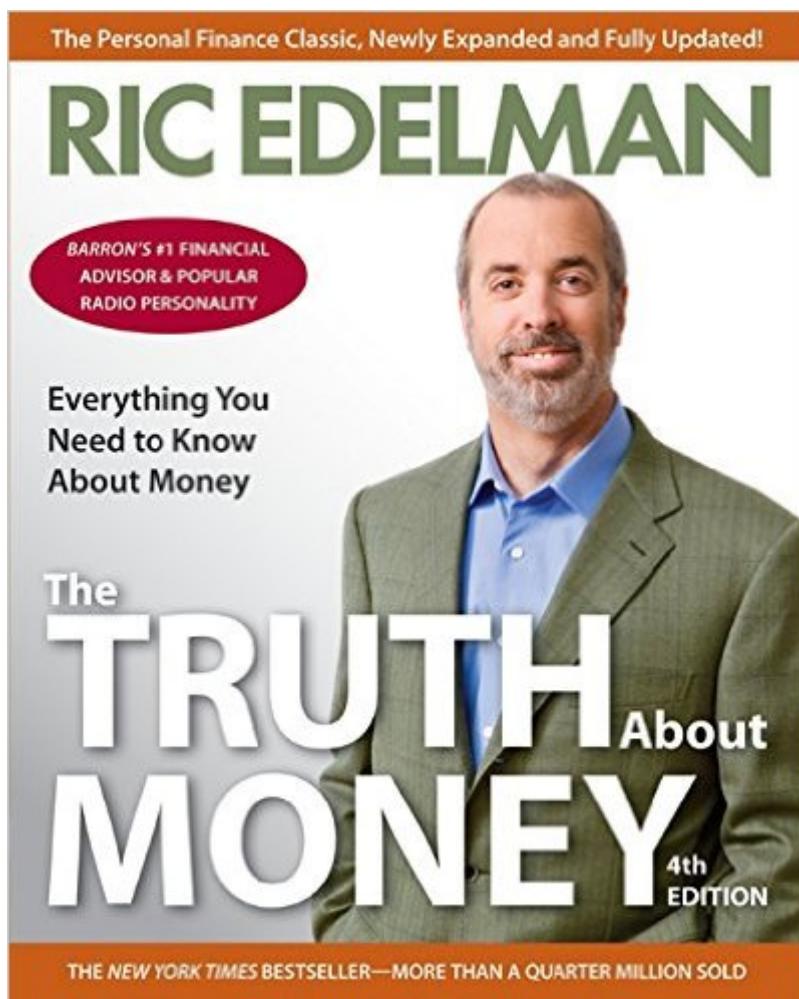


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# The Truth About Money 4th Edition



## **Synopsis**

âœA single source for what you need to know to put your financial house in order, an impressive piece of work, and very useful.â •â "Bob Clark, Editor-in-Chief, Dow Jones Investment Advisorâ Ric Edelman, Americaâ™s most successful financial advisor, has revised and updated his classic personal finance bestseller to reflect the new global economic outlook. In his 4th edition of The Truth About Money, Edelman tells you everything you need to know about moneyâ "an essential, yet delightfully breezy and accessible, must-read manual for anyone who may have previously sought the financial wisdom of Suze Orman and Jean Chatzky. The Truth About Money is an indispensable guide to money matters from the man whom Barrons named the #1 independent financial advisor in the country.

## **Book Information**

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## **Customer Reviews**

I have listened to Ric's Saturday morning radio show for a number of years, and in fact I'm listening to it right now, as I write this review. I also have given copies of this book to several of my family members. And I have to admit that I learn something every time I listen to his show. So, why only three stars for his book? Well, one reason is that whenever I listen to his show, I keep wondering why I should pay him over 1% of my retirement portfolio's value every year to do something I am perfectly capable of doing for myself. I have finally come to realize, and this is not an original observation, that Ric is very clever, glib, and a bit disingenuous. He does a lot of people a lot of good, and there is nothing wrong with doing well by doing good. But at the same time, he is not

nearly as straightforward as he seems to be. The difficulty is that the big money in the financial planning world is not made by dispensing advice on financial planning. You can hire accountants and attorneys to do taxes and estate plans, and they can be expensive, but they are one-time expenses. When your tax return is filed, it's done. When your estate plan is complete, it's complete. It's piece work, and usually does not generate ongoing fees. The real money in the financial planning world is made by MANAGING people's money, especially RICH people's money, and managing it on an ongoing basis. One percent of a million dollars is ten thousand dollars. If you have a few such accounts, and put them all into ETF's requiring a few hours a year to manage, you are talking about a real money machine. In my opinion, Ric dispenses pretty good advice on financial management, insurance, taxes, real estate, etc.

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