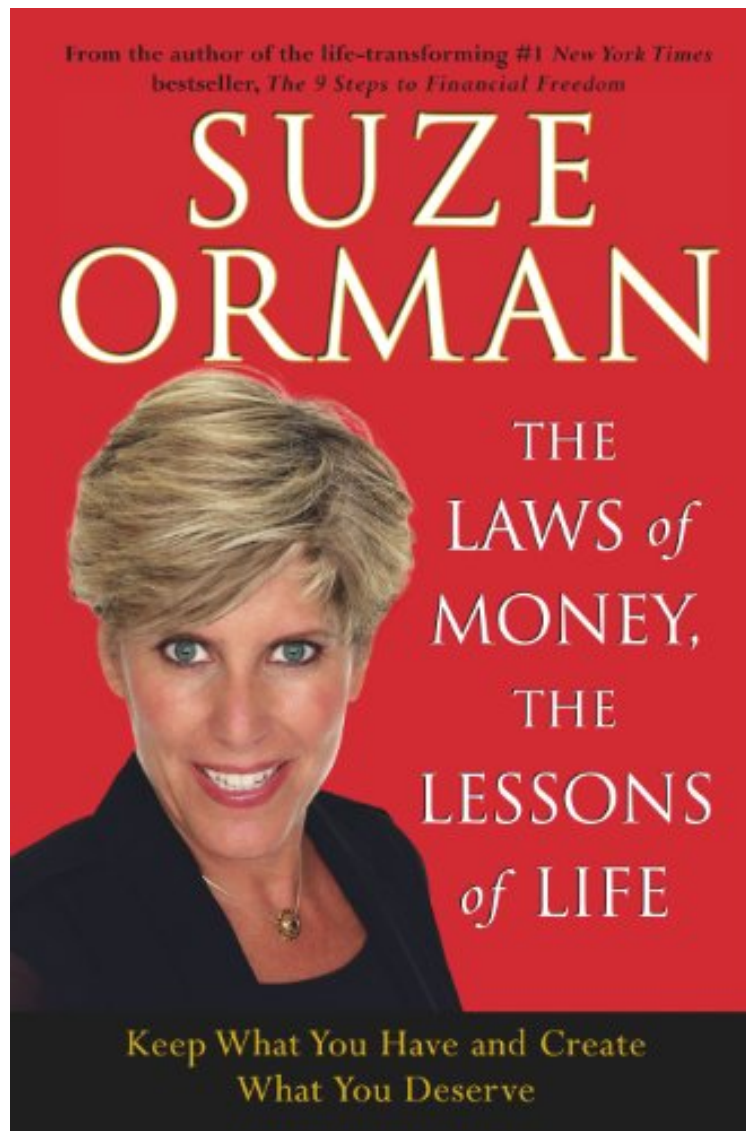


[Library ebook] The Laws of Money, The Lessons of Life: Keep What You Have And Create What You Deserve

The Laws of Money, The Lessons of Life: Keep What You Have And Create What You Deserve

Suze Orman

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Suze Orman : The Laws of Money, The Lessons of Life: Keep What You Have And Create What You Deserve before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Laws of Money, The Lessons of Life: Keep What You Have And Create What You Deserve:

6 of 6 people found the following review helpful. A worthwhile gift or investment By Belle Amherst In this early (2003) "pre-crash" volume, Orman provides a readable, informal and very helpful guide to financial health. Much of

what is presented is what your parents might have called good old-fashioned common sense, but as we know to our sorrow, that commodity has been in very short supply in recent years. I purchased this hard-cover copy through .com because I was unable to find it in local bookstores and I wanted a sturdy copy to give to my daughter who is one of the millions of Americans who must radically readjust their financial way of life. The fact is that doing so will require major rethinking about the kinds of personal values and choices that one makes: Suze guides the reader through five (why do so many self-help books require numbers in their titles?) principles or maxims that she calls "Laws of Money", or "Laws of Living". I found them to be applicable to many aspects of life, but particularly helpful in managing my finances as a retiree on a modest income. I recommend this book to anyone who wants to get a better real-world grip on their financial life, and as a gift to someone who needs this kind of help. 2 of 2 people found the following review helpful. Much needed By Raeneesa Grimes My daughter needed this book for her economics class. This book is a must read. The assignments in the back of the book really make you think. 0 of 0 people found the following review helpful. Easy to read and understand By Paul Katz The Laws of Money, The Lessons of Life: Keep What You Have and Create What You Deserve Easy to read and understand. Helped me greatly.

USA Today has called Suze Orman "a force in the world of personal finance." For years, Suze has anticipated what you need to know and want to know about your money. Her books, radio and television shows, columns, and newsletter about personal finance have helped millions of people like you turn their financial lives around. The author of three consecutive runaway New York Times bestsellers, Suze is renowned for her unique brand of financial savvy, tell-it-like-it-is honesty, and dynamic motivational style, which propels her readers and audiences to change the course of their financial destiny. In this groundbreaking book, she continues to transform your relationship with money. Never before has there been a money book and life guide like *The Laws of Money, the Lessons of Life*. In a natural evolution of Suze's authoritative view of the world of money, and characterized by her straight talk, warmth, and humor, *The Laws of Money, the Lessons of Life* reveals a revolutionary new paradigm of personal finance. The 5 Laws of Money are vital principles that you need to know whether you are old or young, male or female, with or without money, a novice or a veteran investor. These five laws operate without exception -- at all times, in every culture -- and apply to everyone, as Suze shows in the compassionate stories adapted from real-life situations that she recounts throughout the book. And the universal truths and lessons contained within each law help you learn how to keep what you have and create what you deserve. Anyone can -- and must -- put these laws to use today in order to survive and thrive in these times of constant upheaval and financial turmoil. *The Laws of Money, the Lessons of Life* provides an eminently sensible, highly effective process for gaining control over your life and your money. Through pointed questions about your attitudes toward money, with insightful financial exercises and personal guidance, Suze deciphers the false hopes and fears that keep you from making smart, confident decisions and choices about your money. Her take-charge optimism and realistic action plans will jolt you out of any financial confusion or paralysis, whether you're beginning your career or at a midpoint, planning for or already in retirement. You will learn to assess your current spending, savings, and investments, and acquire a sure sense of what you can do with the money you have and the money you want to have. A thorough guidebook is included that helps you put the laws into immediate action and see their lessons manifest in your own life. Profound and practical, *The Laws of Money, the Lessons of Life* will help you get out of debt, create what you want, and protect your money, your family, and your future. With these laws as your guide, you can avoid ever being a financial victim again.

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. About the Author Suze Orman is the author of three consecutive New York Times bestsellers, *The 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 finance editor on CNBC and the host of *The Suze Orman Show*, a national CNBC-TV show that airs every weekend. She is also a contributing editor to *O The Oprah Magazine*. Suze wrote, coproduced, 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* premieres 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. Suze 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. In 2003, she was inducted into the Books for a Better Life Awards' Hall of Fame in recognition of her ongoing contributions to self-improvement. She 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. Excerpt. copy; Reprinted by permission. All rights reserved.

Introduction 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?

THE LAWS OF MONEY, THE LESSONS OF LIFE Every day I talk to people who have been adversely affected by the abrupt end of the economic boom of the 1990s. Some worked hard all their lives and, just as the promise of retirement approached, found that much or all of the money they had so carefully saved for retirement had disappeared. Some are young people who had invested time and money in what they thought were no-lose propositions, but who did lose -- big-time; they may need years to recover their losses and years more to get ahead. Others, thanks in part to the aggressive lending practices of financial institutions, purchased homes or cars that they could not afford and have now lost their purchases and their money, along with the chance of obtaining further credit. And many people -- way too many -- are so overburdened with debt, credit card debt or student loans, that they don't see a way ever to get above water; their financial stance is, Why even try? But personal financial storms can arrive in every season. A divorce, the illness or death of a parent, your own illness, a layoff, even buying a home or having a child -- these and other life events often create huge financial challenges. If you don't know what to do about them, they can result in a loss of financial stability, and in frayed relationships, debt, and increased emotional and financial insecurity. Yet the fascinating -- and ultimately empowering -- truth is that you can, almost always, sense when financial trouble is coming. Like the man in the parable above, you often receive multiple warnings. You see the gathering clouds, perhaps in your shrinking mutual fund balances or in an announcement of future layoffs at your company. You hear alarming stock market reports on the nightly financial news. You have inklings that both your circumstances and your actions, or lack of action, are putting you in harm's way. When you ignore what the signs and your own senses are telling you, you are not a victim. In a sense, you are a volunteer. I travel the country, sometimes talking with dozens of people a week about their money. I often ask someone, "What keeps you from doing that which you know you should do with your money?" What I hear back frequently is, "I don't know who to go to for the right advice. I don't even know what questions to ask." And, "I'm afraid of making a mistake with my money." Even though people know in their hearts and minds that they should take action, they are paralyzed with fear. And now let me ask you the same question: What keeps you from doing that which you know you should do with your money? I don't want you to be hampered by lack of knowledge of what to do. Of course there will be many times in your life when you look back and say, "If I only knew then what I know now...." Sometimes, nothing other than time, mistakes, and experience could have served as your teacher, but when it comes to money, I believe from the bottom of my heart that you do not have to suffer to learn. You can learn today what you need to do now -- and may need to do tomorrow -- and this book can help you. Some people prosper when times are challenging, and some people never do, even in good times. Some people endure serious personal financial storms and come out stronger than ever before; others get swept away. The difference is this: Those who do well in both good times and bad times manage their money from a position of power rather than acting out of hope, anger, regret, or fear. They know how to take risks, and they know when to take shelter, because they instinctively understand the laws of money. The laws of money in this book are simple truths that will help you to be okay no matter what happens in your financial life. They are your guide to financial reason. Even more than that, they are your guide to true financial well-being, in good times and bad. They are supremely rational, and their purpose is to give you the reins to control your irrational emotions when they arise. Let's look at an example. One of the laws of money is "Always remember: money has no power of its own"; all its power

flows through you. Let's imagine for a moment that the man in the parable above had a similar law to guide him -- for example, that God has no power to act directly; that he can act only through human beings. If the man had kept this law in mind, he might have ignored storm warnings given by the town's authorities, but he would certainly not have failed to hop aboard the boat or the helicopter that offered him a route to safety. In the same way, when you keep a law of money in mind, it will guide you to the safest route to your financial future. The laws of money are protective, practical -- and essential. They transcend the ups and downs of the economy, and they transcend age and your current financial situation. No matter how old you are, or where you stand with your money right now, these five laws will help you. These laws are universal principles -- and all basic, sound financial practices can be traced to them. They are all that you need in order to work effectively with your money. In fact, these laws of money encompass the other laws about which I have written in my previous books. With these five laws, you can grasp your financial destiny and take control of your present and future finances. Perhaps you are overwhelmed by credit card debt. Or perhaps you want a larger house but don't know if you can afford one without risking your future security. Maybe you are afraid to buy or sell a stock in the current financial climate. The laws in this book are here for you to follow so that you will be able to keep your money safe and invest it with the power to grow. They will help you weather what happens in the economy or your personal life. You will be less likely to lose what you have because you didn't know what to do with it. And you will be better able to keep yourself and your loved ones safe and sound. Isn't this what you want most from your money -- the security of knowing that you will always have at least enough to pay for your home and support your family, acquire the necessities of life, educate your children, and retire in relative comfort? Yes, I'm sure it is; it's what most of us want. But I want you to have even more than that. I want you to have all that you feel you deserve. If you follow these laws and take action, you can. Here are a few of the things you will learn in this book: bull; Why actions based on uncontrolled fear will never make you rich. bull; Why transforming the unknown into the known is a major key to wealth. bull; How always telling the truth increases the flow of money into your life. bull; Why -- depending on your age, your level of fear, or your financial situation -- there are times when you must act and times when you must do nothing. Money itself is a teacher. You learn the lessons that tell you who you are in many ways -- through relationships, through school and work, through what gives you pleasure and pain, by trying to make your dreams come true. But one of the primary ways you learn who you are is through your money: how you make it, spend it, share it, save it, open your hands to it, or block its flow. If you adhere to the simple laws contained in this book, the lessons you learn from your money will be life-affirming ones. After all, money's laws are not here to restrict you. They are here to make you safe, to keep you from causing financial harm to yourself or others, and to bring you profound financial, emotional, and spiritual rewards. In short, they allow you to live the life you deserve. Be more, have more, create more. That's the sequence. You can do it. It's not an empty promise. It's a law. Copyright copy; 2003 by The Suze Orman Revocable Trust