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Wealth Builder A Mutual Fund  
Strategy That Wont Let You

# **The Mutual Fund Wealth Builder A Mutual Fund Strategy That Wont Let You Down No Matter What The Market Is Doing**

Buy assets that grow by themselves. Most working people are "leaking" at least \$3,000 every year on their insurance, mutual funds, securities, annuities, funding for vehicles, education, retirement. Many do not need them and others are paying too much for them. Mend your cracked nest egg! Buy only what you need--not what they have to sell. Learn 101 products NOT to buy and why.

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How can you build wealth with the most elusive combination— COMMON SENSE and KNOWLEDGE? Mutual Funds: The Money Multiplier answers this question and takes you on a journey into the world of mutual funds. In a language that is both eloquent and understandable, this book cracks the code on building wealth the mutual fund way. A matrix (3 × 3) approach has been adopted, with the book having been divided into nine sections. All the topics have been analysed threadbare against the backdrop of investment planning, so as to offer a holistic view of wealth creation for you. With Mutual Funds: The Money Multiplier as your guide, you will discover how to make investing a winner ' s game. With in-depth insights and practical advice, this book provides a timeless blueprint for effective and low-stress investing for the layman. This book can be a resource for

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generations to come.

Dividends are king in today's uncertain stock market, with more investors every day looking to add the stability and long-term performance of dividend-paying stocks to their portfolios. All About Dividend Investing takes a clear-eyed look at this new environment, then provides a comprehensive, step-by-step dividend-investing approach designed to reduce short-term risk while maximizing long-term growth. This timely book introduces popular methods for screening dividend-paying companies, explains how the new tax laws will affect corporate policy and investor behavior, and more.

Wealth Mismanagement

Young Money

The Millionaire Maker's Guide to Wealth  
Cycle Investing

A Mutual Fund Strategy that Won't Let You  
Down No Matter what the Market is Doing

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Down No Matter What The  
Market Does  
A Profit-building Guide for the Savvy  
Mutual Fund Investor  
Retirement's Harsh New Realities  
A Time-Travel Story

Tax-Free Savings Accounts are the most powerful investment option for Canadians since the introduction of RRSPs more than a half-century ago. They offer an opportunity for even modest-income earners to amass a small fortune over time— and perhaps even attain millionaire status. But they have to be managed properly. Gordon Pape wrote the first book on TFSA's ever published in Canada, and it became a huge bestseller. Now he's back with a completely revised and

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updated edition to help you get the most from your TFSA and show you how to choose the best TFSA for your needs, if you don't yet have one. With details of rule changes, suggested investment strategies, and dangers to watch out for, Tax-Free Savings Accounts shows you how to maximize your investment, correctly manage withdrawals, and successfully understand fees so you won't get hit with unexpected charges. With Pape's trustworthy advice, you can confidently □ choose the best TFSA investment plan for your needs □ ask the right questions when opening an

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account □ get informed about  
model portfolios □ maximize  
your tax savings □ use a TFSA  
to get a loan ... and much  
more!

Nazis plot to destroy the  
Higgins boat manufacturing  
facility in New Orleans during  
the summer of 1942.

Easy to understand and simple  
to apply, *The Five Lessons a  
Millionaire Taught Me for  
Women* is one of the most  
powerful books ever written  
about money and essential  
reading for any woman today.  
When Richard Paul Evans was  
twelve years old, his father fell  
and broke both of his legs.  
With no income and no

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insurance, the Evans family was destitute. At this time a multimillionaire taught young Evans the five secrets to wealth. Evans used those five secrets not only to change his life but that of thousands of others when he wrote *The Five Lessons a Millionaire Taught Me About Life and Wealth*. An international bestseller, this essential book interweaves those influential lessons with personal stories from everyday people. Evans explains that money should not be the preoccupation of our lives, but instead our focus should be on the principles that free us to concentrate on God, family,

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and relationships -- life's true riches. Now Evans has taken years of personal research and coaching to create the perfect money book for women who want a better life. With his classic, motivational voice, Evans offers lessons that are easy to understand and simple to follow. Powerful, proven, and life changing, *The Five Lessons a Millionaire Taught Me for Women* may be one of the most important books you will ever read.

The fossil record is unclear. Did Neanderthal speak? Did he laugh, have music, feel love? Did he interact with *Homo sapiens* or get killed by him in



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mortal combat or get pushed to extinction on less marginal lands? This book answers some of those questions in a strongly researched fictional setting.

The Grandfather Paradox  
Business Week Guide to Global  
Investments Using Electronic  
Tools

The Financial Journey

The Stoic Path

Protecting Your Money In A  
Changing World

Building Wealth

The Ultimate TFSA Guide

**“The Fabian trend-following plan is one of the simplest [and] most understandable, and is one that investors can actually live with.”**

**—The Hulbert Financial Digest**

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Over the past two decades, even before the introduction of enhanced index funds, Dick Fabian has helped thousands of individuals average an astonishing 17 percent compounded growth. His mutual fund-based investment plan was ranked #1 nine times by the respected Hulbert Financial Digest. Now, in *The Mutual Fund Wealth Builder*, Fabian gives individual investors the tools to trade mutual funds with lowered risk and increased rates of return. This plain-spoken book shows investors how to:

- \*Follow six investment steps to increase returns
- \*Understand concepts

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including compounding and indexing\*Perform—and act on—their own market analyses For most Canadians, an RRSP is the only personal pension plan they will ever have. As employer-sponsored plans become increasingly rare outside the public sector, we must rely on our own savings and money management skills to ensure a comfortable lifestyle after retirement. This comprehensive guide by bestselling financial author Gordon Pape provides the secrets to building a winning RRSP—everything from setting up the right kind of plan at the outset to proven strategies that

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will enable you to grow your RRSP over time to a value of several hundred thousand dollars. And all the while, you'll be collecting sizeable tax refunds for every contribution you make. This is a must-read book for everyone who cares about providing a comfortable future for themselves and their families. Some of the key things you'll learn include:

- How to choose a plan that's right for your needs
- Tips for selecting the best investments
- The most common mistakes and how to avoid them
- Little-known strategies
- How to build successful portfolios
- Deciding between an RRSP and

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a TFSA • When to use the Home  
Buyers' Plan • Transitioning to an  
RRIF

This is the first comprehensive guide to offer investors a convenient method for monitoring the performance of Fidelity Select mutual funds. Incorporating extensive historical research on all Fidelity Select funds, the prominent authors have developed three powerful mutual fund models that allow investors to identify growth trends, assess returns, and compare risks with market indices. Book jacket.

The SMART CANADIAN  
WEALTH-BUILDER: Stepping

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Stones to Financial  
Independence ..".shines a light  
on many of the financial issues  
that all of us grapple with..."

UNIQUELY CANADIAN -- A  
PRACTICAL STEP-BY-STEP  
GUIDE TO WEALTH-  
CREATION. Similar in style and  
understandability to "The  
Wealthy Barber" - but more  
comprehensive and up-to-date,  
including very important, newer  
investment options for  
Canadians. "Peter Dolezal's  
newest book oozes credibility,  
and provides a practical insight  
into how to create and sustain  
wealth. Especially useful for  
young adults, this book should

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be mandatory reading for all high school and post-secondary students. A must read for all Canadians." --Bob Skene, FCA, Past Chairman, Chancellor and President, Royal Roads University "Many Canadians mishandle their financial affairs, creating unnecessary stress and dependencies, simply due to lack of knowledge. Peter Dolezal explains the basics of personal financial planning in very clear terms. Everyone from novice to the financially aware can benefit greatly. This book is a must-read for all." --Bryan Wilson, Chief Financial Officer About the author: PETER DOLEZAL Peter

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Dolezal, B.A., M.B.A., former CEO of major Canadian corporations, is now semi-retired in Victoria. Author of several books, he is a lifelong investor in, and student of, the financial services industry. Through this book, he shares his knowledge and experience in a clear, yet comprehensive manner.

The Smart Canadian Wealth-Builder: Stepping Stones to Financial Independence  
Mission Possible, Control Your Future, Seize Opportunities, and Invest in Your Dreams  
Sustainable Wealth  
Proven Stock Strategies for Anyone Afraid of the Market



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Liquidity, Savings, and  
Investment

Tax-Free Savings Accounts  
Revised Edition

Mutual Funds: The Money  
Multiplier

Making your first investment can be  
tricky, expensive, and risky.

But if you have a quality no-load  
mutual fund with a great  
management team, you  
should have a great return to  
your investment program.

If you're unsure of what  
funds are best, make an  
appointment with a financial  
advisor and let them  
help you get started. Either  
way, get started now. Your

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future and financial independence depend on it. To ensure you, mutual funds offer the investor large choices of various investments and can be held in the requirement of the investor.

Why do so many actively managed funds underperform? Why do passively managed funds provide superior returns, especially after taxes? What are the true interests of fund managers and the financial press? Most important, what strategy

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is in your best interest? What Wall Street Doesn't Want You to Know answers all these questions and more, giving you the inside information you need to become a successful investor who plays the winner's game-creating wealth-instead of the loser's game Wall Street wants you to play, of trying to pick stocks and time the market. In his revolutionary new guide, investment professional Larry Swedroe explains

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why active managers have rarely been able to add value to your portfolio over time. He dispenses with traditional Wall Street wisdom and experts and shows you how to invest the way really smart money invests today. What Wall Street Doesn't Want You to Know tells you exactly what Wall Street doesn't want you to know: how to avoid the pitfalls of short-term thinking and to invest so that you can create more wealth—much more

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wealth-over the long  
term.

Announcing the most  
comprehensive guide to  
global investing in  
general and global  
investing with software  
tools. Covers investing,  
on-line trading and  
stock analysis, tax  
planning, and  
maintaining foreign bank  
accounts. Readers also  
learn how to track their  
portfolios with  
investment software  
management tools such as  
Quicken, Simply Money,  
Wealth Builder and

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others. Two disks contain limited working versions of such major investment tools as MetaStock and Telescan.

(Other Applications)

Tax-Free Savings

Accounts are a revolutionary new way to save money. Financial expert Gordon Pape explains how you can get started building your tax-free investments.

The Ultimate TFSA Guide is an indispensable book that will help you meet your financial goals with the best savings

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program since the  
introduction of RRSPs.  
Pape provides the latest  
information and clearly  
explains everything you  
need to know about Tax-  
Free Savings Accounts,  
including: - The best  
TFSA investments - How  
to choose the right plan  
- Contribution rules and  
limits - Solving the  
TFSA/RRSP dilemma - Tips  
to maximize tax savings  
- TFSA Q & A  
Retirement Time Bomb  
Fidelity Select Money  
The Basic Guide You Need  
to Get Started with

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RRSPs: The Ultimate  
Wealth Builder  
A Wall Street Insider On  
the Dirty Secrets of  
Financial Advisers and  
How to Protect Your  
Portfolio  
Money: a Self-Serving  
Programme

***Nine harsh realities and  
nine practical solutions  
from Gordon Pape,  
Canada's trusted and  
widely read financial expert  
In this hard-hitting new***



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***book, personal finance expert Gordon Pape zeroes in on the realities of retirement that confront Canadians, including collapsing pension plans, a tax system that works against us, pitiful savings rates, and the fact that there are no “safe” investments. What lies ahead is a series of wrenching changes to our retirement system as governments and corporations struggle to cope with a tidal wave of harsh economic, demographic, and social realities. But it is not all***

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***doom and gloom if you take control of your money now! With his trademark take-action advice, Pape helps you to understand the realities of retirement and offers practical solutions for protecting your family's future in a rapidly changing world. If you want to ensure that you have enough money for retirement, Pape's approach to finance will teach you how to create a financial plan that works, pay off debt (and stay debt free), invest wisely, understand your pension plan, minimize taxes, and***

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***more. In these lean times, Retirement's Harsh New Realities is a must-read for all Canadians. Take control and learn how to protect your future.***

***What is your number one investment priority? Beating the market averages? Finding the next "hot" stock? Making a modest ten percent a year on your money? If you found yourself nodding in agreement to any of those suggestions, you need to rethink your whole approach to money management. The number one goal of every investor***

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**should actually be to sleep comfortably at night.**

**Personal finance expert Gordon Pape explains that if you adopt the sleep-easy philosophy as your basic credo and judge all your investment decisions on how well they meet this down-to-earth test, both your health and wealth will benefit.**

**The book discusses three immutable principles that successful wealth builders have used. The principles are implemented with simple, practical, and effective strategies for an average person to achieve**

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***financial success at any level that he/she truly desires. Principle one shows a simple way to help one achieve financial independence by retirement. Principle two identifies the root cause for earning money and shows how one can use it to earn financial abundance. Principle three reveals how greatly successful people use leverage to earn virtually unlimited income. Also discussed is a critical ingredient that empowers any simple business principle and any ordinary person.***

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***Turn Time into Money! If  
you're under 40, you may  
not have a lot of money,  
but you're loaded with a  
valuable resource: time. It  
probably doesn't seem like  
it when you're looking at  
your student loan debt or  
scraping up rent money  
each month, but being  
young is the ultimate  
advantage when it comes  
to building wealth. Starting  
now means you can  
experiment, learn from  
mistakes, bounce back from  
setbacks, and steadily build  
your legacy. Rising-star  
financial advisor Dasarte  
Yarnway offers a simple***

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**4-step process you can use to become a Master Wealth Builder. It begins with having the right mindset—wealth begins in your mind and then is built every day through intentional actions.**

**Yarnway examines:**

- **The 4 most common financial pitfalls and how to avoid them**
- **The 5 habits all Master Wealth Builders engage in**
- **The 3 best ways to master your income**
- **7 simple practices for controlling costs**

**A worksheet helps you assess exactly where you are financially, where you want**

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**to go, and how you're going  
to get there. So start now!**

**As Warren Buffett said,  
"Someone is sitting in the  
shade today because  
someone planted a tree  
long ago." The sooner you  
plant, the more shade you'll  
have.**

**Nazi Saboteurs on the  
Bayou**

**Modern Wealth Building  
Formula**

**Capital Preservation**

**Through Global Investing**

**Automatic Wealth for**

**Grads... and Anyone Else**

**Just Starting Out**

**The Complete Investor's**

**Guide to Track and Improve**



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**Fidelity Select Mutual Fund  
Performance  
The Conservative  
Wealthbuilder  
An Investment Primer**

*The premier guide for retirement and investment planning by "America's IRA Expert" (Mutual Funds magazine)-fully updated to reflect the recent tax rule changes With the possible exception of home property, the most valuable asset for most Americans is their retirement fund. Yet most people don't know that the IRS is waiting to grab up to 90 percent of their hard-earned retirement savings. Now, in this fully updated edition of The Retirement Savings Time Bomb, renowned tax advisor Ed Slott explains in clear-cut layman's terms what people need to*

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*Strategy That Won't Let You  
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*Offers an unconventional approach to investing using a variety of financial opportunities, explaining how to identify trends, control downside risk, and manage a 401(k).*

*Crunch The Numbers. Shift Your Financial Lens. Apply The Information. Change The Trajectory Of Your Business Or Life. The computation and comprehension of finance and accounting information is more than impactful; it's potentially life-altering and industry shattering.*

*"The Wealth Building Guide: Understanding The ABC's of Financial Ratios," helps you gain financial intelligence across a spectrum of accounting and finance concepts. Gain Financial Intelligence. Usher In Financial Prosperity. Understanding*

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*financial ratios is an integral part of financial intelligence. Financial ratios spill sumptuous secrets; they allow financiers to determine your character, financial capacity, and so much more. Financial ratios allow you to ascertain financial health. Financial health dictates destinies, for it determines wealth or destitution.*

*“The Wealth Building Guide: Understanding The ABC’s of Financial Ratios,” is an informative part of the “Wealth Building Series.” Its unique design gives you financial industry insider information with tips and techniques designed to boost your financial health, business acumen, analysis skills, and know how. It enables you to apply information with the precision of a financial analyst or financier. By empowering you with knowledge, it may catapult you*

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Financial Legacy. Create  
Intergenerational Wealth. As you  
work through the financial ratios, this  
book may help you transcend the  
traditional ideology of a "cash  
cushion." "The Wealth Building  
Guide: Understanding The ABC's of  
Financial Ratios," gives you the  
computation secrets for building a  
financial legacy. Book Structure This  
book is written for everyone! It  
written for the individual striving for a  
better life and for the student in  
pursuit of understanding and better  
grades. It is written for the business  
desiring to pinpoint cash flow, sales,  
and collection issues while increasing  
profitability and building a model for  
sustainable growth. No matter who*

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you are or where you are in your life, business, or financial journey, this book is for you. From basic to advanced accounting and finance concepts with the “ABC’s of financial ratio computation,” this book guides you through all the intricate details with examples and summaries of the ratios. Divided into three sections: A — Analysis, B — Benefits, and C — Calculations, it gifts you with financial knowledge in a simple ABC format. A — Analysis Introduces you the users of financial information and the various reasons for obtaining and utilizing financial information. B — Benefits Introduces you to the benefits of financial information. C — Calculations Delves deep into the various types of financial ratios — liquidity, solvency, profitability, growth, and efficiency. Explore the

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*applications for individuals and  
businesses. Learn definitions and  
calculations with detailed  
explanations, illustrative examples,  
and calculation summaries featuring  
the subject of analysis, purpose, and  
benefits of each ratio along with  
analysis tips to help you build wealth,  
lower expenses, and increase cash  
flow. "The Wealth Building Guide:  
Understanding The ABC's of Financial  
Ratios," includes all the popular  
financial measurements from the  
current ratio, quick ratio, inventory to  
working capital ratio, inventory  
reliance ratio, current asset turnover,  
total asset utilization, net fixed asset  
turnover, return on assets, return on  
equity, gross profit, operating profit,  
break even sales, inventory turnover,  
accounts receivable turnover,  
working capital turnover, accounts*

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*payable turnover, cash conversion cycle, and more. However, unlike traditional financial ratio books, it helps you understand the wealth building concepts of net worth, discretionary income, budgeting, working capital, operating cash flow, and cash coverage. It helps you develop a stark level of debt conscientiousness by introducing you to ratios such as the debt service coverage, interest coverage, and others, so you can lower your debt and gain the financial insight to live debt free. Get ready to elevate your life and your bank accounts to new levels. Congratulations! Your new life and your new levels of financial understanding and liquidity starts now!*

*Why is where you live important to your wealth-building? Why does*

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*financial security build your trust for your own retirement? What are some of the heart-breaking wealth-building mistakes you can make? Why is it prudent to invest in a minimum-growth investment of at least 10%? Where does the wealth-builder start? What percentage of U.S. workers will be unable to retire due to financial issues? How important is a budget for your retirement needs? Why is debt a death knell for your own investments? Is a mutual fund a good place to start your investing? What percentage of growth should you shoot for your in your wealth-building? The answers to these and many more questions are presented in The Financial Journey, the latest in "Dr. Bob" Ridgway's series of informative financial books.*

*What Wall Street Doesn't Want You to*



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Know

Gordon Pape's 2003 Buyers Guide to  
RRSPs

*Maverick Investing with Doug Fabian*  
*Investing for Cowards*

*The Night of the Eleventh Sun*

*The Wealth Builder's Guide*

*Mutual Funds for Beginners*

Investing for Cowards

provides practical, time-  
tested investment

strategies for financial  
independence and

unprecedented personal  
wealth. Fred Siegel uses

his years of experience as  
a billion-dollar portfolio

manager and Wall Street  
insider to teach you how

to benefit from the

greatest wealth builder

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Strategy That Won't Let You  
today - The Stock Market.

Down No Matter What The  
Discusses the nature of The

Market Is Doing  
the stock market and

outlines a strategy for

successful portfolio

management that reduces

the risks of stock market

investment

Our mission is to help

"One Million Families"

become an example to their

community of how powerful

it is to be a wealth

builder and live by CASH

ONLY. Despite the current

condition of your

finances, this book will

assist you in creating a

wealthy mindset and

lifestyle with a greater

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sense of ease and well-being. In this book you will learn how to: \*

- \* Develop the wealth builders mindset
- \* Create a financial plan that will lead you to financial success
- \* Save to invest in income earning opportunities
- \* Avoid the ten causes of financial failure
- \* Get your financial house in order

Now in its fourteenth year of publication, Gordon Pape's Buyer's Guide to RRSPs provides Canadians with a comprehensive, user-friendly guide that answers all their basic

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questions about RRSPs, as well as offering practical investment suggestions. Gordon Pape and David Tafler provide trusted advice on investments and strategies that can propel savings to greater heights, and they alert investors to the rules and schemes that could undermine their whole retirement plan. In addition to ratings and reviews of the top two-hundred mutual funds for RRSPs and other RRSP-eligible investments, Pape and Tafler offer expert advice on the advantages

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of RRSP investing, with practical suggestions on how to save for your retirement, the rules of the game and types of RRSPs. You'll also discover which plan is best for you, get information on plan fees and costs, and learn how to use the Home Buyers' Plan most effectively.

All About Dividend  
Investing

The Wealth Building Guide:  
Understanding The ABC's of  
Financial Ratios

Your Stress Free Guide To  
Financial Success

How to Master Real Estate

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How TFSA's Can Make You  
Market Is Doing  
Rich

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Builder

Achieve Financial Security  
in a Volatile World of  
Debt and Consumption

Potent wisdom from the one of the  
greatest Stoic philosophers The Stoic  
Path is your essential guide to a  
better life. Countless leaders,  
athletes, and thinkers have been  
shaped by the tenants of Stoicism,  
with its rational acceptance of the  
present moment and  
uncompromising insistence on  
virtue. The principles that form the  
backbone of Stoic thought are

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timeless—offering a refreshingly honest clarity to the complexity of modern life. The Stoic Path is a collection of the wisdom of Epictetus, one of the greatest Stoic philosophers of antiquity. Hastings Crossley translated the original text from Greek and compiled Epictetus's most potent wisdom to create an accessible, compelling distillation of stoic thought.

Originally published as The Golden Sayings of Epictetus, this new edition has been redesigned to appeal to today's reader while maintaining the authenticity of the original translation.

Investing globally is one of the most successful ways to accomplish

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capital preservation and growth. In The Wealth Report, Adam Starchild reveals how you can create an ultimate global portfolio of investments to hedge against inflation, taxes, confiscations, market, fluctuations, currency devaluations, economic and political turmoil... Starchild reveals the little-known investment secrets that he has been giving to his clients for the past few decades. His recommendations are not high-flying investment tips, but rather solid, conservative recommendations that over time will help build a healthy nest-egg for you. You will learn how to build a secret stash of cash that: \*You can access at any time\*Is tax-free and seizure



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their only hope for the  
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But first there was still the small matter of staying alive. The planet they were marooned on was crawling with bird-beasts, immense parrotlike carnivores that stood two meters tall, weighed upwards of fifty klogs, and had a giant scooped beak like a pelican. They normally swallowed their prey whole, though not before crushing them to death in their vise-like jaws. Then there were the vipers - writhing snake-like creatures armed with dozens of sucker-bearing tentacles. They sprayed

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their victims with acid,  
then ate them while they  
were still alive. But it  
got worse. Much worse . .  
. Now, join Andu Nehrengel  
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voyage through time. First  
stop: the Civil War and  
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most horrendous land  
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