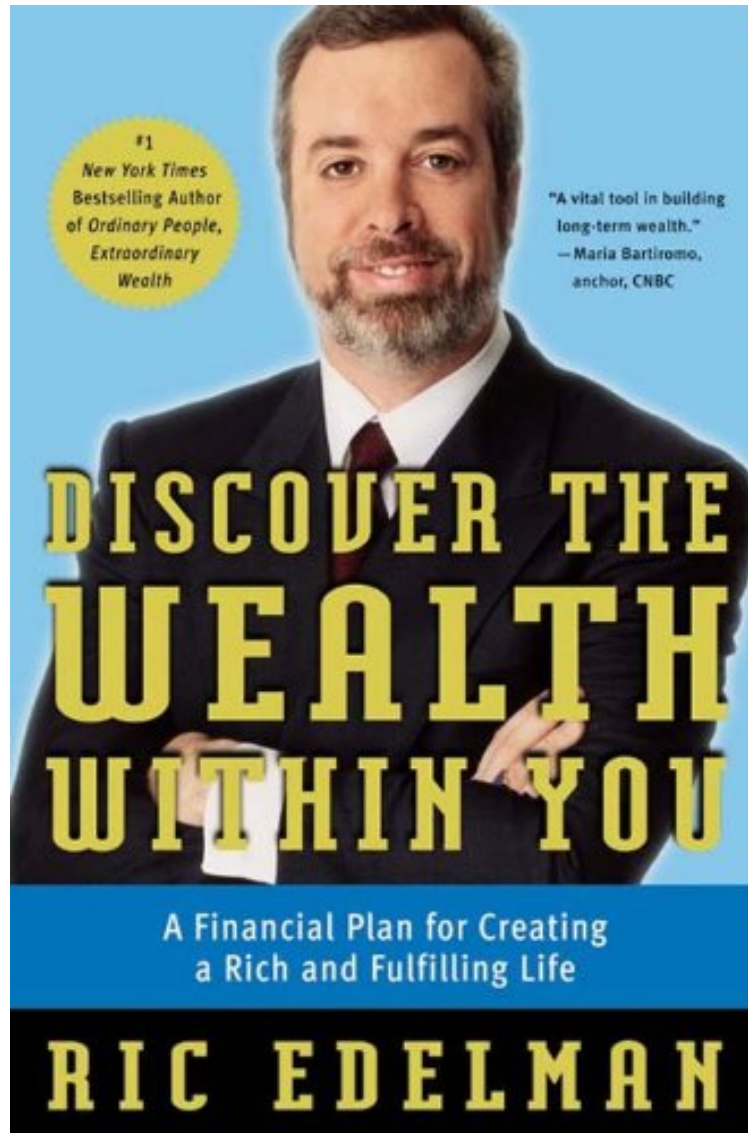


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Discover the Wealth Within You: A Financial Plan For Creating a Rich and Fulfilling Life

Ric Edelman

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casual writing style presents practical wisdom on creating wealth. This volume completes my Ric Edelman library. If I had started reading his books sooner I would be wealthy by now.

Achieve a Healthy, Balanced, and Richly Rewarding Life! Have your goals and dreams gotten lost in your daily struggle to earn and provide for your family? If so, join Ric Edelman on a journey to self-discovery and personal fulfillment. In *Discover the Wealth Within You*, he shows you how to choose fun, enriching ... and rewarding goals and gives you a simple, straightforward plan for achieving them. You'll discover how easy it is to create wealth, once you're headed in the right direction. After using Ric's work sheets to help you get started, you'll embark on a detailed exploration of personal investing and discover Ric's formula for creating a plan to achieve your goals, build your financial future ... and finance your dream.

.com Ric Edelman believes you can't create a truly effective personal finance plan until you really know what you want out of life. In *Discover the Wealth Within You* he shows how to develop a realistic series of individualized goals for your future, and then how to construct an investment program to help you realize them. Edelman, author of New York Times bestsellers *Ordinary People*, *Extraordinary Wealth* and *The Truth About Money*, draws on these books to explain why we're ultimately more successful with our financial agenda when we focus on it as a means to an array of unambiguous objectives (such as "see an event in person during the next Winter Olympics" or "have plastic surgery in three years") rather than vague long-range aspirations (like saving "for retirement" or to "buy a house"). In the first section he unveils a step-by-step process for determining the precise objectives that motivate us; in the second he points us toward a mutual-fund-based savings plan that should be easier to capitalize consistently because we know where it's taking us and when we'll get there. Incorporating a profusion of appropriate cartoon strips, inspirational testimonials, persuasive statistics, and an unusual assembly of footnotes that are as amusing as they are informative, Edelman offers a clear and innovative course of action that could turn even procrastinating wannabes into enthusiastic money managers. --Howard Rothman
From Publishers Weekly
Personal finance specialist Edelman acknowledges up front that this is really two books in one. The first half aims squarely at readers of motivational self-help books, as the author exhorts readers to set exciting goals for themselves climbing mountains, collecting handbags that will inspire their quest for wealth. In the second half, he advises readers on investing in mutual funds, targeting his counsel toward those with at least some knowledge about the field. He attacks some common investing wisdom, particularly the value of Morningstar ratings and the advantages of index funds. Edelman painstakingly points out that he's criticizing the mutual fund industry's misuse of Morningstar ratings in advertisements, not the Chicago-based ratings agency itself. Fair enough, though his argument glosses over the point that ratings are helpful when used as one of many criteria to evaluate a fund. More troublingly, his dismissal of index funds stems from his premise that fees, including mutual fund loads, are the least important consideration in an investing decision. There is much good evidence to the contrary. Performance is unpredictable; fees aren't. Unlike his earlier blockbuster, *Ordinary People, Extraordinary Wealth*, Edelman's latest may strike a false chord with readers. On deadline, Edelman inserted some references to the terrorist attacks, apparently to compensate for the self-indulgent tone of the "goal statements" that clash with the newly sober national mood. Copyright 2002 Cahners Business Information, Inc.
From Booklist
The author of the best-selling *Ordinary People, Extraordinary Wealth* (2000) supplies a unique investment guide that focuses less on how to achieve wealth and more on the reasons for doing it. Following the lead of success-guru Anthony Robbins, Edelman uses a goal-oriented approach to help readers achieve what they really want in life. For instance, if your goal is to travel, Edelman lists popular destinations and has you write down two or three of your favorite vacation dream spots. He dedicates more than a quarter of the book to worksheets for stimulating life goals before getting into his version of financial planning, in which he compares investing to baking: boring, slow growth investments are like pound cake; and riskier, potentially higher rewarding investments are like cupcakes. His section on picking mutual funds dispels a lot of confusion and offers insight into how the Morningstar ratings system works. Wary investors can use this guide to get back into the kitchen and bake up some fresh cakes and pie charts. David Siegfried
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