



Radically Simple Accounting Recommended Reading List

Author Madeline Bailey

Recommends her Cannon

of Books and Movies on

Accounting, Business, Investing, Money, and Success

Accounting

Accounting for Dummies

By Tracy, John, C.P.A.
Published by IDG Books, CA, 1997

This is a very accessible accounting book. I read the entire book in one sitting, later reviewing certain sections. I didn't feel overwhelmed with complex details, but the author doesn't shy away from complexity. He takes special care to explain how financials can be massaged – which explains why accounting is not an exact science.

Accounting and Financial Fundamentals For Non Financial Executives

By Robert Rachlin and Allen Sweeny
Published by American Management Assoc., Inc. 1996

The authors cover important accounting ideas and formulas, such as the time value of money, debt to equity ratios, and multiple ways to calculate ROI. This accounting book is technical but easier to digest than a normal accounting textbook. It seems especially beneficial for someone who wants to learn how to understand and audit the corporate accountant.

The Accounting Game: Basic Accounting Fresh From the Lemonade Stand

By Darrell Mullis and Judith Orloff
An Educational Discoveries, Inc. Book
Published by Sourcebooks, IL 1998

A kid starts a lemonade stand and has every imaginable accounting problem. The book is printed in primary colors and uses the question and answer format to create an elementary guide to basic accounting based on the debit and credit system. They offer a seminar by the same name.

Keeping the Books: *Basic Recordkeeping and Accounting for the Successful Small Business, 5th Edition*

By Linda Pinson

Published by Dearborn Trade, A Kaplan Professional Company, 2001

This is a small business accounting overview of what you need to do to set up your accounting, legal structure and tax forms. It's both technical and an overview. The book helps business owners realize that it's perfectly acceptable to need specialized in order to start a business.

Mathematics of Money: *With Algebra*

By Cheryl Clayton

Published By South-Western Publishing Co., 1995

Thankfully money is starting to be taught in high school. My son's high school textbook on personal finance is well written and comprehensive. The author uses entertaining stories relevant to teenagers to introduce each new subject and plenty of real-life math problems.

The McGraw-Hill 36 Hour Accounting Course

By Robert L. Dixon, Harold E. Arnett

Published by McGraw-Hill, Inc., 1993

These authors are professors and experts in accounting. The plan is for you to learn traditional accounting in a workweek (36 hours). It's dense so I skimmed it, but if you took the 36 hours to read and understand the book, you'd have a good grasp of accounting.

Pulse: Understanding the vital signs of your business

By Frank Coker

Published by Ambient Light Publishing, 2014

This book is the next book in the sequence of learning accounting, after *Radically Simple Accounting*. Not really, but it should be. The covers even look alike. The author takes your financials, and teaches you how to apply metrics, and ratios, so that you can have a much clearer understanding of your business. It's not easy going always, but written in clear English (not accounting garble) and empowering, if your motive is profit.

Small Time Operator: *How to Start Your Own Business, Keep Your Books, Pay Your Taxes and Stay Out of Trouble!*

By Bernard B. Kamoroff, C.P.A.

Published by Bell Springs Publishing, 2002,
www.bellsprings.com

This best-seller is required reading for people who are starting a business and want to save themselves costly startup mistakes. He answers the kinds of general questions I was repeatedly asked as a S.B.A. consultant, which is why this book is a best-seller. His 2nd book, *422 Tax Deductions: For Businesses & Self-Employed Individuals*, lists (guess how many?) tax deductions and their idiosyncrasies so you'll know how to take advantage of them in business.

Tax Savvy for Small Business: *Year-Round Tax Strategies to Save You Money*

By Frederick W. Daily

Published by Nolo Press, 2010 (Updated yearly)

This book covers tax deductions for different business entities such as Sole Proprietorship, C Corps., S Corps., and LLC's. It's not the definitive guide to which type of business entity is best for your business, but he does shed some light on which deductions you qualify for under which type of entity. Great book, highly recommended, and worthwhile to buy the latest edition.

Weightless Wealth: *Find your real value in a future of intangible assets*

By Daniel Andriessen & Rene Tissen
Published by Prentice Hall, 2000

This cutting-edge accounting theory is for business people interested in the future of management, accounting, and investing. How do you value a business on a Balance Sheet if you don't take into account intangibles? Here's one methodology for identifying intangibles and formulating present and future values.

What Your CPA Isn't Telling You: *Life Changing Tax Strategies*

By Mark J. Kohler, CPA, Attorney at Law
Published by Entrepreneur Press, 2011

Some CPA's when I suggest that my clients take deductions they haven't been taking; you would think I was asking the CPA to take money out of their pocket, when in fact, it's the client's legal right to take all deductions they're entitled to by the IRS. Luckily for small business owners everywhere in the USA, this author wants to make sure you know ways small business owners can pay less in taxes this year and in future years. It's upsetting to find out you could have saved tons of money but didn't because no one told you how. He has a variety of books, you-tube videos, and seminars. Other books include the following: *"The Business Owner's Guide to Financial Freedom: What Wall Street isn't Telling you"*, *The Tax and Legal Playbook: Game-changing Solutions to your Small Business Questions"*, *"How to Pay Zero Taxes – 2020-2021, Your Guide to Every Tax Break the IRS Allows"*. It's heart-warming to discover that there is someone who knows more than I do and wants to help my clients the same way I do.

Business

#GirlBoss

By Sophia Amoruso, Founder and CEO of Nasty Girl
Published by The Penguin Group, 2014

Sophia Amoruso, started Nasty Girl, Vintage Clothing sales on eBay in 2006, and 8 years later, by 2014, it's a 100,000,000 company, with zero debt. This book is her advice to other people on business & life. It's a fun, easy read with one motto: business is all about the customer.

The Architecture of All Abundance

By Lenedra J. Carrol
Published By New World Library, Novato, CA 2001

This book on abundance, written by the mother and business manager of the famous singer Jewell, delves deep. Her radical new vision for how to manage a business is based on a feminine style of business management— attract what you want. The chapter on “What time is it?” is the highlight of the book. I love this book.

The Art of Profitability

By Adrian Slywotzky
Published By Mercer management Consulting, Inc., NY, 2002

This is heady stuff. He outlines 23 profit models, along with beautiful graphs of those profit models. Because the material is intellectual, it's written in dyadic mode, with mentor teaching student. This well-known author knows his stuff, and his reading list is interesting too. For a student of business, this would be required reading, and one reading would not be enough.

The Art of Selling to the Affluent: *How to Attract, Service, and Retain Wealthy Customers & Clients for Life*

By Matt Oechsli
Published by Wiley, 2004

The author is a marketing-type, so that's his focus. From a research project on who the affluent buy from and why, he extracts case-studies to illustrate the findings. The book is interesting, accurate, and an easy read.

Business @ The Speed of Thought: *Using a Digital Nervous System*

By Bill Gates, III, with Collins Hemingway
Published By Warner Books Inc, NY, 1999

This book is about information: why you need it to run your business; what kind of options open up for you when you have accurate information; and case studies of automating Microsoft and other companies. His facts are so financially convincing that if you're having any doubts about investing in your infrastructure, read this book, and your mind will be changed.

The Curious Economics of Luxury Fashion

By Don Thompson
Published By Don Thompson, 2021

If you're interested in the business of fashion, this book talks about values and offerings, whether the offering is a Chanel purse, Burberry trench coat, or the business Farfetch, Inc. on the private equity market. Studying fashion is my hobby and being a business analyst is my work, so this book fascinated me. I found it very well organized and written in an entertaining manner.

Dictionary of Business Terms

Barron's Business Guides
By Jack P. Friedman, Ph.D., C.P.A.
Published By Barron's Educational Series, Inc., 1994

This little red dictionary defines the business terms that you cannot find in a normal dictionary. Consider this book a vital part of a business library.

The 4-Hour Workweek: Escape 9-5, Live Anywhere And Join the New Rich

By Timothy Ferriss

Published by Crown Publisher, 2007

This is quite an exciting book, written by a young serial entrepreneur and ultra vagabond. He gets to the 4-hour work-week in many ways, including becoming hugely profitable, using the 80/20 rule to limit work (80% of your business comes from 20% of your customers), outsourcing, and living in countries where the cost of living is cheap. He offers specific resources, so buy/read the newest edition.

Funky Business: *Talent makes Capital Dance*

By Jonas Ridderstrale and Kjell Nordstrom

Published By BookHouse Publishing, Sweden, 1999

The authors are professors presenting cutting-edge business theory. The writing is intense—packed with information, concepts, and impeccable research. The basic premise is that your creativity is your most valuable asset. This is a fun business book—creative, with a funky writing style, and lots of photos.

Future Wealth

By Stan Davis and Christopher Meyer

Earnst & Young Center for Business Innovation

Published By Harvard Business School Press, 1999

This farsighted book is written in an academic fashion. The authors' theory is that during the industrial revolution, land and materials made money, but during the current financial revolution, money makes money. In the future, human capital will become the most valuable commodity. With rock star David Bowie selling bonds on his future earnings; it seems very plausible that human capital may indeed be the future wealth.

Influence: *Science and Practice*

By Robert B. Cialdini

Published By Pearson Education, Inc. 2001-2009 (5th edition)

You should read this book because over 1.5M copies were sold! That's a joke, but also not a joke since one of the ways we're influenced is by Social Proof. The other weapons of influence are: Reciprocation, Commitment & Consistency, Liking, Authority, and Scarcity. This book is required reading, and should be required reading for every high school student in the US.

The Halo Effect...and Eight Other Business Delusions that Deceive Managers

By Phil Rosenzweig, PhD

Published by Free Press, Simon & Shuster, 2007

This book was recommended to me, and I recommend it too. He explains that when people hear that a company is a). Successful, and b). Profitable; they assume C). good business practices. Not necessarily true. There could be other reasons why the company is profitable? To make matters worse, experts write books saying, "Here is what good business practices look like", based on profitable companies, as if those practices would result in profitability for any company. Not necessarily true. This is a thought-provoking book; perfect for a discussion group.

The Tax & Legal Playbook: Game-changing Solutions for Your Small-Business Questions

By Mark J. Kohler, CPA, Attorney

Published by Entrepreneur Press, 2015

This is a high-level planning book is for ambitious entrepreneurs. Chapters include what business entity do you want; maintaining and protecting the corporate veil; health care strategies; buying rental properties; asset protection; privacy measures (and what is the difference between the two?); and retirement plan options---including family trusts and estate planning. He owns a huge accounting, tax preparation and consulting business for which this is a marketing tool. Unlike most CPA's, he looks out for the best interest of the small business owner, for which I applaud him.

The Ten Roads to Riches: *The Ways the Wealthy Got There (And How You Can Too)*

By Ken Fisher, Chairman and CEO of Fisher Investments
Published by Fisher Investment Press, 2009

Every investor has heard of Ken Fisher and most business people too. He claims that if you get rich in your lifetime, you'll do it by 1 of these 10 ways. He lists the 10 ways, and gives some recommendations for each one. My way is "Ride Along". The ride-along is the right hand man; the power behind the CEO. Sometimes, in the process of helping the CEO get rich, the ride-along gets rich too, like in the case of Warren Buffet's right hand man, Charles Munger. It's a fun listen, and fun to identify your path.

The Way of the Accidental Entrepreneur

By Molly Gordon
Published By Shamboom! Inc., 2007

If you fell into being an entrepreneur accidentally, or even if you didn't, you probably want to run your business your own way. Molly Gordon is a successful business coach, who's gifted at helping you find your "just right" way.

Why We Buy: *The Science of Shopping*

By Paco Underhill
Published by Simon & Shuster, 1999

Retailers hire the author's team to secretly watch shoppers and tell the stores how to improve sales. Some of his suggestions include moving products, fixing signs, adding chairs, and my favorite—making the entrance way a place to de-zone so that shoppers can adjust to new surroundings. That suggestion is applicable to web sites as well, but other than that, his suggestions are specifically for physical retailers. If you own a retail store, read this book!

Winning Every Time: *How to Use the Skills of a Lawyer in the Trials of Everyday Life*

By Lis Wiehl, Attorney at Law

Published by Random House Audio, 2004

The author is a famous lawyer turned media personality, so she created this book for the everyday business person. She has 8 steps that she uses in courtroom trials that can be applied to life situations. I found it very interesting to learn more about the law, as well as how to negotiate better.

Investing

Charles Schwab's Guide to Financial Independence: *Simple Solutions for Busy People*

By Charles Schwab
Published by Crown Publishers Inc, NY, 1998

I thought the book looked intimidating, but it turned out to be easy to read. This is a worthwhile book for any student of investing. It also seems especially beneficial for people who take investment advice from a Schwab broker, so they can better understand the advice in the context of Charles Schwab's investment strategy.

Common Stocks and Uncommon Profits: *And Other Writings by Philip A. Fisher*

By Phillip A. Fisher
Published by Wiley Investment Classics, NJ, 2003

This is a classic, first written in 1957, and updated many times since then, this time by his son Kenneth Fisher. The book answers lots of regular questions you'll have as an investor...that's what defines a business classic.

Dumb Money: *Adventures of a Day Trader*

By Joey Anuff and Gary Wolf
Published by Random House, 2000

Have you ever wondered what it means to be a day trader? The author wrote this book after being a day trader for a couple of years. He covers a-day-in-the-life with an honest appraisal of his emotional state—manic. I loved his research: internet bulletin boards, interviews with the gurus, and why this career path is growing in popularity. It's a fun, easy read.

GOD Is My Broker: A Monk-Tycoon Reveals the 7 ½ Laws of Spiritual and Financial Growth

By Brother Ty, with Christopher Buckley and John Tierney
Published by Bantam Doubleday Audio Publishing, 1998

The story starts with a failed Wall Street broker having reached the depths of alcoholism. To save his soul, he becomes a monk. Then he saves the monastery from financial ruin with stock tips from God. What happens with this money is unbelievable. At one point Brother Ty is facing a standoff with Mike Wallace from 60 Minutes; the Mafia; and the U.S. Bureau of Alcohol, Tobacco and Fire Arms (who is threatening to put them all in jail), saying, "This was the quiet, contemplative life I was seeking."

The Motley Fool, You Have More Than You Think: *The Foolish Guide to Personal Finance*

By David & Tom Gardner
Published by Simon & Shuster, 1998, 2001

If you want to start investing, this is a fun book that contains solid advice. They make a great case for saving a \$1 a day to put towards investments. They have an active online forum at their website, www.motleyfool.com, and a subscription based newsletter, as well as other programs.

A Fool and His Money: *The Odyssey of an Average Investor*

By John Rothchild
Published by the Penguin Group, 1988

This book is laugh-out-loud funny. It's written so that a beginning investor can follow the story line, but it's much funnier if you have industry knowledge. The author is an investigative reporter investigating the stock market, commodities market, stock tip newsletters, etc., while attempting to "beat the street" with his own money. The story ends on the sad note of the 1987 stock market crash. I learned a great deal about commodities, hedging, and other types of investments, while laughing, so I'm glad I read the book.

Money: Master the Game

By Tony Robbins

Published by Simon & Shuster Inc., 2014

Tony Robbins guides you to outlining a strategy for creating goals & dreams, getting started with investing so you can get there faster, then advice from the world's best investors on how to invest, and at the very end of the book, his wisdom on why having a grateful heart is true wealth. I listened to the audio book, all 18 discs. There is so much here that some of it will bore you, but I think it's worth sitting through to get to the good parts, and see what you take away?

Monk to Money Manager

By Doug Lynam

Published by W Publishing Group, 2019

The byline is "A former monk's financial guide to becoming a little bit wealthy and why that's okay". I loved this book because his philosophy agrees with mine and investing is an area that I need to get educated on a great deal more. He explains that since investing in businesses that are sustainable (meaning in regards to climate change) is now more profitable than investing in unsustainable businesses. Plus a lot of basics about investing and money management in general. There is no way you can read this book and not learn something new. Well worth your while.

A Random Walk Down Wall Street: *The Time-Tested Strategy For Successful Investing*

By Burton G. Malkiel

Published by W.W. Norton & Company, Inc., 2003

This is a "must-read" for any investor. The author "walks" you through the various theories of investing—including technical and fundamental analysis—showing which ones have proven to be profitable. Luckily he brings a sense of humor to his writing, because it's a serious book. Since it's a classic, make sure you get an updated version.

Soros on Soros: *Staying Ahead of the Curve*

By George Soros

Published by John Wiley & Sons, Inc., NY, 1995

Mr. Soros made a fortune as a trader and investor, and became one of the great philanthropists of our time. His investment style is based on his philosophy. "There is almost always a discrepancy between the participants' perceptions and the actual state of affairs and a divergence between the participants' intentions and the actual outcome. This divergence is the key to understanding historical processes in general and the dynamics of financial markets in particular." I loved this book because Soros is brilliant and reflective.

Use the News: How to Separate the Noise from the Investment Nuggets and Make Money in Any Economy

By Maria Bartiromo, Anchor, CNBC

Published by HarperCollinsPublishers, Inc, 2002

This new reporter bravely shares her secrets on how she has become successful at figuring out what is newsworthy to investors and what is just "noise". It's a very readable book on how to understand investment jargon. For example, she clearly explains what a brokerage house means when they say "buy" or "hold", and why they never say "sell".

Unshakeable: Your Financial Freedom Playbook

By Anthony Robbins

Published by Simon & Shuster Inc., 2017

This is a condensed version of the big book, Money: Mastering the Game. He teams up with wealth advisors to give you some investment advice that you may or may not want to accept. My favorite part is end of the book, where Tony talks about becoming Unshakeable in spirit. Apparently that'll be his next book. I appreciated his big book and this one too. I just don't think the complexity of investment advice from brilliant wealth advisors can be condensed easily.

Warren Buffett Speaks: *Wit and Wisdom from the Worlds' Greatest Investor*

By Janet Lowe

Published by John Wiley & Sons, Inc, 1997

The worlds' greatest investor believes in investing in businesses and not the stock market, per se, or some financial derivative. What a relief!

Warren Buffett Talks Business [Video]: *Down-To-Earth Advice from America's Foremost Investor*

Published by The U. of North Carolina Center for Public Television, 1995

In a rare televised appearance, Warren Buffett shared his wit and wisdom with the students at the Kenan-Flagler Business School.

The Warren Buffett Way: *Investment Strategies of the Worlds' Greatest Investor*

By Robert G. Hagstrom, Jr.

Published by Wiley & Sons, Inc. 1994

This biography of Mr. Buffett's career was written from research with no private interviews, and then Mr. Buffett signed off on it. Mr. Buffett looks at financials and calculates future earnings before making an investment decision. If you're interested in investing, this book is worth studying. I listened to all 6 tapes of this book-on-tape and understood even more.

Why Smart People Make Big Money Mistakes—and HOW to Correct Them: *Lessons from the New Science of Behavioral Economics*

By Gary Belsky & Thomas Gilovich

Published by Simon & Shuster, 1999

Behavioral Science measures statistical responses to financial situations. By illuminating seven proven common misconceptions about investing, the author gives the reader an opportunity to decide whether or not she is making these mistakes, and if so, learn how not to make them in the future.

Money

9 Steps to Financial Freedom: *Practical & Spiritual Steps so you can Stop Worrying*

By Suze Orman, C.F.P.

Published by Random House Audio Books, Audiotape, read by the author, 1997

A gifted financial planner, her suggestions are top notch. Any or all of her books are good places to start before visiting a financial planner. The author has a nice voice and communicates well, so I enjoy her books on tape.

The 5 Lessons a Millionaire Taught Me: *For Women, About Life and Wealth*

By Richard Paul Evens

Published by Fireside, Simon & Schuster, Inc. 2009

If you're great with money, you'll recognize these 5 principals. 1). Decide to be wealthy. 2). Take responsibility for your money. 3). Keep a portion of everything you earn, 4). Win in the margins, and 5). Give back. If you're not great with money, this book is a must-read. While the author may be more famous for *The Christmas Box*, this book could be the more appreciated gift.

Deal with Your Debt: *The Right Way to Manage Your Bills and Pay Off What You Owe.*

By Liz Pulliam Weston

Published by Prentice Hall, 2005

I enjoy the author's columns, and was addicted to her MSN Online money forum for a couple of years.

Die Broke

By Stephan M. Pollan, C.F.P. & Mark Levine
Published by Harper Collins Publishers, 1997

As a financial planner, the author realized that current strategies weren't working for baby boomers, so he created new strategies, which he outlines in this book. His suggestions are specific: quit your job (i.e. work for yourself), pay cash, don't retire, and die broke. You die broke by purchasing an annuity with a lump sum of cash that will return you an income for as long as you live. This one client embroidered this on a couch pillow, "*I'm of sound mind and body, and I'm going to spend every last cent I have,*" which I find hilarious.

Dollars and Sense: How We Misthink Money and How to Spend Smarter

By Dan Ariely and Jeff Kreisler
Published by Harper Audio, 2017

This audio book is interesting as well as entertaining and educational. The reader is great. With an English accent he really punches up the humor. The authors take you through various concepts and how people think about money, with real life examples of spending mistakes. You have probably heard or been on the receiving end of how easy it is for the car dealer to sell you add-ons to your new car purchase because after all, if you're spending tens of thousands of dollars, what's a few hundred more? That's called anchoring. Learning about these examples may not make you perfect, but you'll be a lot more aware of how you handle money, your strengths and weaknesses, and how to make fewer mistakes, which will help you to get healthy with money.

The Energy of Money: A Spiritual Guide to Financial and Self Fulfillment

By Maria Nemeth, Ph.D.
Published by The Ballantine Publishing Group, 1999

The author, a New Thought minister, offers ways of moving through limiting belief patterns into ones that support you. The book has made such a splash in the new-age community that counselors are forming study groups. I interviewed one group leader. She said that unlike therapy the group focuses on present financial issues. After the group course is finished, she provides optional coaching services for supporting new growth patterns.

Happy Money, The Japanese Art of Making Peace with your Money

By Ken Honda

Published by Gallery Books, 2019

This author has taken the world by storm lately. With good reason. His moto is "Transform your relationship with money". "Transform your relationship with life". He's interviewed by some of the best people on YouTube. Once I heard an interview I wanted to see if I could heal more so I took an online class with Mind Body that Ken designed. What I learned was life changing as well; no small feat for someone who's studied money almost her entire life. This is a must-read book

How to Get out of Debt, Stay out of Debt, and Live Prosperously: *Based on the Proven Principles and Techniques of Debtors Anonymous*

By Jerrold Mundis

Published by Bantam Books, 1988

If you are a compulsive debtor, this is a "must read". He has another audiobook called, "Making Peace with Money".

Invest in Yourself: *Six Secrets to a Richer Life*

By Marc Eisenson, Gerri Detwelier, and Nancy Castleman

Published by John Wiley & Sons, Inc., 1998

To metaphorically invest in yourself: pay off expensive debts, save money without feeling deprived, cultivate a simple attitude, and start a home business for extra cash. They have thousands of practical suggestions towards these goals; you'll probably come away with one great idea.

Marianne Williamson on Money (Audiobook)

Published by HarperAudio, 1993

A minister for *A Course in Miracles*, the author has an entire series of audiobooks on related subjects, including career, success, and hope. She blends spiritual ideals with physical reality. For example, she asks, "How do you get money?" Her answer is "Work." Practical, right? Then she goes on to talk about you do work that is spiritually appropriate for you.

The Man Who Quit Money

By Mark Sundeen

Published by Riverhead Books, 2012

This book picks up steam as it goes along, by the end; the author explains the fiat problem in the US. The subject of this book, Daniel Suelo, is a do-gooder who decided more and more follow the path of Jesus. Whatever is giving freely, he takes. Whatever he gives, he gives freely. So it's nearly a life without money or barter. When so many people are terrified of being without money, it's inspiring to see someone who's doing this for spiritual reasons.

Maxing Out: *Why Women Sabotage Their Financial Security*

By Colette Dowling

Published by Little, Brown and Company, 1998

This best-selling author tells her own story of getting rich, not knowing the exact state of her finances, which resulted in her overspending and therefore losing all of her money, going to Debtors Anonymous, and recovering. The primary issue the book addresses is the same one addressed in *The Cinderella Complex*, the book that made her rich: "dependency is at the heart of women's difficulty in creating security for themselves."

Millionaire Next Door: *The Surprising Secrets of America's Wealth*

By Thomas Stanley, Ph.D. and William Danko, Ph.D.
Published by Longstreet Press, 1996

Great title. Entertaining book. The surprising secret is that millionaires are not high rollers, but live modestly. The book is helpful to people who equate wealth with conspicuous consumption.

Money A Love Story

By Kate Northrup
Published by Hay House Inc., 2013

The author's target audience is people who are unconscious about their financial situation. It's a self-help book to help you work through any emotional blocks you may have towards being engaged in your financial life. She offers journaling exercises towards self-forgiveness and self-growth in this area, especially for those who have debt or want to leave the finances to their partner.

Money and the Meaning of Life

By Jacob Needleman, Ph.D.
Published by Doubleday, NY, 1983

The author is a philosophy professor, known for his work on the subject of money. His idea on why we have so many issues with money is that money is the balance point between our spiritual and temporal lives. I loved reading this book, and hope that discussions of money along these lines continue.

Money and Spirit: *Creating a New Consciousness in Making and Managing Your Money*

By Frederick S. Brown
www.moneyandspirit.com
Published by A.R.E. Press, VA. 1995

After dropping out of the family lineage of stockbrokers, the author became a personal financial consultant. He gives clients a financial summary worksheet—a rudimentary P&L and Balance Sheet—to fill out first. With family financial conflicts he asks, “What would love do here?” His presentation is terrific.

Old Money: *The Mythology of Wealth in America*

By Nelson W. Aldrich, Jr.

Published by Allworth Press, New York, 1996

“Old money” is money passed down through three generations. The author shares his insiders’ view of the challenges of being born into an “old money” family. His insight is remarkable and his writing dense. This author is a featured magazine writer. I find everything he writes worth reading.

The Illusion of Money: *Why Chasing Money is Stopping you from Receiving*

By Kyle Cease

Published by Hay House Inc., 2019

The publisher is a clue that Kyle’s take on money is spiritual. I liked this quote since to me money represents security; “What is real security? It’s your being fully present in this moment; it’s your open heart; your acceptance of yourself; your awareness, your appreciation for life; your unconditional love. These are the real assets that make you invincible.” If you are afraid to take a risk, this is the book for you.

The One Minute Millionaire: *The Enlightened way to Wealth*

By Mark Victor Hansen, Coauthor of *Chicken Soul for the Soul*

By Robert G. Allen, Author of *Nothing Down*, and *Creating Wealth*

Published by Harmony Books, NY, 2002

These two inspirational speakers/authors wrote a book for people who want to be inspired to create their own reality of becoming rich. It’s two books in one. The left hand side of the book is a self-help guide to becoming a millionaire. The right hand side of the book is a fiction story about how one woman became a millionaire in 90 days.

Peace and Plenty: Finding Your Path to Financial Serenity

By Sarah Ban Breathnach

Published by Hachette Audio, 2013, 14 hours

Sarah Ban Breathnach is a well known author. Being on the NY Times best seller list makes you an instant millionaire. This book is autobiographical on how she earned and lost it all. There is very little of the kind of advice I give someone who finds themselves suddenly rich. The only thing she identified as "not to do" was trust a new husband who was not trustworthy. But all of her writing is excellent so I enjoyed listening to her story.

Personal Finance for Dummies

By Eric Tyson

Published by IDG Books, 1996

Personal finance is extremely complicated these days, which is why this is a great book for beginners. He covers the entire scope of personal financial decisions—which left me feeling somewhat like a dummy. I find it heartening that he blows the whistle on financial experts who are salespeople in disguise and explains how we were duped into thinking otherwise.

Plutocrats: the Rise of the new Global Super-Rich and the Fall of Everyone Else

By Christine Freeland

Published by Penguin Press, 2012

A Financial Times Best Book of the Year, Winner of the 2013 Lionel Gelber Prize. On my local public library website, books typically have no reviews, or maybe one. This book has 22 reviews, ranging from, "I couldn't get past the 1st chapter" to "I loved it". I'm in the "I loved it" camp. I get a front row seat to the financial situation of our country via my profession and the rise of the .01% is destroying our economy in my opinion. Learning more about them from someone with inside information and an informed viewpoint---I find that empowering. Therefore, I highly recommend this book/audiobook.

Rich Dad, Poor Dad: *What the rich teach their kids about money—that the poor and middle class do not.*

By Robert Kiyosaki, with Sharon Lechter C.P.A.
Published by Warner Books, Inc, 1997

The title is based on the concept that the rich teach their children how to “make money work” for them; while the poor teach their children to “work for money”. The idea of “making money work for you” is why people say they love this book.

Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth

By T. Harv Eker
Published by Harper Business @ 2005

Generalizations are never always true, but given that caveat, he’s got it right. It’s the only self-help book I find myself reading over and over again, because it’s like those magazine tests...a check list of financial empowerment. Wealth File #14, Pg. 145, “Accounting may not be the most glamorous of topics but it come down to this: the single biggest difference between financial success and failure is how well you manage your money. It’s simple: the master manages his money.” Also, T. Harv Eker's team does live programs all over the US on the Millionaire Mindset.

The Soul of Money: *Transforming Your Relationship with Money and Life*

By Lynne Twist
Published by W. W. Norton & Company, 2003

If you work in the non-profit sector, or do any kind of fundraising, this is a “must read”. The author started her own successful non-profit foundation to cure world hunger after feeling dissatisfied with her life of increasing wealth and privilege. Her travels take her through myriad cultures and socio-economic stratas, and she talks about how money plays a role in each situation. She explains how money is useful in solving problems, when it’s not enough, and what does work. She’s an exceptional writer and it’s a joy to read such rich words. The richness of her story meant that I needed time to pause to digest her words. I’ll continue to reflect on her ideas for some time and want to re-read the book at a future date.

Suddenly Rich

By Jerry LeBlanc & Rena Dictor LeBlanc
Published by Prentice-Hall, Inc. 1978

Do you like to know what happens to people who win the lottery? The authors follow them, as well as people who become suddenly wealthy in other ways. The authors confirm what my epiphany revealed: people hold onto their wealth if, and only if, they are organized financially “before” they become wealthy. B

Super Rich: A Guide to Having it All

By Russell Simmons
Audiobook published by Books on Tape, Penguin Group, 2011

Russell Simmons is a self-made millionaire. He started Def Jam records, more than one fashion line, a jewelry line, and whatever other businesses he’s into now. This book is the story of how he went from dealing drugs to being a Business Yogi, and his advice on how spiritual practices can create material abundance. My favorite chapter is the one on being a Business Yogi, where Lord Krishna talks to Arjuna on the battle field about practicing Karma Yoga. Being a good yogi, and practicing karma yoga may never make one materially rich only spiritually abundant, but if one has to chose between spiritual poverty and abundance, who would not chose spiritual abundance?

The Tightwad Gazette III: *Promoting Thrift as a Viable Alternative Lifestyle*

By Amy Dacyczyn
Published by Random House, Inc, 1996

She’s the real deal—an authentic human being living the life of a frugal zealot. Her books are helpful for people who spend too much. Hey, that’s most of us! She includes specific suggestions on saving money that seem far-fetched to me, but what I extrapolate from reading her books is a way of thinking about how to live frugally that is empowering.

The Trick To Money is Having Some

By Stuart Wilde

Published by Hay House, 1998

More than any other book I've read, this book opened my mind to thinking creatively about money. But having recommended this book to others, I now understand that my fascination with metaphysics in general and this author in particular are uncommon. His theory is that your subconscious does not know the difference between reality and what you tell it, so if you think you have money, you'll attract it by doing creative, practical things to obtain more. Funny and compassionate, the author's suggestions on how to humbly serve your customers are perfect for the aspiring entrepreneur. In another book titled *Little Money Bible: The Ten Laws of Abundance*, the author tells his personal story of money.

The Way of Real Wealth: *Creating a Future that is Emotionally Satisfying, Spiritually Fulfilling, Financially Secure*

By Mark Waldman

Published by Simon and Schuster, 1993

Practically a textbook for improving your relationship with money at any income level, the author includes many fun exploratory exercises. I highly recommend this out-of-print book.

Wealth Addiction

By Philip Slater

Published by E.P. Dutton, NY, 1980

One of the great authors of our time writes beautifully about a fascinating subject: the self-made rich. The first few times I read this book I thought it was about money. The last time I read it, I realized it was about addictions, with money being the addiction of focus. Ironically, this cult classic has become a very expensive book.

When Spending Takes the Place of Feeling

By Karen O'Connor

Published by Thomas Nelson, Inc., 1992

The author weaves stories of women who are compulsive spenders, gamblers, shoppers and low-earners, into a book about addiction, recovery, and Christianity. The author helped me relate to these women emotionally without leaving me feeling overwhelmed with sadness.

Your Money or Your Life: *Transforming Your Relationship with Money and Achieving Financial Independence*

By Joe Dominguez and Vicki Robin,

Published by Penquin Group, 1992

This classic defines money as something you trade your life energy for. By that definition *simple living* takes on an entirely new appeal. The goal of this book is to help you become financially independent so that you no longer need to work in the traditional sense of the word. Many people, including me, cite this as one of their favorite books on money.

Success, etc.

Anatole (Children's Storybook)

By Eve Titus, Pictures by Paul Gladone

Published by Bantam Little Rooster Book, 1990 (originally printed in 1956)

This children's story about an enterprising French mouse starts out with the mouse overhearing himself being called a household nuisance. Lamenting that situation, the mouse figures out how a mouse can make a valuable contribution to society. He uses *what else for transportation to work*, but his bicycle?

Anna: The Biography

By Amy Odell

Published by Gallery Books, 2022

This definitive biography of Anna Wintour, the editor of Vogue, follows the steep climb of an ambitious woman who would – with singular and legendary focus—become one of the most powerful people in media. Listening to her story is a touchstone by which we can measure our own success and what it takes.

Blue Chip Kids: *What every child (and parent) should know about money, investing, and the stock market*

By Dave W. Bianchi, Pictures by Kyle Bianchi

Published by Wiley, 2015

Written for his 13 year old son, this book is a must-read for every teenager and adult in the modern world. He never strays from his clear, concise explanations of the overview of finances. What is a mortgage? When the mortgage broker says, "amortized" what does that mean? What does it mean if your house goes "underwater"? Then he moves onto the subject of the stock market. What's different about a publically traded company vs a privately traded company? What does PE mean? How is it calculated? What are "calls" and "puts"? I doubt of many adults in the USA know all of this. It should be a text book in every high school, but it's not so buy it for your kids, read it first, and sound intelligent when you help them learn this material.

The Cheating of America: How Tax Avoidance and Evasion by the Super Rich are Costing the Country Billions—and what you can do about it.

By Charles Lewis and Bill Allison and the Center for Public Integrity
Published by HarperCollins Publishers Inc., 2001

Have you wondered how corporations get away without paying taxes? This book explains how. It's not a how-to book; it's economics, but they held my interest by citing detailed case studies. With offshore accounts being the preferred method of cheating, and overseas manufacturing being a preferred method of avoiding taxes through loopholes, the problem will only be exacerbated in the future. If you're interested in economics, this book is well written.

Class: A Guide Through the American Status System

By Paul Fussell, Ph.D.
Published by Simon & Schuster, New York, 1983

The author, an English professor, defines the various social classes in the U.S. Of course we aren't supposed to have social classes, but we do, as he points out. His writing style is wry intellectual humor and he pokes fun at every social class. He defines your social class by specifics, such as the shirt you're wearing and what is, or is not, written on it.

Creating True Prosperity

By Shakti Gawain
Published by New World Library, CA, 1997

This new-age book focuses on the author's ideas of defining prosperity as having plenty of what we need. As a self-made business success, she discusses spiritual ways to obtain abundance. She speaks beautifully, so I especially enjoy listening to her interviews and books on tape.

Do What You Love, The Money Will Follow: *Discovering Your Right Livelihood*

By Marsha Sinetar
Published by Paulist Press, 1987

We've all heard this expression. This classic is the source of that expression. She defines the concept of "Right Livelihood", a Buddhist spiritual tradition of doing work that suits you and is good for the world. Many people have found her book inspirational; even life changing.

Emotional Intelligence: *Why it can matter more than IQ*

By Daniel Goleman
Published by Bantam Books, 1995

Emotional IQ is a measurement of your social skills and your ability to handle emotional problems. It's a huge factor in determining professional success. The author bases his theories on a myriad of academic studies. I recommend this as required reading in high school; it's that important.

Working with Emotional Intelligence

By Daniel Goleman
Published by Bantam Books, 1998

Here, Daniel Goleman identifies how emotional IQ in the workplace is being addressed with increasing frequency; how and why it affects hiring and promotions more than mental IQ; and how it affects the company's bottom line. Finally, he identifies a company with high emotional IQ and why that company is so successful. There are now a series of Emotional Intelligence books.

Goodness Had Nothing to Do With It: *Autobiography of Mae West*

By Mae West

Published by Prentice Hall Inc. 1959

Mae West used her fierce will, creative abilities, and dedication to work to pursue her dreams of wealth in the early 1900's when it was unheard of for a woman to be an entrepreneur. (She spent her time in prison for lewd acts writing future screenplays.) She was credited with single-handedly saved Paramount Studios during the Depression. The IRS declared her to have the second highest salary in the U.S., after W.R. Hearst. Her response to his public attack of her was, "He hated to see a woman in his class. I don't hold it against him."

The Natural History of the Rich: *A Field Guide*

By Richard Conniff

Published by W.W. Norton & Company, Inc., 2002

The author uses his access to the super rich to draw parallels between their behavior and that of primitive animals—hence, the "field guide." The book is well written and funny.

On Her Own Ground: *The Life and Times of Madam C.J. Walker*

By A'Leila Bundles

Published by Scribner, 2001

This biography is the ultimate rags to riches story of Madam C. J. Walker (1867-1919), the first African-American entrepreneur. What she accomplished—from product development, to marketing, to philanthropy—is phenomenal.

Perfectly Legal: *The Covert Campaign to Rig our Tax System to Benefit the Super Rich—and Cheat Everybody Else.*

By David Cay Johnson
Published by Penguin Group, 2003

The author won a Pulitzer Prize for his investigative reporting, so he doesn't pull any punches. There has never been transference of wealth to the top 1% in the USA like there has been recently. Some of the rich and some corporations don't pay even a fraction of their fair share of taxes. Exactly why that is politically; how it's being done; and why the IRS is part of the problem, is explained in detail. As other reviewers said, "This book makes your blood boil."

The Prize Winner of Defiance, Ohio: *How My Mother Raised 10 Kids on 25 Words or Less*

By Terry Ryan
Published by Simon & Schuster, NY, 2001

The author's mother supported the family by entering contests and writing jingles in the 50's and 60's. Her mother proved that winning prizes had little to do with luck and everything to do with what it takes to succeed in business. This is a well-written drama of the remarkable ability of the human spirit to triumph over adversity. It has been made into a movie more recently.

The Seven Spiritual Laws of Success: *A Practical Guide to the Fulfillment of your Dreams.*

By Deepak Chopra
Published by New World Library, CA, 1984

This new-age classic suggests you plant your ideas for success into spiritual consciousness so that they can bear fruit. It's a spiritual guide on meditation—with the intended result being success. The author is incredibly successful—the real deal.

Spiritual Economics: *The Principals and Process of True Prosperity*

By Eric Butterworth
Published by Unity House, MO, 1998

The author is a Unity minister. He writes about the abundance principal within New Thought Christianity, quoting biblical passages liberally to illustrate the principals of abundance.

Stealing your life: *the Ultimate Identity Theft Prevention Plan*

By Frank W. Abagnale
Published by Blackstone Audio, 2008

The author was made famous in the movie, “Catch Me If You Can”. Now he’s a consultant to the FBI and leading financial institutions on issues of fraud prevention. He talks about the high prevalence of ID theft, and what you can do to protect yourself, as well as minimize the damage if it does happen. I burn all sensitive paperwork of clients that I don't give back to them in the fireplace – guaranteed safe.

The Tipping Point: *How Little Things Can Make a Big Difference*

By Malcolm Gladwell
Published by Hachette Audio, 2007

One of my favorite books, the tipping point is a social dynamic whereas something that was happening sporadically builds up until it tips to become epidemic, or success story. Although his business examples are limited, we all know that companies who have been in business for years and then become an “overnight success story” because of one event, like “The Oprah Phenomenon” – the name of the video that describes that tipping event. Well worthwhile.

Also by this author, *Blink*, is the story of how we make decisions in the blink of an eye. In business one is forced to make split second decisions daily so it pays to be ‘blink’ savvy.

Genius author Malcolm Gladwell narrates his own audiobooks beautifully.

Wouldn't Take Nothing For My Journey Now

Maya Angelou

Published by Random House, 1993

The story titled *Living Well, Living Good* offers the best explanation of why being rich doesn't necessarily guarantee us the ability to be happy. Any book by this Poet Laureate is great reading.

Video

Believe, A Christmas Movie

Director: Billy Dickson, 2016
Amazon Prime

A businessman struggles between his desire to succeed and responsibly to others. If I share why it belongs in my canon, I'll give away the story, but it's a story about money and success. Or about believing in Christmas, depending on your view.

Born Rich, Documentary

Director: Jamie Johnson, Privately-made, 2004

Jamie Johnson, 20-year-old heir to the Johnson & Johnson pharmaceutical empire, turns his camera on himself, his father and friends, to offer viewers an insider's look at the children of America's wealthiest families, such as the Trumps, Bloomberg's, and Vanderbilt's. I liked the movie because I found Jamie Johnson to be an authentic human being, asking insightful coming-of-age questions. It also won the "Official Selection 2003 Sundance Film Festival".

The One Percent

Directed by Jamie Johnson, Virgil Films, 2006

In this movie, Jamie Johnson turns his camera on the growing disparity of wealth. In 2006, 1% of US citizens controlled 50% of the wealth, and the bottom 90% controlled 40% of the wealth. The gap is growing wider every year since new laws and tax codes exacerbate the situation, like eliminating money to public schools, subsidizing the sugar industry, and repealing the inheritance tax. I look forward to his next movie!

Drift

Directed by Morgan O'Neil, and Ben Nott, 2013

The Kelly brothers and their mother launch a surf business out of their van, and despite resistance from a variety of sources, they create a global brand. This movie takes place in Australia during the early 70's. The surfing cinematography is fantastic. You can see it on Netflix.

Enron: The Smartest Guys in the Room

Directed by Alex Gibney, Magnolia, 2005

This movie is a documentary based on the book, *The Smartest Guys in the Room*, by Bethany McLean, a reporter with *Fortune Magazine*, and Peter Elkind. It's an excellent documentary—educational, entertaining, and easy to follow.

They explain how “mark to market” accounting works, which is fun. *Mark to market* accounting is defined as the act of assigning a value to a position held in a financial instrument based on the current market price for that instrument, or on a fair valuation based on the current market prices of similar instruments. As an example, if an investor owns 100 shares of a particular stock purchased originally for \$40 per share, and that stock is currently trading at \$60 per share, then the "mark to market" value of the investor's shares is equal to (100 shares × \$60), or \$6000, whereas the book value might (depending on the accounting principles used) only equal \$4000)

(<http://en.wikipedia.org>)

Enron Corp. misused this technique by assigning the imaginary future value of an idea to income for that year. Remember how the cash flow report is essential in corporate accounting? That's where Enron's problems showed up first.

MaxedOut

Author/Director: James D. Scurlock, Magnolia Home Entertainment, 2007

Described as “scathing”, and “riveting”, this indie movie is about the debt problem in the US. It lays out the scope of the problem, both with personal and national debt, as well as credit companies. The most chilling line is from Alan Greenspan, “The size of the problem out there is very large. I regret to say that the word ‘billion’ does not encompass the nature of the problem.

This movie made me want to go to work on my credit report, yet again, trying to make it correct. The application process to get the report didn't work online or by phone, even though I was following instructions. I'm mailing in and waiting a month.

Millions (Children's Movie)

Director: Danny Boyle, Twentieth Century Film Corp, 2004

This fiction family film is joyous, well written, and beautifully photographed. Seven-year-old Damian believes he's received a divine gift when a suitcase filled with cash literally falls out of the sky onto his playhouse built near the railroad tracks. Damian is anxious to give the money to the poor but it's not that easy. The plot gets increasingly complicated as more and more people get involved, the money turns out to be stolen, and England converts their currency from pounds to euros. In surprise ending, you are left thinking about windfalls, God, and family.

Secret Millionaire (TV Show)

TV Show, ABC, Hulu, 2011-2014

This reality show chronicles self made millionaires as they spend a week in the country's poorest areas living in welfare apartments on what food stamps pay, volunteering their time, and ultimately gift unsung community heroes with their own money.

Etc.

Levenger Catalog, *Tools for Reading, Writing and Working with Ideas*

Website: www.levenger.com

Tel: 800-544-0880 (Request a catalog)

The company elevates office supplies to the luxury class. Daily, I enjoy a leather mouse pad with my initials engraved on it.

ProfitCents: at www.profitcents.com

By Sageworks, Inc.

This web program turns complex financial data into plain language. You can import data from various accounting software programs or analyze publicly traded companies based on their ticker symbol. They offer a written explanation of the company's financial statements with ratio analysis, industry comparisons, and trend analysis.

Profit Mastery Seminar at www.brs-seattle.com

By Business Resource Services, Inc.

This is a seminar to teach you business accounting. Their "Roadmap" is a beautiful explanation of why accounting makes or breaks a business. Steve LeFever, MBA, CFE teaches how a \$500,000 revenue business can easily lose \$200,000 on nothing more than the results of lousy accounting.

Profit Guard Financial Analysis Service

By Business Resource Services, Inc.

ProfitGuard is a 5-page monthly assessment of how your business is doing now, historically, and relative to your competition (based on your NAICS code). In your own personal Roadmap for your business, you'll see areas highlighted in red where you are losing money. I can help you with an analysis of your monthly figures for improved profitability.