations. By illuminating seven proven common misconceptions about investing, the author gives the reader an opportunity to decide whether or not she is making these mistakes, and if so, learn how not to make them in the future.

Money

9 Steps to Financial Freedom: Practical & Spiritual Steps so you can Stop Worrying

By Suze Orman, C.F.P.

Published by Random House Audio Books, Audiotape, read by the author, 1997

A gifted financial planner, her suggestions are top notch. Any or all of her books are good places to start before visiting a financial planner. The author has a nice voice and communicates well, so I enjoy her books on tape.

The 5 Lessons a Millionaire Taught Me: For Women, About Life and Wealth

By Richard Paul Evens

Published by Fireside, Simon & Schuster, Inc. 2009

If you're great with money, you'll recognize these 5 principals. 1). Decide to be wealthy. 2). Take responsibility for your money. 3). Keep a portion of everything you earn, 4). Win in the margins, and 5). Give back. If you're not great with money, this book is a must-read. While the author may be more famous for *The Christmas Box*, this book could be the more appreciated gift.

Deal with Your Debt: The Right Way to Manage Your Bills and Pay Off What You Owe.

By Liz Pulliam Weston

Published by Prentice Hall, 2005

I enjoy the author's columns, and was addicted to her MSN Online money forum for a couple of years.

Die Broke

By Stephan M. Pollan, C.F.P. & Mark Levine
Published by Harper Collins Publishers, 1997

As a financial planner, the author realized that current strategies weren't working for baby boomers, so he created new strategies, which he outlines in this book. His suggestions are specific: quit your job (i.e. work for yourself), pay cash, don't retire, and die broke. You die broke by purchasing an annuity with a lump sum of cash that will return you an income for as long as you live.

The Energy of Money: A Spiritual Guide to Financial and Self Fulfillment

By Maria Nemeth, Ph.D.
Published by The Ballantine Publishing Group, 1999

The author, a New Thought minister, offers ways of moving through limiting belief patterns into ones that support you. The book has made such a splash in the new-age community that counselors are forming study groups. I interviewed one group leader. She said that unlike therapy the group focuses on present financial issues. After the group course is finished, she provides optional coaching services for supporting new growth patterns.

How to Get out of Debt, Stay out of Debt, and Live Prosperously: Based on the Proven Principles and Techniques of Debtors Anonymous

By Jerrold Mundis
Published by Bantam Books, 1988

If you are a compulsive debtor, this is a "must read". He has a tape called, ***Making Peace with Money***, you can listen to while driving around, if you still have a tape deck.

Invest in Yourself: Six Secrets to a Richer Life

By Marc Eisenson, Gerri Detwelier, and Nancy Castleman

Published by John Wiley & Sons, Inc., 1998

To metaphorically invest in yourself: pay off expensive debts, save money without feeling deprived, cultivate a simple attitude, and start a home business for extra cash. They have thousands of practical suggestions towards these goals; you'll probably come away with one great idea.

Marianne Williamson on Money (Audio Cassette)

Published by HarperAudio, 1993

A minister for *A Course in Miracles*, the author has an entire series of tapes on related subjects, including career, success, and hope. She blends spiritual ideals with physical reality. For example, she asks, "How do you get money?" Her answer is "Work." Then she goes on to talk about how to do work that is spiritually appropriate for you.

Maxing Out: Why Women Sabotage Their Financial Security

By Colette Dowling

Published by Little, Brown and Company, 1998

This best-selling author tells her own story of getting rich, not knowing the exact state of her finances, which resulted in her overspending and therefore losing all of her money, going to Debtors Anonymous, and recovering. The primary issue the book addresses is the same one addressed in *The Cinderella Complex*, the book that made her rich: "dependency is at the heart of women's difficulty in creating security for themselves."

Millionaire Next Door: The Surprising Secrets of America's Wealth

By Thomas Stanley, Ph.D. and William Danko, Ph.D.

Published by Longstreet Press, 1996

Great title. Entertaining book. The surprising secret is that millionaires are not high rollers, but live modestly. The book is helpful to people who equate wealth with conspicuous consumption.

The Millionaire Across the Street: Women: Lessons to Change Your Thinking and Achieve Wealth and Success

By Bettina Flores & Jennifer Sander

Published by Dearborn Financial Publishing, Inc. 1999

An overview book, the author's touch on many, many topics you might want to know about both on your way to thinking big, and once you've achieved financial success.

Money and the Meaning of Life

By Jacob Needleman, Ph.D.

Published by Doubleday, NY, 1983

The author is a philosophy professor, known for his work on the subject of money. His idea on why we have so many issues with money is that money is the balance point between our spiritual and temporal lives. I loved reading this book, and hope that discussions of money along these lines continue.

Money and Spirit: Creating a New Consciousness in Making and Managing Your Money

By Frederick S. Brown

www.moneyandspirit.com

Published by A.R.E. Press, VA. 1995

After dropping out of the family lineage of stockbrokers, the author became a personal financial consultant. He gives clients a financial summary worksheet—a rudimentary P&L and Balance Sheet—to fill out first. With family financial conflicts he asks, “What would love do here?” His presentation is terrific.

The Money Mirror: How Money Reflects Women's Dreams, Fears and Desires

Previously titled *Unbalanced Accounts*

By Annette Lieberman & Vicki Lindner

Published by Allworth Press, 1987

This book is about how women allow their emotional fears to get between them and financial success. The mirror reflects case studies of women who sabotage themselves financially. I found it challenging to read about so many problems, and of course, I found myself facing one of my own financial flaws.

Old Money: The Mythology of Wealth in America

By Nelson W. Aldrich, Jr.

Published by Allworth Press, New York, 1996

"Old money" is money passed down through three generations. The author shares his insiders' view of the challenges of being born into an "old money" family. His insight is remarkable and his writing dense. This author is a featured magazine writer. I find everything he writes worth reading.

The One Minute Millionaire: The Enlightened way to Wealth

By Mark Victor Hansen, Coauthor of *Chicken Soul for the Soul*

By Robert G. Allen, Author of *Nothing Down*, and *Creating Wealth*

Published by Harmony Books, NY, 2002

These two inspirational speakers/authors wrote a book for people who want to be inspired to create their own reality of becoming rich. It's two books in one. The left hand side of the book is a self-help guide to becoming a millionaire. The right hand side of the book is a fiction story about how one woman became a millionaire in 90 days.

Personal Finance for Dummies, 2nd Edition

By Eric Tyson

Published by IDG Books, 1996

Personal finance is extremely complicated these days, which is why this is a great book for beginners. He covers the entire scope of personal financial decisions—which left me feeling somewhat like a dummy. I find it heartening that he blows the whistle on financial experts who are salespeople in disguise and explains how we were duped into thinking otherwise.

Rich Dad, Poor Dad: What the rich teach their kids about money—that the poor and middle class do not.

By Robert Kiyosaki, with Sharon Lechter C.P.A.

Published by Warner Books, Inc, 1997

The title is based on the concept that the rich teach their children how to “make money work” for them; while the poor teach their children to “work for money”. The idea of “making money work for you” is why people say they love this book.

Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth

By T. Harv Eker

Published by Harper Business @ 2005

Generalizations don't work, but given that caveat, he's got it right. It's the only self-help book I find myself reading over and over again, because it's like those magazine tests...a check list of financial empowerment. Wealth File #14, Pg. 145, “Accounting may not be the most glamorous of topics but it come down to this: the single biggest difference between financial success and failure is how well you manage your money. It's simple: the master manages his money.” Also, T. Harv Eker does live programs all over the US.

The Soul of Money: Transforming Your Relationship with Money and Life

By Lynne Twist

Published by W. W. Norton & Company, 2003

If you work in the non-profit sector, or do any kind of fundraising, this is a “must read”. The author started her own successful non-profit foundation to cure world hunger after feeling dissatisfied with her life of increasing wealth and privilege. Her travels take her through myriad cultures and socio-economic stratas, and she talks about how money plays a role in each situation. She explains how money is useful in solving problems, when it’s not enough, and what does work. She’s an exceptional writer and it’s a joy to read such rich words. The richness of her story meant that I needed time to pause to digest her words. I’ll continue to reflect on her ideas for some time and want to re-read the book at a future date.

Suddenly Rich

By Jerry LeBlanc & Rena Dictor LeBlanc

Published by Prentice-Hall, Inc. 1978

Do you like to know what happens to people who win the lottery? The authors follow them, as well as people who become suddenly wealthy in other ways. The authors confirm what my epiphany revealed: people hold onto their wealth if, and only if, they are organized financially before they become wealthy.

Super Rich: A Guide to Having it All

By Russell Simmons

Audiobook published by Books on Tape, Penguin Group, 2011

Russell Simmons is a self-made millionaire. He started Def Jam records, more than one fashion line, a jewelry line, and whatever other businesses he’s into now. This book is the story of how he went from dealing drugs to being a Business Yogi, and his advice on how spiritual practices can create material abundance. My favorite chapter is the one on being a Business Yogi, where Lord Krishna talks to Arjuna on the battle field about practicing Karma Yoga. Being a good yogi, and practicing karma yoga may never make one materially rich only spiritually abundant, but if one has to chose between spiritual poverty and abundance, what idiot would not chose spiritual abundance?

The Tightwad Gazette III: Promoting Thrift as a Viable Alternative Lifestyle

By Amy Dacyczyn

Published by Random House, Inc, 1996

She's the real deal—an authentic human being living the life of a frugal zealot. Her books are helpful for people who spend too much. Hey, that's most of us! She includes specific suggestions on saving money that seem far-fetched to me, but what I extrapolate from reading her books is a way of thinking about how to live frugally that is empowering.

The Trick To Money is Having Some

By Stuart Wilde

Published by Hay House, 1998

More than any other book I've read, this book opened my mind to thinking creatively about money. But having recommended this book to others, I now understand that my fascination with metaphysics in general and this author in particular are uncommon. His theory is that your subconscious does *not* know the difference between reality and what you tell it, so if you think you have money, you'll attract it by doing creative, practical things to obtain more. Funny and compassionate, the author's suggestions on how to humbly serve your customers are perfect for the aspiring entrepreneur. In another book titled *Little Money Bible: The Ten Laws of Abundance*, the author tells his personal story of money.

The Way of Real Wealth: Creating a Future that is Emotionally Satisfying, Spiritually Fulfilling, Financially Secure

By Mark Waldman

Published by Simon and Schuster, 1993

Practically a textbook for improving your relationship with money at any income level, the author includes many fun exploratory exercises. I highly recommend this out-of-print book.

Wealth Addiction

By Philip Slater

Published by E.P. Dutton, NY, 1980

One of the great authors of our time writes beautifully about a fascinating subject: the self-made rich. The first few times I read this book I thought it was about money. The last time I read it, I realized it was about addictions, with money being the addiction of focus. Ironically, this cult classic has become a very expensive book.

When Spending Takes the Place of Feeling

By Karen O'Connor

Published by Thomas Nelson, Inc., 1992

The author weaves stories of women who are compulsive spenders, gamblers, shoppers and low-earners, into a book about addiction, recovery, and Christianity. The author helped me relate to these women emotionally without leaving me feeling overwhelmed with sadness.

Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence

By Joe Dominguez and Vicki Robin,

Published by Penquin Group, 1992

This classic defines money as something you trade your life energy for. By that definition *simple living* takes on an entirely new appeal. The goal of this book is to help you become financially independent so that you no longer need to work in the traditional sense of the word. Many people, including me, cite this as one of their favorite books on money.

Success, etc.

Anatole

By Eve Titus, Pictures by Paul Gladone

Published by Bantam Little Rooster Book, 1990 (originally printed in 1956)

This children's story about an enterprising French mouse starts out with the mouse overhearing himself being called a household nuisance. Lamenting that situation, the mouse figures out how a mouse can make a valuable contribution to society. He uses *what else for transportation to work*, but his bicycle?

The Cheating of America: How Tax Avoidance and Evasion by the Super Rich are Costing the Country Billions—and what you can do about it.

By Charles Lewis and Bill Allison and the Center for Public Integrity

Published by HarperCollins Publishers Inc., 2001

Have you wondered how corporations get away without paying taxes? This book explains how. It's not a how-to book; it's economics, but they held my interest by citing detailed case studies. With offshore accounts being the preferred method of cheating, and overseas manufacturing being a preferred method of avoiding taxes through loopholes, the problem will only be exacerbated in the future. If you're interested in economics, this book is well written.

Class: A Guide Through the American Status System

By Paul Fussell, Ph.D.

Published by Simon & Schuster, New York, 1983

The author, an English professor, defines the various social classes in the U.S. Of course we aren't supposed to have social classes, but we do, as he points out. His writing style is wry intellectual humor and he pokes fun at *every* social class. He defines your social class by specifics, such as the shirt you're wearing and what *is*, or *is not*, written on it.

Creating True Prosperity

By Shakti Gawain

Published by New World Library, CA, 1997

This new-age book focuses on the author's ideas of defining prosperity as having plenty of what we need. As a self-made business success, she discusses spiritual ways to obtain abundance. She speaks beautifully, so I especially enjoy listening to her interviews and books on tape.

Do What You Love, The Money Will Follow: Discovering Your Right Livelihood

By Marsha Sinetar

Published by Paulist Press, 1987

This classic defines the concept of "Right Livelihood", a Buddhist spiritual tradition of doing work that suits you and is good for the world. So many people have found her book inspirational and even life changing that the title is now a slogan.

Emotional Intelligence: Why it can matter more than IQ

By Daniel Goleman

Published by Bantam Books, 1995

Emotional IQ is a measurement of your social skills and your ability to handle emotional problems. It's a *huge factor* in determining professional success. The author bases his theories on a myriad of academic studies. I recommend this book to everyone, especially teenagers and people who work with teenagers.

Goodness Had Nothing to Do With It: Autobiography of Mae West

By Mae West

Published by Prentice Hall Inc. 1959

Mae West used her fierce will, creative abilities, and dedication to work to pursue her dreams of wealth in the early 1900's when it was unheard of for a woman to be an entrepreneur. (She spent her time in prison for lewd acts writing future screenplays.) She was credited with single-handedly saved Paramount Studios during the Depression. The IRS declared her to have the second highest salary in the U.S., after W.R. Hearst. Her response to his public attack of her was, "He hated to see a woman in his class. I don't hold it against him."

The Natural History of the RICH: A Field Guide

By Richard Conniff

Published by W.W. Norton & Company, Inc., 2002

The author uses his access to the super rich to draw parallels between their behavior and that of primitive animals—hence, the "field guide." The book is well written and funny.

On Her Own Ground: The Life and Times of Madam C.J. Walker

By A'Leila Bundles

Published by Scribner, 2001

This biography is the ultimate rags to riches story of Madam C. J. Walker (1867-1919), the first African-American entrepreneur. What she accomplished—from product development, to marketing, to philanthropy—is phenomenal.

Perfectly Legal: The Covert Campaign to Rig our Tax System to Benefit the Super Rich—and Cheat Everybody Else.

By David Cay Johnson

Published by Penguin Group, 2003.

The author won a Pulitzer Prize for his investigative reporting, so he doesn't pull any punches. There has never been transference of wealth to the top 1% in the USA like there is today. Some of the rich and some corporations don't pay their fair share of taxes. Exactly why that is politically; how it's being done; and why the IRS is part of the problem, is explained in detail. As other reviewers said, "This book makes your blood boil."

The Prize Winner of Defiance, Ohio: How My Mother Raised 10 Kids on 25 Words or Less

By Terry Ryan

Published by Simon & Schuster, NY, 2001

The author's mother supported the family by entering contests and writing jingles in the 50's and 60's. Her mother proved that winning prizes had little to do with luck and everything to do with what it takes to succeed in business. This is a well-written drama of the remarkable ability of the human spirit to triumph over adversity.

Prospering Woman: A complete guide to achieving the full, abundant life

By Ruth Ross, Ph.D.

Published by Whatever Publishing, Mill Valley, CA 1982

This is a book on abundance—a concept of having all that you want by understanding the laws of the universe and making them work in your favor.

The Seven Spiritual Laws of Success: A Practical Guide to the Fulfillment of your Dreams.

By Deepak Chopra

Published by New World Library, CA, 1984

This new-age classic suggests you plant your ideas for success into spiritual consciousness so that they can bear fruit. It's a spiritual guide on meditation—with the intended result being success. The author is incredibly successful—the real deal.

Spiritual Economics: The Principals and Process of True Prosperity

By Eric Butterworth

Published by Unity House, MO, 1998

The author is a Unity minister. He writes about the abundance principal within New Thought Christianity, quoting biblical passages liberally to illustrate the principals of abundance.

Stealing your life: the Ultimate Identity Theft Prevention Plan

By Frank W. Abagnale

Published by Blackstone Audio, 2008

The author is the thief in the movie, “Catch Me If You Can”. Now he's a consultant to the FBI and leading financial institutions on issues of fraud prevention. He talks about the high prevalence of ID theft, and what you can do to protect yourself, as well as minimize the damage if it does happen. I have good practices in place already. For example, I burn all sensitive paperwork in the fireplace—guaranteed safe.

The Tipping Point: How Little Things Can Make a Big Difference

By Malcolm Gladwell

Published by Hachette Audio, 2007

Author Malcolm Gladwell narrates his own audiobook beautifully. One of my favorite books, the tipping point is a social dynamic whereas something that was happening sporadically builds up until it tips to become epidemic, or success story. Although his business examples are limited, we all know that companies who have been in business for years and then become an “overnight success story” because of one event, like “The Oprah Phenomenon” — the name of the video that describes that tipping event. Well worthwhile. Also by this author, “**Blink**”, the story of how we make decisions in the blink of an eye, based on what? Per the popular TV show, “Lie to me”, based on facial muscle movements. In business one is forced to make split second decisions daily so it pays to be ‘blink’ savvy.

Working with Emotional Intelligence

By Daniel Goleman

Published by Bantam Books, 1998

The author identifies how emotional IQ in the workplace is being addressed with increasing frequency; how and why it effects hiring and promotions more than mental IQ; and how it affects the company’s bottom line. Finally, he identifies a company with high emotional IQ and why that company is so successful.

Wouldn't Take Nothing For My Journey Now

By Maya Angelou

Published by Random House, 1993

The story titled *Living Well, Living Good* offers the best explanation of why being rich doesn’t necessarily guarantee us the ability to be happy. Any book by this Poet Laureate is great reading.

Movies

Born Rich, Documentary

Director: Jamie Johnson, Privately-made, 2004

20-year-old heir to the Johnson & Johnson pharmaceutical empire Jamie Johnson turns his camera on himself, his father and friends, offering an insiders look at the children of America's wealthiest families, such as the Trumps, Bloomberg's, and Vanderbilt's. I liked the movie because I found Jamie Johnson to be an authentic human being, asking insightful coming-of-age questions. It also won the "Official Selection 2003 Sundance Film Festival".

Enron: The Smartest Guys in the Room,

Director: Alex Gibney, Magnolia, 2005

This movie is a documentary based on the book, *The Smartest Guys in the Room*, by Bethany McLean, a reporter with *Fortune Magazine*, and Peter Elkind. It's an excellent documentary—educational, entertaining, and easy to follow.

They explain how "mark to market" accounting works, which is fun. *Mark to market* accounting is defined as the act of assigning a value to a position held in a financial instrument based on the current market price for that instrument, or on a fair valuation based on the current market prices of similar instruments. As an example, if an investor owns 100 shares of a particular stock purchased originally for \$40 per share, and that stock is currently trading at \$60 per share, then the "mark to market" value of the investor's shares is equal to (100 shares × \$60), or \$6000, whereas the book value might (depending on the accounting principles used) only equal \$4000) (<http://en.wikipedia.org>)

Enron Corp. misused this technique by assigning the imaginary future value of an idea to income for that year. Remember how the cash flow report is essential in corporate accounting? That's where Enron's problems showed up first.

MaxedOut,

Author/Director: James D. Scurlock, Magnolia Home Entertainment, 2007

Described as “scathing”, and “riveting”, this indie movie is about the debt problem in the US. It lays out the scope of the problem, both with personal and national debt, as well as credit companies. The most chilling line is from Alan Greenspan, “The size of the problem out there is very large. I regret to say that the word ‘billion’ does not encompass the nature of the problem.

This movie made me want to go to work on my credit report, yet again! It’s practically impossible to clean up. Along those lines, the application process to get the report didn’t work online or by phone. Both disconnected me even though I was doing everything correctly. I’m mailing in and waiting a month.

Millions

Director: Danny Boyle, Twentieth Century Film Corp, 2004

This fiction family film is joyous, well written, and beautifully photographed. Seven-year-old Damian believes he’s received a divine gift when a suitcase filled with cash literally falls out of the sky onto his playhouse built near the railroad tracks. Damian is anxious to give the money to the poor but it’s not that easy. The plot gets increasingly complicated as more and more people get involved, the money turns out to be stolen, and England converts their currency from pounds to euros. In surprise ending, you are left thinking about windfalls, God, and family.

The One Percent

Directed by Jamie Johnson, Virgil Films, 2006

Jamie Johnson, heir to J&J, Inc. family fortune, turns his camera on the growing disparity of wealth. In 2006, 1% of US citizens controlled 50% of the wealth, and the bottom 90% controlled 40% of the wealth. The gap is growing wider every year since new laws and tax codes exacerbate the situation, like eliminating money to public schools, subsidizing the sugar industry, and repealing the inheritance tax. A note to the wise: hire the best financial people you can hire if you care about tax law and your profit.

Secret Millionaire

TV Show, ABC, 2011

This reality show chronicles self made millionaires as they spend a week in the country's poorest areas living in welfare apartments on what food stamps pay, volunteering their time, and ultimately gift unsung community heroes with their own money.

Etc.

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