

<<货币法LAWS OF MONEY>>

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内容概要

In her fourth consecutive runaway New York Times bestseller, America's most trusted personal finance expert, Suze Orman, reveals the 5 Laws of Money that apply to everyone. Whether you are young or old, whether you have put away a nice nest egg or you are in serious credit card debt, if you care about your money and your life, then you have got to know these 5 Laws of Money.

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作者简介

Suze Orman is the author of three consecutive New York Times bestsellers -- Road to Wealth, The Courage to Be Rich, and The 9 Steps to Financial Freedom -- and the national bestseller You've Earned It, Don't Lose It. She is the personal financial editor on CNBC, and the host of The Suz Orman Show, a national CNBC-TV show that airs every weekend. She is also a contributing editor to O The Oprah Magazine. Suze wrote, co-produced, and hosted three PBS pledge shows based on her bestselling books, which are among the most successful fundraisers in the history of Public Television. A new PBS special based on The Laws of Money, the Lessons of Life premiers in 2003. Suze has also been called a "one-woman financial advice powerhouse" by USA Today. In 1999, she was named by Smart Money magazine to its list of the top thirty powerbrokers in the United States. She was recently selected as one of five distinguished recipients of the prestigious 2002 TJFR Group Business News Luminaries Award, which honors lifetime achievement in business journalism. Suze was also profiled in Worth magazine's 100th issue as among those "who have revolutionized the way America thinks about money." Suze's popular web site, SuzeOrman.com, features, among other valuable financial information, her monthly e-newsletter. -- This text refers to an out of print or unavailable edition of this title.

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书籍目录

Introduction: Letting Out the Secrets
Law Number 1: Truth Creates Money, Lies Destroy It
Law Number 2: Look at What You Have Not at What You Had
Law Number 3: Do What Is Right for You Before You Do What Is Right for Your Money
Law Number 4: Invest in the Known Before the Unknown
Law Number 5: Money Has No Power of Its Own
Epilogue
THE LAWS OF MONEY GUIDEBOOK
Introduction
Guide to Living Law 1
Guide to Living Law 2
Guide to Living Law 3
Guide to Living Law 4
Guide to Living Law 5
Index
About the Author

章节摘录

INTRODUCTION: LETTING OUT THE SECRETS One day the news of an impending hurricane went sweeping through a seaside town. As the winds were picking up and the tide rising, the authorities rushed from door to door, instructing the residents to evacuate, to pack up their valuables and head inland. All of the townspeople -- except for one -- did as advised, acting as fast as they could, loading their cars with their family photographs, TVs, clothes, cash, and their most important records and documents. Most were well inland by the time the torrential rains began hitting their town. Only one man stayed behind, saying calmly to the authorities as they knocked on his door, "No, I'll be okay. God will take care of me." As the town started to flood, with water swirling waist high, a boat with a rescue team made its way to the man's house, urging him to climb on board and get to safety. Again the man said confidently, "No, I'll be okay. God will take care of me." Soon the rising waters submerged almost all the houses in the town and the man found himself stranded on his rooftop. A Coast Guard helicopter appeared, and lowered a ladder for the man to climb to safety. Again he refused, calling out, "No, I'll be okay. God will take care of me." It was his last chance. Within an hour the floodwaters engulfed the house, drowning the man. Upon reaching heaven, the man, totally confused and feeling utterly betrayed, appeared in front of God and asked, "Why did you not take care of me and save me from the storm?" God replied, "I did try to take care of you. I sent you a messenger, a lifeboat, and a helicopter! What more did you want me to do?" What more, indeed?

FIVE TIMELESS LAWS OF MONEY, FIVE SECRETS When I travel the country, I am saddened to see the faces of all the people who have gotten into serious financial trouble. They are smart people, good people, kind people. So what happened? The answer is really very simple. These people, just like the man in our parable, did not know the financial signs they needed to pay attention to when they appeared in front of them. They did not know what to do with their money and when to do it. Let's get real; the person who I am talking about is you. You -- like most people -- don't even like to think about the financial what-ifs of life, let alone talk freely about your money. You, like many people, probably feel that the topic of money is so personal that it needs to be kept tucked away like a deep dark secret. And because you treat money as a secret, you don't have the opportunity to discover the Laws of Money. And that is where your trouble begins: Even though you don't know about a law, you can still end up breaking it. And your ignorance of the law doesn't get you off the hook. You still suffer the consequences if you break it. Think of a well-known law that is posted and straightforward -- for instance, the highway speed limit is 55 miles per hour; that's the law. You know very well in that case when you are breaking the law and when you are not, for there are reminders of that law every few miles. That is why when you are speeding and breaking the law, you are constantly looking in the rearview mirror to make sure you do not get caught. At least in this case you are aware that you are breaking the law, and if you get caught, you have no one to blame but yourself. But when it comes to money, there are no huge signs constantly posted along your path to tell you how fast to go, when to yield, or even when to stop. So you are often breaking the laws of money and just don't know it. But, even worse, you have no idea of the consequences you will suffer if you break a law of money. And when you do break a law of money, the end result makes you feel as if you are in financial prison -- you have less money, more debt, and no security. When you know the laws of money and follow them, however, you will be able to create more money, get out of debt, and increase your personal freedom.

DON'T GIVE UP -- YOU WILL DO IT! So many people have been greatly affected by the volatile economy of the recent past. It's likely you have, too. Maybe you have worked hard all of your life and now, just as the promise of retirement approaches, find that much or all of your money you so carefully saved has disappeared. Maybe you invested your time and money in what you thought were no-lose propositions, but you did lose -- big-time; it may take you years to recover your losses and years more to get ahead. Perhaps you lost your job and are having trouble finding another. Or possibly you are just simply overburdened with mortgage debt, car loan debt, credit card debt or student loans, and you don't see a way ever to get above water; your financial stance is, Why should I even try? This is what I want you to remember: Every person I talk to who is in financial trouble would have benefited from knowing the five laws of money that I reveal in this book. Even though every person's financial situation is unique, the laws of money are universal. Even if you have made

<<货币法LAWS OF MONEY>>

some bad investments or gotten in over your head with your credit cards, these laws will lead you back to a trouble-free plan for your money. All you have to do to start is to read this book from cover to cover. THE LAWS OF MONEY ARE TRUTHS THAT WILL ALWAYS GUIDE YOU TO TAKE THE CORRECT FINANCIAL ACTIONS. Is it really that easy? You bet. Listen, there will be many times in your life when you look back and say, "If I only knew then what I know now...." In some cases, only time and experience could have served as your teacher and you had to make mistakes to learn. But when it comes to money, I believe from the bottom of my heart it does not have to be that way. If you want to get out and stay out of trouble with your money -- and who doesn't? -- you simply must learn to live by these five laws and never break them. These laws of money are timeless truths that will guide you to make sure you get exactly to where you want to go. They work no matter how old you are or where you stand with your money right now, whether we are in a bull or bear market, or whether the economy is up or down. These laws are your guide to true financial well-being. Here are a few of the things you will learn in this book: • How always telling the truth increases the flow of money into your life. • Why actions based on fear will never make you rich. • Why keeping company with people who break the laws of money will cause you to lose your money, too. • How to improve your credit scores so you can get the lowest interest rates on credit cards, mortgages, and car loans. • How to make sure you will never lose your home, car, or ability to pay your known expenses. WHERE DO THESE LAWS COME FROM? The five laws in this book actually come from you, from my dealings with tens of thousands of people over twenty-three years, and from my realization that those who are in financial trouble all got there exactly the same way -- by breaking these five laws. If you adhere to the essential laws contained in this book, the lessons you learn from your money will be life-affirming. After all, money's laws are not here to restrict you. They are here simply to keep you out of trouble, to make sure you are safe, to keep you from causing financial harm to yourself or others, and to bring you profound financial, emotional, and spiritual rewards. With the laws as your guides, you will be more, have more, and create more. That's the sequence. You can do this. It's not an empty promise. It's a law. Copyright © 2003, 2004 by The Suze Orman ® Revocable Trust

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编辑推荐

From Publishers Weekly Orman's fifth major book has perfect timing. As many Americans grapple with unemployment, diminished 401(k)s, crumbling stock market holdings and seemingly insurmountable debt, the bright-eyed and bushy-tailed financial sage comes to the rescue, offering this guide to understanding some of the most basic principles of money. In her signature charismatic style, Orman (The 9 Steps to Financial Freedom; The Road to Wealth; etc.) lays out "simple truths that will help you to be okay no matter what happens in your financial life." These laws are essentially common sense standards, certainly reminiscent of phrases from the author's previous books yet still undeniably powerful. For example, law number one, "truth creates money, lies destroy it," rings with simplicity while teaching a mighty rule about staying true to oneself and not embellishing to disillusion oneself or others. Each law is described in a separate chapter, with examples from Orman's life and several everyday folk. Indeed, readers will see themselves in these stories, and they, coupled with Orman's reality-based financial advice, will help make solutions clear for many. A guide included in the book allows readers to reflect on their financial past, order their priorities, organize savings plans and more. This is a shining example of Orman's now-perfected holistic approach to nuts-and-bolts economics. Copyright 2003 Reed Business Information, Inc. --This text refers to an out of print or unavailable edition of this title.

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