

Pound Foolish Exposing The Dark Side Of The Personal Finance Industry

A New York Times correspondent shares his financial successes and mishaps, offering an everyman's guide to straightening out your money once and for all. Money management is one of our most practical survival skills—and also one we've convinced ourselves we're either born with or not. In reality, financial planning can be learned, like anything else. Part financial memoir and part research-based guide to attaining lifelong security, *This Is the Year I Put My Financial Life in Order* is the book that everyone who has never wanted to read a preachy financial guide has been waiting for. John Schwartz and his wife, Jeanne, are pre-retirement workers of an economic class well above the poverty line, but well below the one percent. Sharing his own alternately harrowing and hilarious stories—from his brush with financial ruin and bankruptcy in his thirties to his short-lived budgeted diet of cafeteria french fries and gravy—John will walk you through his own journey to financial literacy, which he admittedly started a bit late. He covers everything from investments to retirement and insurance to wills (at fifty-eight, he didn't have one!), medical directives and more. Whether you're a college grad wanting to start out on the right foot or you're approaching retirement age and still wondering what a 401(K) is, *This Is the Year I Put My Financial Life in Order* will help you become your own best financial adviser.

Through a detailed examination of proverbs related to money, this book offers a comprehensive critique of the prevailing everyday ideologies and discourses on money and paves the way toward establishing a new set of proverbs more conducive to financial equality and human well-being. The volume explores a variety of contexts to demonstrate the different aspects of the money system and the linguistic and social structures embedded within them, including pay day loan websites, gambling, get rich self-help books, and new forms of currency. Unpacking this complex relationship between people, money, and language in contemporary society, this book is an ideal resource for students and scholars in language and communication, sociolinguistics, rhetoric, sociology, and media studies.

A delightful history of Americans' obsession with advice -- from Poor Richard to Dr. Spock to Miss Manners Americans, for all our talk of pulling ourselves up by our bootstraps, obsessively seek advice on matters large and small. Perhaps precisely because we believe in bettering ourselves and our circumstances in life, we ask for guidance constantly. And this has been true since our nation's earliest days: from the colonial era on, there have always been people eager to step up and offer advice, some of it lousy, some of it thoughtful, but all of it read and debated by generations of Americans. Jessica Weisberg takes readers on a tour of the advice-givers who have made their names, and sometimes their fortunes, by telling Americans what to do. You probably don't want to follow all the advice they proffered. Eating graham crackers will not make you a better person, and wearing blue to work won't guarantee a promotion. But for all that has changed in American life, it's a comfort to know that our hang-ups, fears, and hopes have not. We've always loved seeking advice -- so long as it's anonymous, and as long as it's clear that we're not asking for ourselves; we're just asking for a friend.

The Encyclopedia of Central Banking, co-edited by Louis-Philippe Rochon and Sergio Rossi, contains some 250 entries written by over 200 economists on topics related to monetary macroeconomics, central bank theory and policy, and the history of monetary

In 'Liefde verkennen' van Hilary Mantel verruilen Carmel, Karina en Julianne na het behalen van hun diploma de nonnenschool voor de universiteit van Londen. Het zijn de vroege dagen van het hedendaagse feminisme en de ongeschreven druk om te excelleren – maar niet te succesvol te zijn – is hoog in Englands ingewikkelde hiërarchie van klasse en status. In Mantels soms grimmige, maar ook humoristische en hartverwarmende roman proberen de drie meisjes hun levens te ontrafelen en iets nieuws te weven van het sleetse materiaal dat ze van hun moeder en de maatschappij hebben meegekregen. Hilary Mantel (1952) won tweemaal de Man Booker Prize.

De mythe van de staatsschuld van Stephanie Kelton is een wijs, provocerend en kraakhelder geschreven manifest voor een nieuwe economische orde In De mythe van de staatsschuld presenteert econoom en hoogleraar Stephanie Kelton haar radicale nieuwe visie die ons denken over een rechtvaardige en welvarende samenleving volledig op zijn kop zal zetten. Modern monetary theory – kortweg MMT – stelt dat de overheid geen gezin met een huishoudboekje is, maar dat zij zonder problemen grote schulden kan dragen. Grootse en noodzakelijke transitie op het gebied van onderwijs, infrastructuur, zorg en klimaat vragen nu eenmaal om grootscheepse investeringen, en overheden moeten het lef hiervoor tonen. Zoals Thomas Piketty ons denken over economische ongelijkheid deed omslaan, zo doet Kelton dat op het gebied van ons monetaire beleid: structurele begrotingstekorten zijn geen probleem maar een oplossing! De mythe van de staatsschuld is een wijs, provocerend en kraakhelder geschreven manifest voor een nieuwe economische orde, voor iedereen die in deze onzekere economische tijden op zoek is naar houvast. Speciaal voor de Nederlandse editie van De mythe van de staatsschuld voegde Stephanie Kelton een nieuw hoofdstuk toe. 'De mythe van de staatsschuld heeft alles in zich om een economische klassieker à la Milton Friedman of Thomas Piketty te worden.' – de Volkskrant 'Kelton onderwerpt ons economische systeem aan een kritisch kruisverhoor. En dat is van groot belang in de postcovidwereld, omdat we ons denken over de economie zullen moeten herzien.' – The Guardian 'Kelton presenteert ons het noodzakelijke instrumentarium voor een voorspoedige toekomst voor ons allemaal. Lees het boek – en breng Keltons lessen in praktijk.' – Naomi Klein 'Dit boek zal van grote invloed zijn.' – Financial Times 'Een rockster binnen haar vakgebied.' – The Times

'Een wondermooi, ontroerend portret van de dagelijkse dingen des levens.' The New York Times Dat Julie Yip-Williams haar kindertijd overleefde is een wonder. Ze werd blind geboren in Vietnam en ontsnapte ternauwernood aan de dood. Samen met haar familie vluchtte ze later in een gammel bootje voor de oorlog en belandde in Amerika. Daar leek het tij te keren. Dankzij een operatie kon ze weer gedeeltelijk zien, ze ging rechten studeren aan Harvard University, werd verliefd, trouwde en kreeg twee dochtertjes. Tot ze plots op 37-jarige leeftijd de diagnose terminale darmkanker kreeg.

Toen begon voor de jonge moeder een heel andere reis. Het ontrafelen van het leven is een ontwapenend verhaal over veerkracht. Een diepmenselijk en ontroerend verslag over moeder-zijn, het huwelijk, immigratie, ambitie, liefde, rouw, jaloezie, troost, en vooral: het wonder van het leven. 'Dit wijze en ontroerende verslag van haar strijd tegen kanker is een buitengewone oproep om met volle overgave te leven.' Publishers Weekly (Starred Review)

This Handbook presents in-depth research conducted on a myriad of issues within the field of financial literacy. Split into six sections, it starts by presenting prevalent conceptions of financial literacy before covering financial literacy in the policy context, the state and development of financial literacy within different countries, issues of assessment and evaluation of financial literacy, approaches to teaching financial literacy, and teacher training and teacher education in financial literacy. In doing so, it provides precise definitions of the construct of financial literacy and elaborates on the state and recent developments of financial literacy around the world, to show ways of measuring and fostering financial literacy and to give hints towards necessary and successful teacher trainings. The book also embraces the diversity in the field by revealing contrasting and conflicting views that cannot be bridged, while at the same time making a contribution by re-joining existing materials in one volume which can be used in academic discourse, in research-workshops, in university lectures and in the definition of program initiatives within the wider field of financial literacy. It allows for a landscape of financial literacy to be depicted which would foster the implementation of learning opportunities for human beings for sake of well-being within financial living-conditions. The Handbook is useful to academics and students of the topic, professionals in the sector of investment and banking, and for every person responsible for managing his or her financial affairs in everyday life.

Hilary Mantel beschrijft in 'Acht maanden in de Gazastraat' het Saoedi-Arabië van de jaren tachtig: de olieprijs reiken tot in de hemel. Frances Shore en haar echtgenoot Andrew – voor veel geld aangetrokken voor een groots bouwproject – betrekken in Jeddah een appartement buiten de expat-compound. Meteen wordt duidelijk hoezeer de situatie en de ultraconservatieve, islamitische mores van het land invloed hebben op Frances' leven. Behalve wat incidentele contacten met een paar vrouwen in het gebouw is ze afgesneden van werk, sociale contacten en haar vrijheid buitenshuis. Af en toe ongestoord boven op het dak staan en over de stad uitkijken is het hoogst haalbare. Het maakt haar hypergevoelig en paranoïde, de voortdurende beklemming van haar leven is bijna tastbaar en creëert scheuren in hun huwelijk. Bovendien bestaan er in deze claustrofobische omstandigheden amper mogelijkheden om de muur van vooroordelen over westerlingen te doorbreken. Behalve een intiem portret van een vrouw en een huwelijk is 'Acht maanden in de Gazastraat' verrassend actueel.

Rebel in de woestijn van Alwyn Hamilton is voor iedereen die genoten heeft van De Hongerspelen, De Kronieken van de Onderwereld, De selectie en Academicus Vampyrus: een verhaal vol romantiek en sterke personages. Rebel in de woestijn gaat over een stoer meisje dat opgroeit in de woestijn en beter met pistolen dan jongens overweg kan. Vermomd als jongen doet ze mee aan een schietwedstrijd, maar voordat ze het weet is ze samen met een knappe, mysterieuze jongen op de vlucht en wordt ze achternagezeten door angstaanjagende djinns en gewelddadige bandieten

What do the fashionable food hot spots of Cape Town, Mumbai, Copenhagen, Rio de Janeiro, and Tel Aviv have in common? Despite all their differences, consumers in each major city are drawn to a similar atmosphere: rough wooden tables in postindustrial interiors lit by Edison bulbs. There, they enjoy single-origin coffee, kombucha, and artisanal bread. This is 'Global Brooklyn,' a new transnational aesthetic regime of urban consumption. It may look shabby and improvised, but it is all carefully designed. It may romance the analog, but is made to be Instagrammed. It often references the New York borough, but is shaped by many networked locations where consumers participate in the global circulation of styles, flavors, practices, and values. This book follows this phenomenon across different world cities, arguing for a stronger appreciation of design and materialities in understanding food cultures. Attentive to local contexts, struggles, and identities, contributors explore the global mobility of aesthetic, ethical, and entrepreneurial projects, and how they materialize in everyday practices on the ground. They describe new connections among eating, drinking, design, and communication in order to give a clearer sense of the contemporary transformations of food cultures around the world.

Alex wordt aangenomen bij een van de grootste handelshuizen op Wall Street en komt als vierentwintigjarige in een macho mannenwereld terecht. Dan slaat de beurscrash toe! Blijft Alex? Of moet ze haar hoge hakken uitschoppen en keihard wegrennen? Een blik achter de schermen van de tumultueuze beursvloer, waar dromen en miljarden in een vloek en een zucht kunnen verdampen.

In 'Vreemdelingen in hun eigen land' verlaat de beroemde socioloog Arlie Hochschild Californië, haar progressief linkse, kosmopolitische enclave vol gelijkgestemden, en trekt vijf jaar op met haar rechtse landgenoten in Louisiana, een van de armste en meest conservatieve staten van Amerika. Daar leert ze mensen kennen die een heel ander leven leiden en er ideeën op nahouden die haaks staan op die van haar. Hochschild raakt bevriend met een automonteur, een aannemer, een telefoonreparateur, een handelsreiziger, een vrachtwagenchauffeur, een conciërge en een gospelzanger, en probeert te achterhalen waarom zij tegen hun eigen belangen in aanhangers zijn van politici als Donald Trump en op hem stemmen. Het blijkt dat de angst voor culturele achterstelling, economische achteruitgang en het gevoel verraden te zijn door de staat doorslaggevend zijn. Tijdens haar zoektocht vindt Hochschild antwoorden op een van de cruciale vragen van de hedendaagse westerse politiek: waarom verzetten mensen zich met hand en tand tegen 'progressieve' overheidsinterventies terwijl zij daar zelf het meest van kunnen profiteren? Een must read voor iedereen die de opkomst van het rechtspopulisme en de alt-right-beweging wil doorgronden.

Nog altijd even opwindend en tot nadenken stemmend als toen het in 1954 verscheen, scheidt 'Heer van de vliegen' een gewelddadig, treffend beeld van de menselijke natuur, en wat er met deze gebeurt als de beschaving ten onder gaat. Een groep schooljongens stort neer op een onbewoond eiland. Zonder ouders of ander volwassen toezicht moeten ze met elkaar samenwerken om te overleven, waar ze jammerlijk in falen. Hun strijd om het bestaan krijgt geleidelijk steeds meer barbaarse trekken. Heer van de vliegen werd bij verschijning met lof overladen, maar commercieel succes bleef in eerste instantie uit. Geleidelijk aan werd het echter een cult-favoriet onder studenten en critici, en werd het vaak vergeleken met Salingers De vanger in het graan wat betreft invloed op de moderne literatuur.

Years after the Great Recession, the economy is still weak, and an unprecedented number of workers have sunk into long spells of unemployment. Cut Loose provides a vivid and moving account of the experiences of some of these men and women, through the example of a historically important group: autoworkers. Their well-paid jobs on the assembly lines built a strong middle class in the decades after World War II. But today, they find themselves beleaguered in a changed economy of greater inequality and risk, one that favors the well-educated—or well-connected. Their declining fortunes in recent decades tell us something about what the white-collar workforce should expect to see in the years ahead, as job-killing technologies and the shipping of work overseas take away even more good jobs. Cut Loose offers a poignant look at how the long-term unemployed struggle in today's unfair economy to support their families, rebuild their lives, and overcome

the shame and self-blame they deal with on a daily basis. It is also a call to action—a blueprint for a new kind of politics, one that offers a measure of grace in a society of ruthless advancement.

Introduction -- The global financial crisis of 2007-09 : an overview of neglected ideas from economics, psychology, and values / A.G. Malliaris, Leslie Shaw, and Hersh Shefrin -- The global financial crisis of 2007-09 and economics -- From asset price bubbles to liquidity traps / A.G. Malliaris -- A minsky meltdown: lessons for central bankers / Janet Yellen -- Modeling financial instability / Steve Keen -- Assessing the contribution of hyman minsky's perspective to our understanding of economic instability / Hersh Shefrin -- The Great Recession of 2008-09 and its impact on unemployment / John Silvia -- Mathematical definition, mapping, and detection of (anti)fragility / Nassim Taleb and Rafael Douady -- The global financial crisis of 2007-09 and psychology -- The varieties of incentive experience / Robert Kolb -- Goals and the organization of choice under risk in both the long run and the short run / Lola Lopes -- Topology of greed and fear / Graciela Chichilnisky -- A sustainable understanding of instability in minds and in markets / Leslie Shaw -- Existence of monopoly in the stock market : a model of information-based manipulation / Viktoria Dalko, Lawrence R. Klein, S. Prakash Sethi, and Michael Wang -- Crisis of authority / Werner DeBondt -- Social structure, power, and financial fraud / Brooke Harrington -- The global financial crisis of 2007-09 and values -- Economics, self psychology, and ethics : why modern economic persons cheat and how self psychology can provide the basis for a trustworthy economic world / John Riker -- Finance professionals in the market for status / Meir Statman -- Why risk management failed: ethical and behavioral explanations / John Boatright -- The global financial crisis and social justice : the crisis seen through the lens of Catholic social doctrine / Paul Fitzgerald, S.J -- The moral benefits of financial crises: a virtue ethics perspective / John Dobson -- Three ethical dimensions of the financial crisis / Antonio Argandoña -- Epilogue -- Lessons for future financial stability / A.G. Malliaris, Leslie Shaw, and Hersh Shefrin

Empire of the Fund is an exposé and examination of the way we save now. With the rise of the 401(k) and demise of the pension, the United States has embarked upon the richest and riskiest experiment in our financial history. Over the next twenty years, nearly eighty million baby boomers will retire at a pace of ten thousand per day. The hypothesis of our experiment is that millions of ordinary, untrained, busy citizens can successfully manage trillions of dollars in a financial system dominated by wealthy, skilled, and powerful financial institutions, many of which have a record of treating individual investors shabbily. The key tools in our 401(k) plans and individual retirement accounts are mutual funds, which have ballooned to hold more than \$16 trillion. But these funds pose dangers to our savings in three ways: through structural vulnerabilities that give money managers the incentive to focus on marketing over investing; through the very human challenges of managing our savings decades into the future; and through the peril of financial professionals behaving badly, to our economic harm. Though Americans often hear of the importance of low fees in fund investing, few are aware of the astonishing panoply of ways that some financial advisers have illegally diverted money out of mutual funds: from abetting hedge funds to trade after the legal deadline, to inflating the assets on which they are paid a percentage, to paying kickbacks for brokers to sell their funds. This book will forewarn and forearm Americans by illustrating the structural flaws, perverse incentives, and litany of scandals that have bedeviled mutual funds. And by setting forth a pair of policy solutions to improve Americans' financial literacy and bargaining power, it will also attempt to safeguard our individual financial destinies and our nation's fiscal strength.

"Mr. Wasik's distillation of how Keynes made--and then remade--his fortune is instructive. And the principles that Keynes followed have stood the test of time. As Mr. Wasik adds, 'The object of investing is to ensure prosperity, not to become obsessed with making money.'" The New York Times John Maynard Keynes indelibly made his mark on global economics... Few people know, however, that he was also a daring, steel-nerved investor who built a multimilliondollar fortune in the stock market while providing financial counsel to the likes of Winston Churchill and FDR. Now, you can learn from--and imitate--Keynes's success by examining the story of his life and investment strategies, masterfully told by awardwinning author John F. Wasik. As you follow Keynes from his early years with the Bloomsbury Group, through two world wars and the Great Depression Keynes's theories and practices come to life by way of the historic and personal events that shaped them. Like today's investors, Keynes faced markets roiled by panic, inflation, deflation, widespread unemployment, and war--and he developed a core set of principles to prosper in every climate. With the individual investor in mind, this straightforward guide makes it easy for investors at all levels to implement the action-oriented strategies presented in each of the 10 chapters and start investing like Keynes today by: Buying and holding quality stocks Ignoring short-term news Building diversified portfolios Trading contrary to market momentum Getting the most out of dividend stocks Using the eloquent insight of a seasoned investment writer, author John F. Wasik digs down into what investments Keynes owned, how he bought and sold them, how his theories guided his investments, and vice versa. He illustrates why Keynes's ideas, insights, and portfolio strategies have withstood the test of time, and how they will continue to produce financial gains for dedicated investors. In a nutshell, Wasik delivers a pragmatic guide to the style of portfolio management practiced by such Keynes followers as Benjamin Graham, Warren Buffett, and Charles Munger. The smart money gets richer in all types of weather, and so can you by following Keynes's Way to Wealth. PRAISE FOR KEYNES'S WAY TO WEALTH: "Intelligent investing ultimately depends on having an intelligent theory of the economy. This story of Keynes's life as an investor illustrates this beautifully." -- Robert Shiller, professor of Economics, Yale University; New York Times columnist; and author of Finance and the Good Society "The great economist John Maynard Keynes speculated and lost big-time. Out of the ashes, he evolved some great long-term investment strategies that will work for every prudent investor. While picking up tips, you'll also find that this book is a great read." -- Jane Bryant Quinn, author of Making the Most of Your Money NOW "I'd always heard Keynes was a talented investor but never knew any of the details. John Wasik's excellent book uncovers that story and reveals Keynes's considerable investing skills. If you enjoy studying great investors, add this book to your list." -- Joe Mansueto, founder and CEO, Morningstar, Inc. "With the possible exception of Mark Twain, no one surpasses John Maynard Keynes as a source of pithy financial wisdom and sayings. Keynes's Way to Wealth mines the reasoning and investment experiences behind his quotability, a bounty that will simultaneously edify, entertain, and augment your bottom line." -- William J. Bernstein, author and principal, Efficient Frontier Advisors How the financial pressures of paying for college affect the lives and well-being of middle-class families The struggle to pay for college is a defining feature of middle-class life in America. Caitlin Zaloom takes readers into homes of families throughout the nation to reveal the hidden consequences of student debt and the ways that financing college has transformed our most sacred relationships. She describes the profound moral conflicts for parents as they try to honor what they see as their highest parental duty—providing their children with opportunity—and shows how parents and students alike are forced to gamble on an investment that might not pay off. Superbly written and unflinchingly honest, Indebted breaks through the culture of silence surrounding the student debt crisis, exposing the unspoken costs of sending our kids to college.

In een vliegtuig luistert een vrouw naar het verhaal van de onbekende passagier naast haar: over zijn werk, zijn huwelijk, zijn dochter en de nacht waarin hij zijn hond moest begraven. De vrouw, Faye, is onderweg naar Europa om interviews te geven over haar nieuwe boek. Eenmaal daar aangekomen spreekt ze met mensen over kunst, familie, politiek, liefde, over plezier en verdriet, en over gerechtigheid en onrecht. Ze praat over zaken die er werkelijk toe doen in het leven. Deze conversaties, de laatste met haar zoon, komen samen in een prachtig, majestueus slotstuk. Kudos is, na Contouren en Transit, het laatste deel van Rachel Cusks briljante drieluik waarin ze een even intieme als veelomvattende kijk biedt op het leven in de eenentwintigste eeuw.

Les is de sheriff in een door crystal meth en familiegeheimen verscheurd dorpje in de Appalachen, North Carolina. Becky is een parkwachter die getraumatiseerd is door een school shooting in haar jeugd. De twee vinden elkaar in hun diepe liefde voor dit

berglandschap. Maar wanneer een mysterie rond een vergiftigde forellenbeek de kleine gemeenschap uiteenrijt, komen ze tegenover elkaar te staan en wordt hun prille band op de proef gesteld. Een poëtische en broeierige roman over levens die getekend zijn door geweld en een sterke verbondenheid met de natuur.

De Libor is de rentevoet waarop wereldwijd ontelbare leningen zoals bijvoorbeeld hypotheeken en creditcardkredieten gebaseerd zijn. In 2006 kwam er een schokkende bankfraude aan het licht: een groep handelaren bleek al geruime tijd de Libor te manipuleren. Dat deden ze door kunstmatig hoge of lage rentestanden door te geven. Daarmee boekten ze zelf enorme winsten, ten koste van ontelbare bedrijven, instellingen en particulieren. Tom Hayes, een ietwat autistische whizzkid, werd naar voren geschoven als de zondebok. Het Libor-schandaal onthult wie er nog meer achter de fraude zaten en hoe het mogelijk was dat de handelaren zo lang hun gang konden gaan. Een fascinerend en meeslepend relaas over hebzucht en menselijk tekort - een waargebeurd verhaal dat leest als een thriller.

Achieve Financial Freedom from Life with Chellie Campbell's No-Stress Success Plan! Why is it that women are earning more than ever before yet still feel powerless when it comes to money? When it comes to financial security, it's time for us to stop feeling insecure. From Worry to Wealthy is the guide every savvy career woman needs to succeed on her own terms. In this empowering book, personal finance guru Chellie Campbell draws on proven strategies from her popular Financial Stress Reduction workshops to help women win at work and life, including how to:

- Harness the four Cs of career success: Confidence, Charisma, Clients, and Cash
- Avoid common pitfalls like the Attitude That Will Kill Your Business: "I Can't Do It Myself" and working for praises vs. raises
- Earn support for your goals from spouses and loved ones
- Gain business knowledge from everything you do (even playing poker!)

With her unique female perspective, relatable anecdotes, and easy-to-follow advice, Campbell offers an indispensable road map for every woman to create a successful, happy life at any time. "Chellie does a brilliant job providing a road map for mastering the financial tools necessary to lead a life created by you and for you. A must-read-and a gift-for every woman at every stage of life."-Betsy Myers, founding director of the Center for Women and Business at Bentley University and former White House adviser on women's issues "If you're looking to master your money and your life, you've got to read this book."-Carol Kline, coauthor of New York Times bestsellers Happy for No Reason and Love for No Reason

How 401(k)s have gutted retirement security, from charging exorbitant hidden fees to failing to replace the income of traditional pensions Named one of PW's Top 10 for Business & Economics A retirement crisis is looming. In 2008, as the 401(k) fallout rippled across the country, horrified holders watched 25 percent of their funds evaporate overnight. Average 401(k) balances for those approaching retirement are too small to generate more than \$4,000 in annual retirement income, and experts predict that nearly half of middle-class workers will be poor or near poor in retirement. But long before the recession, signs were mounting that few people would ever be able to accumulate enough wealth on their own to ensure financial security later in life. This hasn't always been the case. Each generation of workers since the nineteenth century has had more retirement security than the previous generation. That is, until 1981, when shaky 401(k) plans began replacing traditional pensions. For the last thirty years, we've been advised that the best way to build one's nest egg is to heavily invest in 401(k)-type programs, even though such plans were originally designed to be a supplement to rather than the basis for retirement. This financial experiment, promoted by neoliberals and aggressively peddled by Wall Street, has now come full circle, with tens of millions of Americans discovering that they would have been better off under traditional pension plans long since replaced. As James W. Russell explains, this do-it-yourself retirement system—in which individuals with modest incomes are expected to invest large sums of capital in order to reap the same rewards as high-end money managers—isn't working. Social Insecurity tells the story of a massive and international retirement robbery—a substantial transfer of wealth from everyday workers to Wall Street financiers via tremendously costly hidden fees. Russell traces what amounts to a perfect swindle, from its ideological origins at Milton Friedman's infamous Chicago School to its implementation in Chile under Pinochet's dictatorship and its adoption in America through Reaganomics. Enraging yet hopeful, Russell offers concrete ideas on how individuals and society can arrest this downward spiral.

Hilary Mantel groeide op in het landelijke na-oorlogse Engeland. Ridder wilde zij worden en zij leefde in de volle overtuiging dat de benodigde vaardigheden en talenten, zoals ridderlijkheid, paardrijkunst en zwaardvechten, binnen handbereik lagen. Eenmaal getrouwd begon zij te lijden aan een hardnekkige pijn die agressieve medicatie en zelfvertrouwen-ondermijnende psychotherapie noodzakelijk maakten, en ten slotte onderging ze een ineffectieve maar niet terug te draaien operatie. Zij zou nooit meer kinderen kunnen krijgen. In plaats daarvan ontdekte zij in haarzelf de ene roman na de andere. Dit memoir geeft ons een inzicht waar haar vertelkunst vandaan komt. Die bron, lezen we, ligt al in haar vroege jeugd.

"The newbie investor will not find a better guide to personal finance." —Burton Malkiel, author of A RANDOM WALK DOWN WALL STREET TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling Pound Foolish, he made an off-hand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

Handbook of Aging and the Social Sciences, Eighth Edition, presents the extraordinary growth of research on aging individuals, populations, and the dynamic culmination of the life course, providing a comprehensive synthesis and review of the latest research findings in the social sciences of aging. As the complexities of population dynamics, cohort succession, and policy changes modify the world and its inhabitants in ways that must be vigilantly monitored so that aging research remains relevant and accurate, this completely revised edition not only includes the foundational, classic themes of aging research, but also a rich array of emerging topics and perspectives that advance the field in exciting ways. New topics include families, immigration, social factors, and cognition, caregiving, neighborhoods, and built environments, natural disasters, religion and health, and sexual behavior, amongst others. Covers the key areas in sociological gerontology research in one volume, with an 80% update of the material Headed up by returning editor Linda K. George, and new editor Kenneth Ferraro, highly respected voices and researchers within the sociology of aging discipline Assists basic researchers in keeping abreast of research and clinical findings Includes theory and methods, aging and social structure, social factors and social institutions, and aging and society Serves as a useful resource—an inspiration to those searching for ways to contribute to the aging enterprise, and a tribute to the rich bodies of scholarship that comprise aging

research in the social sciences

In haar nieuwe boek neemt Lauren Groff de lezer mee naar een wereld die zowel huiselijk als ongetemd is - een plek waar de dreigingen van de natuur altijd op de loer liggen, maar waar het grootste gevaar nog altijd gevormd wordt door de mens met zijn psyche en zijn emoties. Een korte vakantie kan worden verstoord door een panter op zoek naar voedsel, of door een geheime seksuele uitpatting. De verhalen in Florida worden bevolkt door een stel door hun ouders verlaten zusjes, een jongen die in alle eenzaamheid opgroeit, een rusteloos echtpaar, een dakloze vrouw en een onvergetelijk en terugkerend personage: een echtgenote en moeder in tweestrijd. De verhalen in deze bundel beschrijven uiteenlopende personages, stadjes, decennia (en soms zelfs eeuwen), maar Florida - met zijn landschap, klimaat, geschiedenis en unieke temperament - blijft altijd het middelpunt. Pijnlijk precies en effectief weet Groff te schrijven over de momenten en keuzes die de loop van een mensenleven bepalen. If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, *The Courage to Be Rich* "Are you letting away your financial future?" —DAVID BACH, *Smart Women Finish Rich* "I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, *Mad Money* They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. *Pound Foolish* also disproves many myths about spending and saving, including: Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine consumption will not offset our biggest expenses: housing, education, health care, and retirement. Disciplined investing will make you rich: Gurus also love to show how steady investing can turn modest savings into a huge nest egg at retirement. But these calculations assume a healthy market and a lifetime without any setbacks—two conditions that have no connection to the real world. Women need extra help managing money: Product pushers often target women, whose alleged financial ignorance supposedly leaves them especially at risk. In reality, women and men are both terrible at handling finances. Financial literacy classes will prevent future economic crises: Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills. Not only is there little evidence this is true, the entire movement is largely funded and promoted by the financial services sector. Weaving together original reporting, interviews with experts, and studies from disciplines ranging from behavioral economics to retirement planning, *Pound Foolish* is a compassionate and compelling book that will change the way we think and talk about our money.

In *Asset Management: A Systematic Approach to Factor Investing*, Professor Andrew Ang presents a comprehensive, new approach to the age-old problem of where to put your money. Years of experience as a finance professor and a consultant have led him to see that what matters aren't asset class labels, but instead the bundles of overlapping risks they represent. Factor risks must be the focus of our attention if we are to weather market turmoil and receive the rewards that come with doing so. Clearly written yet full of the latest research and data, *Asset Management* is indispensable reading for trustees, professional money managers, smart private investors, and business students who want to understand the economics behind factor risk premiums, to harvest them efficiently in their portfolios, and to embark on the search for true alpha.

"Uses humor [and] easy-to-understand calculations . . . to showcase how readers from varying walks of life can make sustainable retirement savings choices." —Library Journal Here is a one-sitting read that can change the course of your retirement. Written by Dr. Teresa Ghilarducci, an economics professor, a retirement and savings specialist, and a trustee to two retiree health-care trusts worth over \$54 billion, *How to Retire with Enough Money* cuts through the confusion, misinformation, and bad policy-making that keeps us spending or saving poorly. It begins with acknowledging what a person or household actually needs to have saved—the rule of thumb is eight to ten times your annual salary before retirement—and how much to expect from Social Security. And then it delivers the basic principles that will make the money grow, including a dozen good ideas to get current expenses under control. Why to get rid of those for-fee (or hidden-fee) financial planners who suck up valuable assets. Why it's always better to pay off a loan or a mortgage. No gimmicks. No magical thinking. Just an easy-to-follow program that works.

Don believed the economic and financial markets have missed the key event holding back world growth: globalization.

Globalization unleashed over one billion consumers and workers with the fall of the Berlin wall in 1990. The subsequent decline in communism was an historical economic event which had both positive and negative elements. The most negative element for the developed world was the limits on growth which are thus limiting employment. As the developed world has tried to maintain its lifestyle, even with the slower growth, it has resorted to more and more debt. Many advanced countries are now approaching historically dangerous debt levels. The resolution of this struggle between developed and developing countries will prove whether globalization has been a positive or negative force.

"*Survival of the Richest* is a fantastically well-researched book, and should join Robert Reich and Barbara Ehrenreich on the must-read bookshelf on wealth disparity."—Dr. Naomi Wolf, CEO, Dailyclout.io A fresh look at economic inequality in America *Survival of the Richest* scrutinizes how the collective wealth of America has been channeled from the poor and middle class into the hands of a few elitists. American industry has been gutted, with wages and benefits stagnant or reduced, thanks to a disastrous trade deals, outsourcing, and the crippling of unions. The Occupy Wall Street movement, and the presidential campaigns of both Bernie Sanders and Donald Trump, reveals how more and more people who are struggling understand that the system is rigged against them. While Americans have been trained to direct their scorn at welfare recipients and the poor in general, a tiny handful of plutocratic elites have profited on an unfathomable scale through corporate welfare and other perks. Unimaginable salaries and bonuses for the One Percent, contrasted by layoffs and reduced pay for the majority of the workforce, along with increasing calls for austerity measures and lowered standards of living, has become the "new normal" in America. Donald Jeffries argues that this

record economic inequality is more than an unintended consequence of globalism. In *Survival of the Richest*, he shows how the consolidation of wealth may well prove to be the greatest conspiracy of all.

Henry Worsley was een liefhebbende vader en een onderscheiden officier van de Britse special forces. Zijn grote idool: Ernest Shackleton, de man die in de negentiende eeuw probeerde om als eerste de Zuidpool te bereiken en later probeerde om Antarctica te voet te doorkruisen. Levensgevaarlijke tochten, waarbij Shackleton zich een heldhaftig leider toonde. Een van de voorouders van Worsley, Frank Worsley, was meegeweest op een van de tochten van Shackleton. Worsley voelde zich al zijn hele leven erg aangetrokken door die expedities. Hij verzamelde alles wat met de reizen te maken had en was vastbesloten de reizen zelf ook te maken, en dan te slagen waar Shackleton gefaald had. In 2008 ondernam Worsley met twee andere nazaten van de oorspronkelijke expeditie een reis door Antarctica. In 2015 besloot hij terug te keren naar dat barre landschap en helemaal alleen van de ene kant van het continent naar de andere te lopen. Een levensgevaarlijke tocht, zoals zou blijken.

Beyond the Glass Ceiling ?More and more, women today are challenging long-held beliefs about what they can and can't do. They're speaking up, stepping out, breaking through, and redefining what society has always told them was true about their capabilities. In *Rethink: Smashing the Myths of Women in Business*, Andi Simon tells the stories of 11 women from different industries who opened up the possibilities for their professional careers and personal lives by being authentic, taking risks, and pushing past the obstacles others placed before them. These are stories that tell of innovation, show how women rise, and ignite change. Andi, a corporate anthropologist, an award-winning author, and a successful entrepreneur, debunks myth after myth as she profiles the women in the book and offers key wisdom, insights, and observations through her unique lens. Whether about entrepreneurs, innovators, scientists, academics, attorneys, or leaders in other fields, the stories demonstrate how all the women have broken down walls and paved the way to more. But this book isn't only about the 11 women who are pushing boundaries and transforming business, culture, and society; it's about inspiring all women to achieve and showing them a way to launch forward. *Rethink* provides the tools and framework for questioning society's norms, challenging our own current thinking, and smashing the preconceived notions about women that can so often hold us back from realizing our goals and dreams. In this book, you'll learn how to take a hands-on approach to examining and rethinking your own personal and professional life in order to recognize your fuller potential.

'Wat een prachtig boek. Het knappe van McCarthy is dat hij veel dreiging tussen de regels door laat voelen [...]. Boven alles heeft De weg een geweldige stijl, pakkende personages en genoeg materiaal om een avond lang over te praten.' – Ionica Smeets in de Volkskrant Nadat er een gloeiende vuurzee over het land is geraasd, doorkruisen een man en zijn zoontje het doodse Amerikaanse landschap. In deze met as bedekte, vergane wereld volgen zij de weg naar het zuiden. Het enige wat hen rest is te overleven in de snijdende kou, zonder elkaar te verliezen. Ze zijn alles voor elkaar. De weg is een bespiegeling over de dunne scheidslijn tussen beschaving en woestijn, en over de alomvattende en soms beangstigende liefde die een kind voor zijn ouders voelt. Een ijzingwekkend meesterwerk.

Als Yolanda en Verla ontwaken uit een roes, ontdekken ze dat ze samen met een aantal andere vrouwen gevangen worden gehouden in een vervallen gebouw midden in de woestijn. Ze kennen elkaar niet en hebben geen idee waar ze zijn en waarom. Terwijl ze dwangarbeid verrichten onder een brandende zon komen ze erachter wat ze gemeen hebben: ieder van hen is het slachtoffer geweest van een seksschandaal met een machtige man. De vrouwen hopen op redding maar als het voedsel langzaam op begint te raken, wordt duidelijk dat niemand hen zal komen redden en dat ze op zichzelf – en op elkaar - zijn aangewezen.

Pound Foolish Exposing the Dark Side of the Personal Finance Industry Penguin

More than one-third of Americans could not sustain a basic livelihood without government assistance. Almost 60 percent of seniors are dependent on the government. Why is this? This book examines how the U.S. economy's failure to deliver high-quality, universally accessible basic necessities is creating acute financial insecurity among the American middle class. • Provides data-intensive, non-partisan analysis that focuses on presenting facts underlying U.S. households' financial precariousness, allowing readers to make their own judgments and reach their own conclusions • Presents findings that directly contradict the diagnoses given by other sources that stress materialism, consumer spending, and the resulting private debt as the sources of the financial crises in American households • Offers international comparisons that reveal that the United States actually has a very generous social welfare system, but one that is overwhelmingly dedicated to seniors and provides little support for the working-age population and children

Issues in Business Ethics and Corporate Social Responsibility explores these foundational themes across a wide range of topics, including artificial intelligence, workplace surveillance, supply chain management, big data, the finance industry, and many more. Coupled with a broad introduction by Dr. David Weitzner, a professor of management at York University, this book provides students with the essential information they need to assess business practices through the lens of ethical decision-making and corporate social responsibility.

Can grassroots social movements impact the financial system? Technological advancements are poised to completely transform the financial system, and soon it will be unrecognizable. Banks are increasingly using financial technologies ("fintech") to deliver products and services and maximize their profits. Technology enthusiasts and consumer advocates laude the field for its potential to expand access to banking and finance. However, if history is any indication, fintech stands to reinforce digital forms of redlining and enable banks' continued racialized exploitation of Black and Brown communities. *Banking on a Revolution* takes the perspective that the financial system needs a revolution-not the impending revolution driven by technology. Studying the various ways the financial system bolsters whites by exploiting and marginalizing Black and Brown communities, Terri Friedline challenges the optimistic belief that fintech can expand access to banking and finance.

Friedline applies the lens of financialized racial neoliberal capitalism to demonstrate the financial system's inherent racism, and explores examples from student loan debt, corporate landlords, community benefits agreements, and banking and payday lending. *Banking on a Revolution* is deeply rooted in theory and research, and it presents new interpretations of the climate crisis, student loan debt, and community benefits agreements and their relationships to the financial system. The book makes a compelling case for a revolutionized financial system that centers the needs, experiences, and perspectives of those it has historically excluded, marginalized, and exploited.

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