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cycle and the way they think of their financial lives rather than presenting stand alone concepts like stocks and real estate. This expanded edition has new information about 529 college savings plans, annuities, Roth IRAs, reverse mortgages, and why declining markets can be good for you. It includes a cautionary look at home mortgages as investments. There's even a portfolio for the lazy investor. Kristof's loyal readership and the success of this book's first edition demonstrate that she understands what's on the minds of investors as intimately as she knows what's happening in financial markets. Winner, Cover and Interior Design, The Bookbinders Guild of New York 2009 New York Book Show Awards. **Black Enterprise**, 1999-06. BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals, entrepreneurs, and corporate executives. Every month BLACK ENTERPRISE delivers timely, useful information on careers, small business, and personal finance.

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