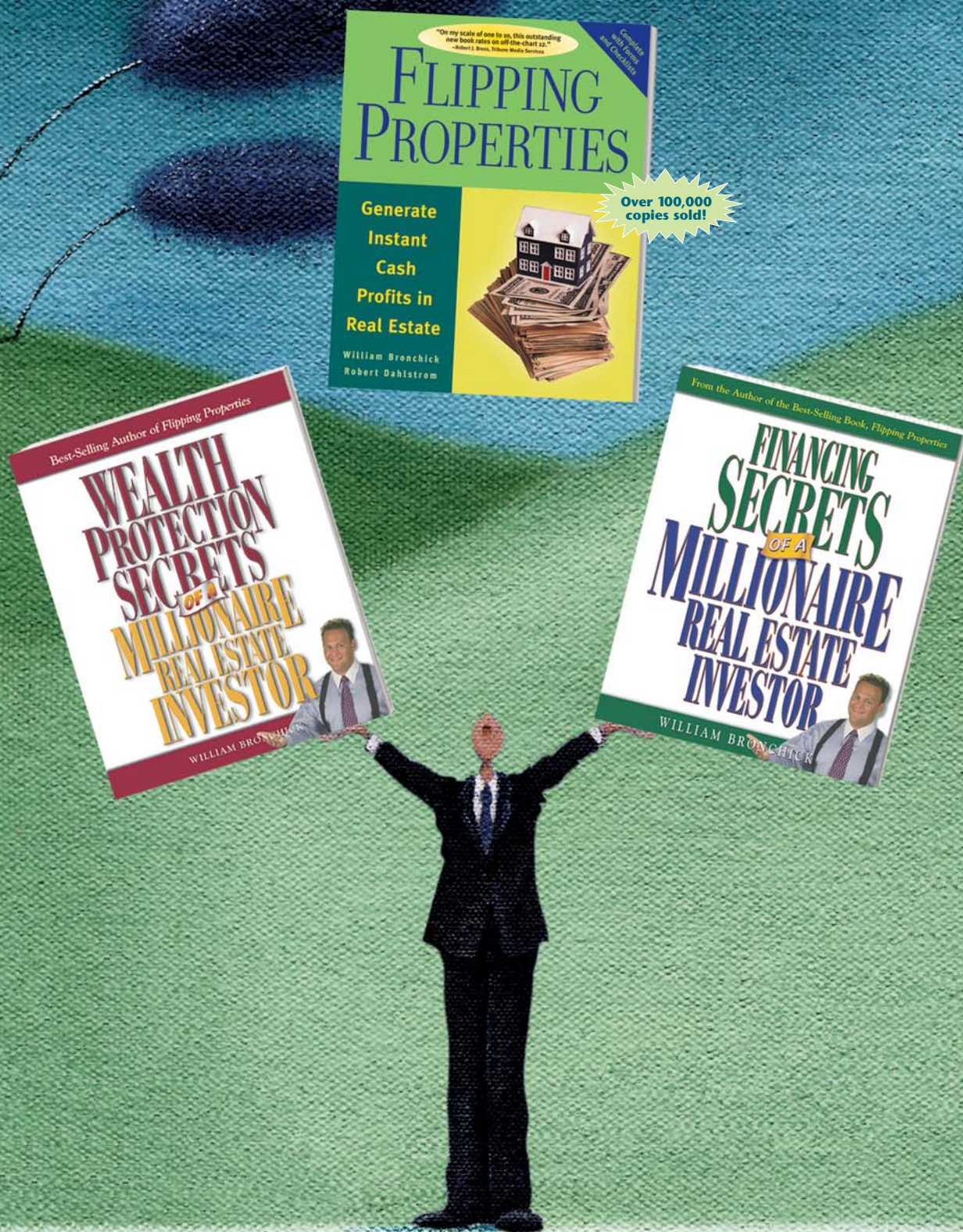


DearbornTM
Trade Publishing

2003

Fall-Winter





Profit from these *HOT* properties!

Best-selling Author and Attorney Bill Bronchick Shares His Secrets with Investors—
Make (and Keep!) More Money Investing in Real Estate!

Wealth Protection Secrets of a Millionaire Real Estate Investor

William Bronchick (Aurora, CO), coauthor of *Flipping Properties*

Save, protect, and keep hard-earned investments.

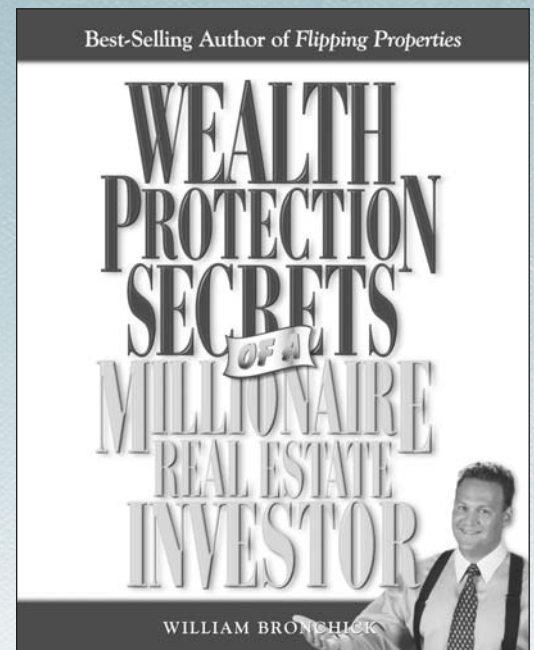
Successful real estate investors and entrepreneurs who've spent countless hours building wealth often see their profits dwindle due to an IRS hitch or other legal snag. After working so hard to be prosperous, investors need to know how to hang on and preserve their wealth. In a clear, methodical, and accessible way, *Wealth Protection Secrets of a Millionaire Real Estate Investor* outlines the steps and techniques to safeguard investments.

Until now, William Bronchick's wealth protection secrets have been available only to attendees of his powerful seminars, who have consistently praised his cutting-edge, concise, money-saving advice. In *Wealth Protection Secrets of a Millionaire Real Estate Investor*, Bronchick shares his proven methods, including how to:

- Use trusts for asset protection and tax savings.
- Hire family members for tax deductions.
- Create a paper trail to help during a lawsuit or IRS audit.
- Defer income tax payments without a penalty.
- Slash taxes through the use of corporate entities.
- Gain protection from financial ruin in a divorce.
- Understand the "secrets" of life insurance to minimize costs and financial risks.

Also included are sample asset protection plans that can be easily modified. Smart real estate investors and successful entrepreneurs will get an indispensable collection of some of the best ethical and legitimate tactics for maximum wealth protection.

William Bronchick, CEO of Legalwiz Publications, is an attorney, author, and noted real estate speaker. Thousands of real estate investors have learned how to be financially independent and wealthy through his courses, articles, and books. *Flipping Properties* was named one of the ten best real estate books of the year in 2001 by Robert Bruss, syndicated *Tribune* real estate columnist. Bronchick has served as president of the Colorado Association of Real Estate Investors since 1996. He's been widely published and featured in the media, including *Money* magazine, CNN Money, CNBC, the *Wall Street Journal*, and the *Los Angeles Times*.



OCTOBER

7¼ x 9, 256 pages, 5682-4101

\$18.95 pb, \$28.95 Canadian

ISBN 0-7931-7754-5

Print run: 50,000

Category: Real Estate Investing

Marketing Plan

- ▶ \$50,000 marketing and advertising budget
- ▶ Co-op available
- ▶ Talk radio nationwide
- ▶ Print and online media campaign
- ▶ Author seminars and workshops
- ▶ Author Web site and monthly e-mail newsletter

Bookseller Tips

- ✓ This guide shares legal and proven methods to protect wealth gained through real estate. Investors who hopped on the real estate bandwagon will want to know how to protect their investments.
- ✓ Bronchick is the coauthor of the bestselling book *Flipping Properties*, with over 100,000 copies sold.

Other Titles by the Author

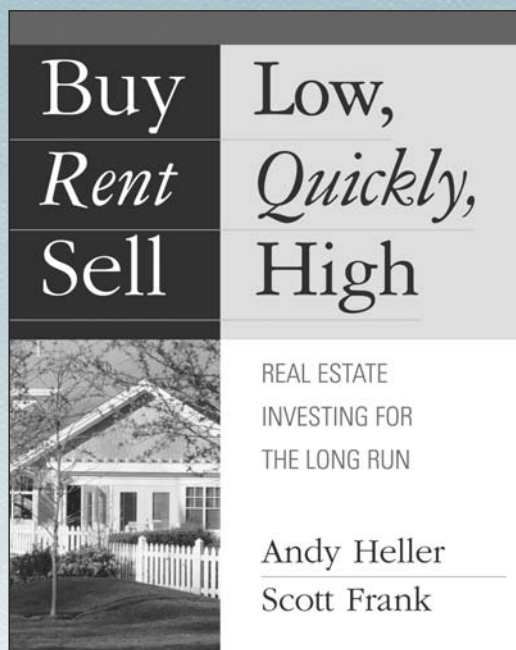
Flipping Properties (0-7931-4491-4)

Financing Secrets of a Millionaire Real Estate Investor (0-7931-6820-1)

Internet

www.legalwiz.com

International and Subsidiary Rights Available



Buy Low, Rent Quickly, Sell High

Real Estate Investing for the Long Run

Andy Heller and Scott Frank (Atlanta, GA)

OCTOBER

7¼ x 9, 256 pages, 5682-4201

\$18.95 pb, \$28.95 Canadian

ISBN 0-7931-7756-1

Print run: 25,000

Category: Real Estate/Investing

Marketing Plan

- ▶ Co-op available
- ▶ Talk radio nationwide
- ▶ Real estate print and online media campaign
- ▶ Author talks, seminars, and Web site

Bookseller Tips

- ✓ This book is for investors looking to build sustainable wealth for the long term.

International and Subsidiary Rights Available

Like investing in the stock market, making a profit in real estate is about buying low and selling high. Andy Heller and Scott Frank outline a proven real estate investing program that does more than make good money. Their method also makes it possible for good people with poor credit or low cash to purchase their own homes over time.

In *Buy Low, Rent Quickly, Sell High: Real Estate Investing for the Long Run*, Heller and Frank detail how to run this program to get consistent returns for the long run, even during down economic times. They reveal five avenues for making a profit, compared with one or two ways for other programs:

- Buy single-family homes from banks and mortgage companies at a low price, typically 10 to 20 percent below fair market value.
- Get renters into each home quickly at top rates to generate a positive monthly cash flow.
- Receive lease/purchase option money and contract with tenants to sell them the homes at fair market value over a period of time.
- Receive tax benefits from writing off taxes, interest, repairs, and business expenses as legal owners of the investment properties.
- Pay down the mortgage loans every month, which creates additional profit when the properties are sold.

Buy Low, Rent Quickly, Sell High helps investors jump-start their businesses with its sample forms and checklists, including a real estate contract, residential rental agreement, option to purchase agreement, a home inspection checklist, marketing materials, and much more.

Andy Heller and Scott Frank have been investing in real estate part-time for almost 20 years and have owned—individually or together—approximately \$10 million in residential real estate. They are active members of the Georgia Real Estate Investment Association and the Georgia Real Estate Association.

Condos, Co-ops, and Townhomes

A Complete Guide to Finding, Buying, Maintaining, and Enjoying Your New Home

Mark B. Weiss (Chicago, IL)

Praise for Mark B. Weiss:

“Mr. Weiss has excellent command of the marketplace with critical insight to offer thoughtful and creative marketing alternatives.”

—Kurt Prinz, Vice President and Senior Lending Officer, Corus Bank

Affordability. Location. Amenities. Convenience. Low maintenance. Community. These are just some of the reasons why property buyers across all regions and all demographic categories are making the markets sizzle for townhomes, condominiums, and cooperatives.

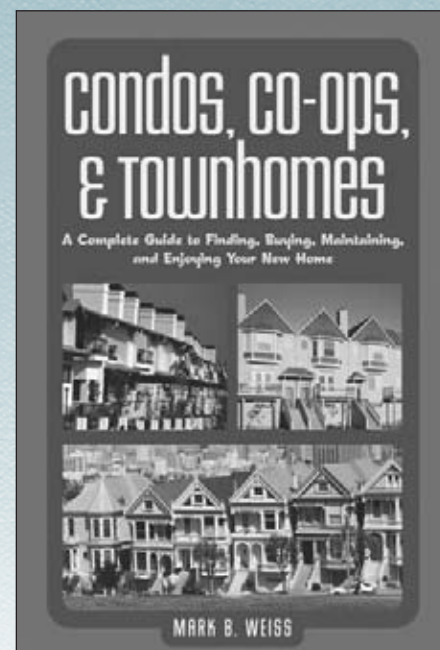
Addressing the unique challenges to successfully buying these kinds of homes, broker and developer Mark B. Weiss brings his insider's depth of experience to mentor potential buyers. Sharing the knowledge and experience gained in more than 15 years dealing with every type of real estate, Weiss presents comprehensive how-to information and brings it to life with true stories from his files.

Weiss explains the pluses and minuses of condos, co-ops, and townhomes and the pros and cons of purchasing new construction versus preowned property. He outlines what to consider in detail for every step—from starting to look to financing to eventually selling—and provides sample forms that illustrate the process. Throughout, he provides the answers to such common questions as:

- What are the differences between condos, co-ops, and townhomes?
- Can these properties be financed? What are the special considerations?
- How do assessments affect affordability?
- Can the unit be rented as an investment?
- What is a homeowners association and why is it important?
- Who insures the common areas?

With mortgages more affordable than ever, those seeking the shelter of a first home, a retirement home, or urban luxury, without the hassles of commuting, are turning to association-managed communities. *Condos, Co-ops, and Townhomes* provides the comprehensive road map needed to avoid pitfalls and make life-enhancing choices for this popular type of home.

A pillar in residential, commercial, and industrial real estate throughout the Midwest since 1988, Mark B. Weiss is a broker, developer, builder, landlord, investor, auctioneer, teacher, and author. He is active in local and national organizations, including the Lincoln Park Builder's Club, the National Association of Realtors®, the Chicago Association of Realtors®, the Real Estate Investment Association, and the National Association of Auctioneers. He holds the prestigious CCIM designation, as Certified Commercial Member of the Commercial Investment Real Estate Institute with expertise in financial and market analysis, tax planning, and commercial brokerage. He is often called on by the media for his expertise. His books include *The Everything Homebuying Book* and *Streetwise Landlording and Property Management*.



NOVEMBER

6 x 9, 256 pages, 5682-4801

\$18.95 pb, \$28.95 Canadian

ISBN 0-7931-7840-1

Print run: 20,000

Category: Real Estate/Homebuying

Marketing Plan

- ▶ Co-op available
- ▶ Talk radio nationwide
- ▶ Real estate print and online media campaign
- ▶ Author talks, seminars, and Web site

Bookseller Tips

- ✓ According to the Community Associations Institute, one in six Americans lives in association-managed communities, such as condos, co-ops, and townhomes.
- ✓ According to recent research from the National Association of Realtors®, 42% of condominium buyers are over 50.
- ✓ In larger metro areas, more than 50% of new home sales are in managed associations, according to the Community Associations Institute.

Other Titles by the Author

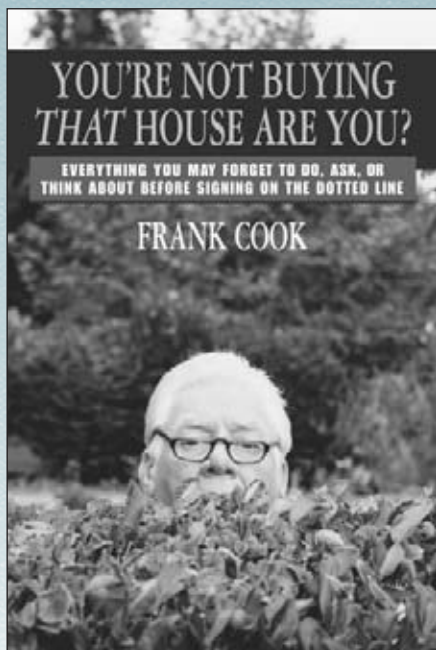
The Everything Homebuying Book
(1-58062-809-5)

Streetwise Landlording and Property
Management (1-58062-766-8)

Internet

www.markbweissre.com

International and Subsidiary Rights Available



JANUARY

6 x 9, 224 pages, 5682-5401

\$17.95 pb, \$27.95 Canadian

ISBN 0-7931-8022-8

Print run: 25,000

Category: Real Estate/Homebuying

Marketing Plan

- ▶ Co-op available
- ▶ National print and online publicity
- ▶ Talk radio nationwide
- ▶ Author newsletter promotions

Bookseller Tips

- ✓ Favorable interest rates have translated into stronger than anticipated home sales, making real estate a solid investment in a changing economy.
- ✓ Housing starts in 2003 are estimated to surpass 1.633 million units according to the National Association of Homebuilders.

Other Titles by the Author

21 Things I Wish My Broker Had Told Me
(0-7931-5437-5)

International and Subsidiary Rights Available

You're Not Buying *That* House Are You?

Everything You May Forget to Do, Ask, or Think About Before Signing on the Dotted Line

Frank Cook (Portsmouth, NH)

As real estate sales continue to drive the economy, the interest in buying homes in all categories continues to expand. Whether a first or second home, for investment or vacation, purchasing real estate remains the biggest expenditure most consumers will make. The responsibilities, decisions, and paperwork can make homebuying seem overwhelming.

Frank Cook is the perfect guide through these complexities. *You're Not Buying That House Are You?* tackles issues with both a sense of perspective and a sense of humor. More than just another "how to buy a home guide," Cook shares the foibles and tribulations of others and lets would-be buyers learn by observation—a far less painful process than learning from experience.

Cook provides an inside look at the transaction from all perspectives. For instance, what does the banker do while the loan is being processed and the buyer is setting up the inspection? This step-by-step process helps readers:

- Evaluate the pros and cons of owning versus renting.
- Consider the best type of property for their needs.
- Identify the cast of characters and what those letters mean next to their names.
- Understand the financial profile "on paper."
- Learn the basics about homes, neighborhoods, and inspections.
- Take a good look at the neighborhood: Is the home located in a flight path, near train tracks, or on a flood plain?
- Get practical secrets to negotiate, close, move in, and make friends with the neighbors.

Complete with a sample timeline for a move and all the resources to streamline the process, this guide to buying a house will show real people how to make their homebuying transactions smooth and trouble-free.

Frank Cook, a longtime real estate writer and publisher of the *Real Estate Intelligence Report*, was formerly a wire service and newspaper reporter and editor. Cook has interviewed thousands of real estate homebuyers, homesellers, and professionals to report on the pulse of the home sales industry. His comments on real estate have appeared in a wide variety of consumer publications, including *Smart Money*, *Forbes*, *Business Week*, and *Barron's*. He is the author of *21 Things I Wish My Broker Had Told Me* and has written for *Golf Course Living*, *Discovery.com*, *Realty Times*, and *The Real Estate Professional*.

Churches, Jails, and Gold Mines

Mega-Deals from a Real Estate Maverick

Steven Good (Chicago, IL)

Afterword by Donald Trump, President and CEO, The Trump Organization

"With over \$8 billion in sales since 1965, Sheldon Good & Company is America's premier real estate auction firm."

—The Wall Street Journal

Sheldon Good & Company is to the real estate business what Sotheby's and Christie's are to the fine art and collectibles businesses. Since 1965, Sheldon Good has sold over 40,000 properties from coast to coast and throughout Canada and the Caribbean. "Today, we handle every kind of real estate that can be auctioned," says Steven Good, CEO and chairman. The company manages over 70 different classes of real estate, including marinas, exotic game farms, freezer cooler buildings, fishing lodges, bowling alleys, libraries, ranches, private islands, ski resorts, mountains, apartment buildings, police stations, churches, airports, nightclubs, and office buildings.

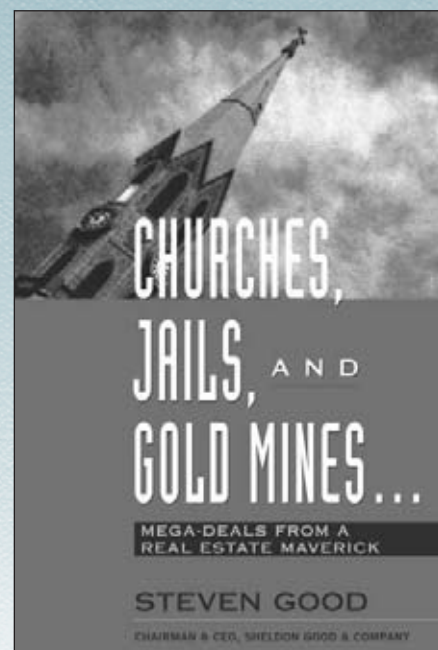
How exactly does one go about selling such properties? Widely interviewed as an established authority in the field of high-level real estate auctions, Steven Good captures the rarefied atmosphere of these deals with the wit and wisdom of a true real estate maverick. With contributions from other industry leaders and key players involved in each deal, readers will glean the complete, behind-the-scenes story for the first time.

Chapter highlights and contributors include:

- Glamorous life included: art deco hotels, South Beach, Miami; Alan Kravets, president, Sheldon Good & Co.
- Own a gold mine: mining rights in Montana; Robert Hatcher, Hatcher & Associates and Alan Joscelyn, attorney, Gough, Shanahan, Johnson & Waterman
- The man behind the curtain: Trump Plaza of the Palm Beaches
- Nothing but net: the former Michael Jordan's Restaurant; Mark Hale, senior vice president, Hinsdale Bank & Trust Co.
- "Gently used" churches: Rev. Frederick Aigner, president, Lutheran Social Services of Illinois
- The jailhouse rocked: Porter County, Indiana, jail; Dave Burrus, president, Porter County Board of Commissioners
- School yard for sale: Evanston School District Headquarters; Hardy Murphy, Ph.D., superintendent
- The world is our stage: creating the first worldwide real estate auction; Terrence McDermott, CEO and executive vice president, National Association of Realtors®

Churches, Jails, and Gold Mines is an intriguing business narrative about real estate deals at the highest level.

Attorney **Steven L. Good**, CEO and chairman of Sheldon Good & Company, has been involved in the sale of more than \$4 billion of real estate. Good is the driving force behind the expansion of the company, which has been ranked as the largest firm in the United States exclusively conducting real estate auctions. He is the 121st president of the Chicago Association of Realtors®, one of the largest chapters with 10,000 members. As an established authority in his field, Good is regularly quoted in *Forbes*, *Fortune*, the *Wall Street Journal*, the *New York Times*, the *Chicago Tribune*, *USA Today*, and *Newsweek*.



NOVEMBER

6 x 9, 208 pages, 1907-3601

\$22.00 hc, \$33.95 Canadian

ISBN 0-7931-7748-0

Print run: 20,000

Category: Real Estate/Auctions

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign: TV, radio, and print
- ▶ Media tour: Chicago, New York, Dallas, Miami, San Francisco, Washington, D.C., Toronto
- ▶ Morning drive time radio tour: Nov. 2003
- ▶ Special advance promotion, Chicago Association of Realtors® conference, Sept. 2003
- ▶ National Association of Realtors® convention, Nov. 2003; author is a keynote speaker. Promotion at Dearborn Real Estate Education booth and at author book signing event.
- ▶ Direct mail and e-mail campaigns: National Association of Realtors® (874,100 members) and Chicago Association of Realtors® (10,000 members)
- ▶ Authors speaking engagements
- ▶ Media outreach by author's publicist
- ▶ Co-op available

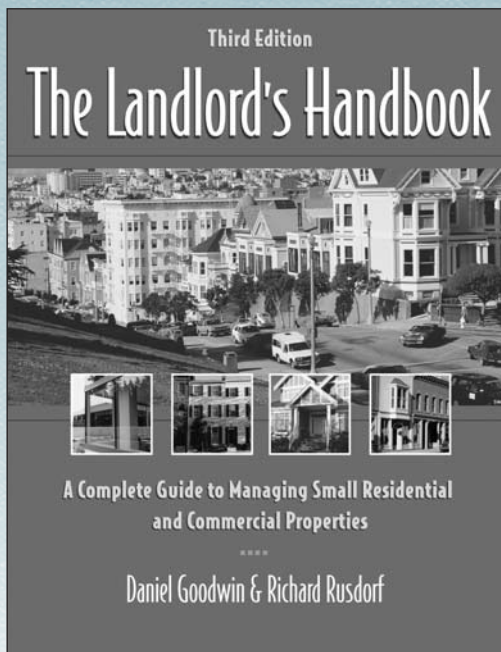
Bookseller Tips

- ✓ An active member in the business community, Good served on the board of trustees for DePaul University's College of Law as chairman. Good is also involved in the Illinois Historical Society Business Awards Program.
- ✓ *Building Character*, a program on HGTV, features commercial structures such as jails, department stores, and firehouses that have been transformed into one-of-a-kind private homes.

Internet

www.sheldongood.com

International and Subsidiary Rights Available



JANUARY

8½ x 11, 288 pages, 4105-0803

\$29.95 pb, \$46.95 Canadian

ISBN 0-7931-7959-9

Print run: 20,000

Category: Real Estate/Landlording

Previous edition ISBN: 0-7931-3344-0

Marketing Plan

- ▶ Co-op available
- ▶ National print media campaign
- ▶ Author speaking engagements

Bookseller Tips

- ✓ There are more than 200 landlord clubs in the U.S., with over 40,000 members.

International and Subsidiary Rights Available

The Landlord's Handbook

A Complete Guide to Managing Small Residential and Commercial Properties
3rd Edition

Daniel Goodwin (Oakbrook, IL) and Richard Rusdorf (San Rafael, CA)

Hands-on management techniques to maximize value and profit potential—ultimately increasing landlords' bottom lines.

Landlording is more popular than ever as low interest rates and stock market volatility inspire people to move money into real estate. While higher returns and stability are the attractions, a multitude of factors affect landlording success—many of which may appear particularly daunting to nonprofessionals.

Real estate veterans and authors Daniel Goodwin and Richard Rusdorf offer all the resources and information any landlord needs in a single book. *The Landlord's Handbook: A Complete Guide to Managing Small Residential and Commercial Properties, 3rd edition*, is an updated and expanded volume, featuring expert guidance on all aspects of the landlord business. The narrative, examples, and stories make up a valuable guidebook for landlords, property managers, real estate agents, appraisers, mortgage lenders, insurance agents, and accountants who want to:

- Find the best tenants.
- Collect rent and effectively manage accounts.
- Make sense of insurance and taxes.
- Address environmental issues associated with properties.
- Buy, sell, and remodel more profitably.

All the details needed to master landlording are outlined in easy-to-follow steps, written in an intelligible, approachable style. The authors also include tips on trouble-free maintenance, as well as information on the latest tenants' rights issues concerning leases, riders, security deposits, evictions, and more.

Daniel Goodwin and Richard Rusdorf have nearly 70 years of combined experience in residential real estate and property management. Goodwin is chairman and CEO of a group of real estate companies. He has purchased, sold, financed, and managed more than \$3 billion worth of income-producing residential properties in over 2,300 real estate transactions worldwide. Rusdorf is a retired Certified Property Manager and real estate broker who previously served as president of the Chicago chapter of the Institute of Real Estate Management.

Keeping the Books

Basic Record Keeping and Accounting for the Successful Small Business 6th Edition

Linda Pinson (Tustin, CA)

Praise for previous editions:

“CEOs who lack accounting background—meaning most CEOs—will find the glossary of accounting terms invaluable.”

—Inc. Magazine

Most entrepreneurs enter new ventures because they know something about products or retail or sales and marketing. Despite a burning passion for their new businesses, entrepreneurs will not succeed unless they learn to keep their financial records in order. While even the largest corporations can suffer from financial myopia, new business owners are especially challenged.

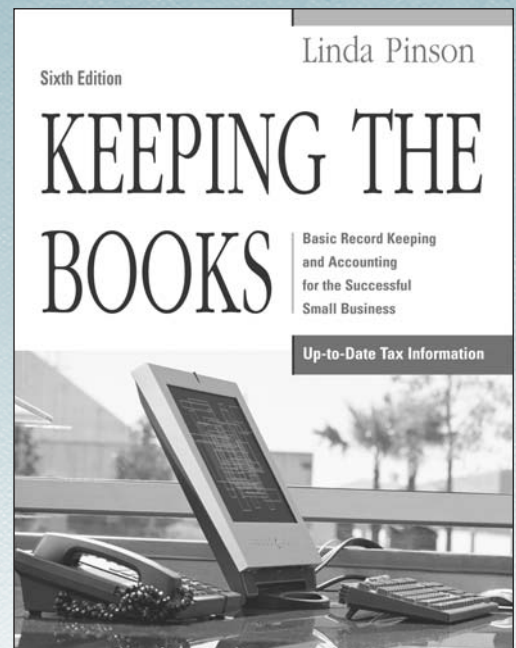
Fortunately there are some simple principles that set the stage for success to help business owners get their arms around bookkeeping basics. Over the years, hundreds of thousands of business owners have benefited from the practical and easy-to-use concepts in *Keeping the Books*. In this new and updated sixth edition, financial expert and entrepreneur Linda Pinson shares a time-tested recipe for mastering record-keeping essentials.

Generously illustrated with sample forms and worksheets, including up-to-date IRS forms for small businesses, this new edition provides comprehensive hands-on tools to:

- Set up effective record-keeping systems and keep the right records.
- Prepare financial statements that show where the business stands.
- Analyze cash flow and important financial benchmarks with ease.
- Keep adequate records to prevent tax time disasters and maximize profits.
- Learn to distinguish an employee from an independent contractor.

Including a business resource section and glossary of accounting terms, along with proven processes for smart financial record keeping, this one-stop guide lets even the financially challenged grasp the basics.

Linda Pinson is nationally recognized as an author, educator, speaker, consultant, and expert on small business planning and financial management. She developed the popular Automate Your Business Plan software, companion to the award-winning *Anatomy of a Business Plan* (PMA's Benjamin Franklin Award for Best Business Book of the Year), just one of her numerous bestselling titles for entrepreneurs. A popular conference speaker, she presents regularly before industry groups and associations, including the Association of Small Business Development Centers and Publishers Marketing Association. She is a longtime member of the U.S. Small Business Administration Advisory Council and served as a delegate and tax issue chair at the White House Conference on Small Business.



FEBRUARY

8½ x 11, 224 pages, 6100-3206

\$22.95 pb, \$35.95 Canadian

ISBN 0-7931-7929-7

Print run: 20,000

Category: Entrepreneurship

Previous edition ISBN: 1-57410-140-4

Marketing Plan

- ▶ National business media campaign
- ▶ Talk radio nationwide
- ▶ Authors talks and seminars

Bookseller Tips

- ✓ With proven sell-through over five editions, the new edition includes up-to-date tax information all business owners need.
- ✓ A 10% to 20% increase in business bankruptcy filings suggests that many small firms need a better grasp of their financial picture provided by the tools in *Keeping the Books*.

Other Titles by the Author

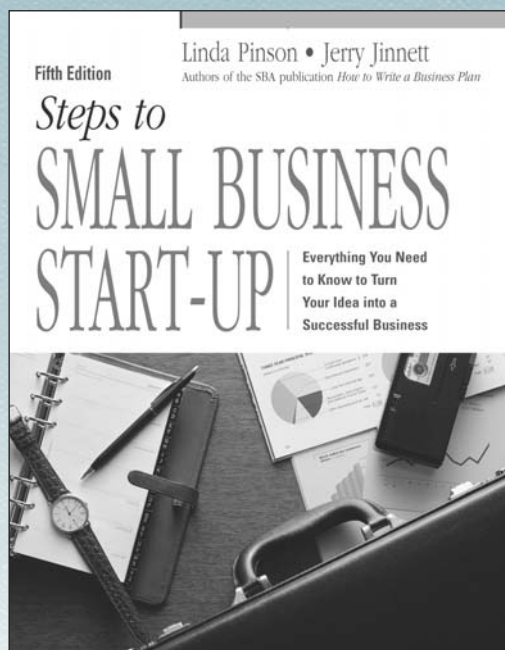
Anatomy of a Business Plan (0-7931-4600-3)

Steps to Small Business Start-Up
(0-7931-7927-0)

Internet

www.business-plan.com

International and Subsidiary Rights Available



OCTOBER

8½ x 11, 256 pages, 6100-3605

\$22.95 pb, \$35.95 Canadian

ISBN 0-7931-7927-0

Print run: 20,000

Category: Entrepreneurship

Previous edition ISBN: 1-57410-132-3

Marketing Plan

- ▶ Co-op available
- ▶ National print, radio, and online media campaign
- ▶ Author seminars and speaking engagements

Bookseller Tips

- ✓ Classic small business how-to books by Pinson and Jinnett are popular and ongoing sellers in trade bookstores as well as business training programs.
- ✓ According to research reported at Babson College, 10% of the U.S. adult population is involved in the business start-up process or engaged with a business less than three and a half years old.

Other Titles by the Author(s)

Anatomy of a Business Plan (0-7931-4600-3)
Keeping the Books (0-7931-7929-7)

Internet

www.business-plan.com

International and Subsidiary Rights Available

Steps to Small Business Start-Up

Everything You Need to Know to Turn Your Idea into a Successful Business
5th Edition

Linda Pinson (Tustin, CA) and Jerry Jinnett (West New York, NJ)

Praise for previous editions:

"A comprehensive guide to the procedures for starting a new business."

—Booklist

When it comes to starting a new venture, there are myriad details that require consideration—everything from finding a name and getting needed licenses to financing and promoting the new business in the crucial early days. Without a practical road map, entrepreneurs can easily lose their way in a thicket of pressing legal and financial issues.

One of the most popular resources for those considering starting a business is *Steps to Small Business Start-Up*. Now completely revised in an all-new and up-to-date fifth edition, it offers guidance and wisdom from two entrepreneurs and authors who have been down this road. These are proven techniques for building a successful business from a solid foundation, starting with the fundamentals.

With this start-up guide as mentor, entrepreneurs have the tools at hand to answer their most important questions: Is this business viable? Where should it be located? What is the best legal structure? How about cash flow? The authors provide a detailed and systematic process for covering all the bases:

- Identify the most appropriate business.
- Use existing technologies to speed up research and handle details with ease.
- Deal with money and financial issues up front—what to do, how to avoid pitfalls.
- Protect business assets with insurance, trademark, copyright, patent, and other strategies.

The charts, figures, spreadsheets, and forms will support business owners so they make all the right moves. This is the one-stop resource covering all the basics needed to launch a successful new venture.

Linda Pinson is a lifelong entrepreneur, business planning consultant, and author with experience in the retail, wholesale, and service industries. She is the author of the award-winning *Anatomy of a Business Plan* and *Keeping the Books*. She created the companion software, *Automate Your Business Plan*, and has consulted with the Small Business Association (SBA).

Jerry Jinnett is a longtime entrepreneur, consultant, and author with experience across the business spectrum with a special interest in marketing. She is a speaker and consultant to Small Business Development Centers around the country.

You Need to Be a Little Crazy

The Truth about Starting and Growing Your Business

Barry J. Moltz (Chicago, IL)

A seasoned entrepreneur debunks the myths of business start-ups by telling the truth.

Advice about starting a business never sounded like this! Beginning with “you must be crazy,” serial entrepreneur and angel investor Barry Moltz offers the true insider’s scoop on new business start-ups. With doses of irreverence and humor, the return-to-basics guide focuses on what comes before the bottom line. Addressing passion—the ultimate entrepreneurial fuel—relationships, failure, and authenticity, Moltz incorporates stories from his entrepreneurial colleagues and shows what it takes to integrate personal and professional life to achieve the highest satisfaction.

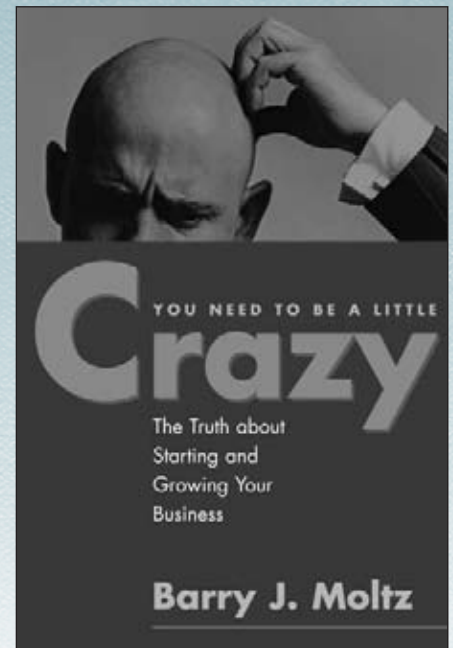
Moltz describes the ups and downs and emotional trials of running a start-up business and invites readers to let go of the myths and expectations that can hamstring them emotionally while getting their businesses up and running. In a helpful, heartfelt, and often humorous way, Moltz reassures entrepreneurs that they are not alone—whatever their form of craziness—and that they can retain self-worth and sanity as they ride the start-up roller coaster.

Showcasing the varieties of new venture craziness, entrepreneurs at all ages and stages in their business-building processes will realize they too can succeed. Jolts of passionate entrepreneurial wisdom energize these anecdotes, with such ideas as:

- People—not capital—are the true currency.
- Passion keeps everything going.
- Relationships and authenticity are the drivers in this business climate.
- There is no perfect idea and no magic bullet.
- Don’t expect your path to be a straight line.

Incorporating lessons from the boom and bust 1990s, the realignment of business and personal values in the wake of terrorism, and proven ways to nurture the human dimension in business, these are voices to help all business owners find and trust their own entrepreneurial passions. After all, says the author, “The worst they can do is eat you!”

Barry Moltz, a business coach, angel investor, and serial entrepreneur, founded three start-up companies and has gone on to cofound Prairie Angels, a group of private investors committed to investing in early stage companies. One of the founders of Prairie Angel Capital Fund, which accelerates angel investments in the Midwest, Moltz was also recently named chairman of the newly formed Midwest Angel Network Association (MANA—www.midwestangelnetworks.org). A popular speaker on start-up business, business capitalization, and quality of life issues for entrepreneurs, he has been widely quoted in the media, including the *Chicago Tribune*, the *Wall Street Journal*, *I-Street Reporter*, *Angel Investor Magazine*, *Empire New York*, and *People* magazine.



OCTOBER

6 x 9, 224 pages, 5682-5601

\$18.95 pb, \$28.95 Canadian

ISBN 0-7931-8018-X

Print run: 20,000

Category: Entrepreneurship

Marketing Plan

- ▶ Co-op available
- ▶ Advance galley mailing
- ▶ Author speaking engagements
- ▶ Talk radio promotion
- ▶ National and major market print campaign
- ▶ Additional media outreach by author's publicist

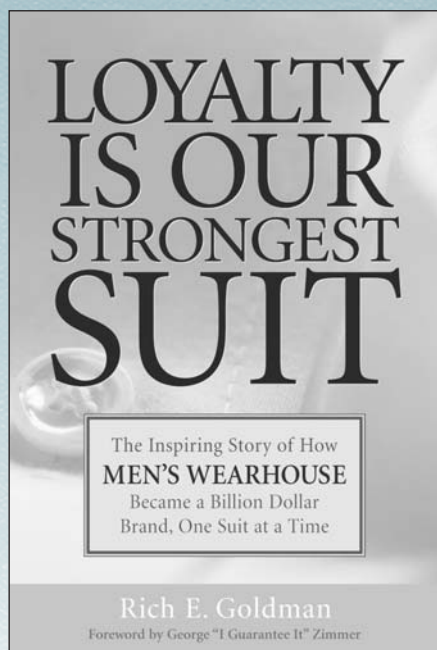
Bookseller Tips

- ✓ Being an entrepreneur while integrating work and life is one of the greatest challenges out there. Just ask any of the 1.8 million leaders of smaller companies, calculated by the chamber of commerce as those with 20 to 499 employees.
- ✓ Barry Moltz currently contributes a weekly column on small business for E-Prairie.com (100,000 readers).

Internet

www.barrymoltz.com

International and Subsidiary Rights Available



NOVEMBER

6 x 9, 224 pages, 5682-5501

\$22.00 hc, \$33.95 Canadian

ISBN 0-7931-8019-8

Print run: 25,000

Category: Business

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign: TV, radio, and print
- ▶ Author media tour: New York, Chicago, Boston, Philadelphia, Washington, D.C., Detroit, San Diego, Los Angeles, San Francisco, Dallas, Houston, Atlanta
- ▶ Morning drive time radio tour: November 2003
- ▶ Mailing to 4 million+ people on the Men's Wearhouse customer mailing list
- ▶ Mailing to 500,000 Men's Wearhouse credit card holders
- ▶ Co-op available

Bookseller Tips

- ✓ The Men's Wearhouse celebrates its 30th Anniversary on August 31, 2003.
- ✓ All personal proceeds from the book will be donated to the Willie Lopez Foundation, a Men's Wearhouse foundation set up to provide financial aid to employees facing a variety of hardships.
- ✓ Men's Wearhouse buys television ads in 105 media markets and advertises on 800 radio stations nationwide.

Internet

www.menswearhouse.com

www.richiegoldman.com

International and Subsidiary Rights Available

Loyalty Is Our Strongest Suit

The Inspiring Story of How Men's Wearhouse Became a Billion Dollar Brand, One Suit at a Time

Rich E. Goldman (Palo Alto, CA)

Foreword by George "I Guarantee It" Zimmer

A rags-to-riches account of everyday people who followed their instincts, took risks, faced numerous debacles, yet beat the odds to soar to success.

With 500 retail stores, sales of \$1.2 billion, and a highly recognizable brand, every business owner dreams of achieving the success that Men's Wearhouse has experienced. Like most successes, however, it didn't come easily: it took nearly three decades of failures, sweat, blood, and tears.

For the first time ever, Men's Wearhouse former Executive Vice President Rich E. Goldman shares his powerful story about changing the world of business, and the intersection of personal and professional values and goals. Showcasing the same techniques that Men's Wearhouse uses to outfit customers, his inspiring narrative will help readers build business success and live fulfilling lives. Noting that if you can "be it," you can "do it," he advises readers how to:

- Define personal and professional goals.
- Focus on the company mission.
- Develop an action plan for the business.
- Be ready for change and alter the plan for the perfect fit.
- Bounce back from adversity.
- Build a brand by leveraging company strengths.
- Identify talented individuals and maximize their potential.
- Keep customers and employees happy.
- Encourage volunteerism in the organization.

The lessons Goldman learned as he built Men's Wearhouse from little more than a pipe dream to the empire it is today will inspire readers to embark on their own personal and professional dreams, and to achieve success in both.

Rich E. Goldman retired in 2002 following 28 years with Men's Wearhouse, where he was executive vice president and chief marketer. Under his leadership, Men's Wearhouse was recognized as one of *Forbes*' "100 Best Companies to Work For" and as "Retailer of the Decade" by *Mr.* magazine, a national trade publication. Goldman continues to be an active force in the men's retailing industry, serving on the steering committee for the Men's Apparel Alliance and on the editorial board for *Mr.* magazine. He frequently consults with other retail operations and is regularly quoted in national media for his business, branding, and marketing expertise. He also is a much-requested speaker at conferences, investor road shows, and universities.

The Essential New Manager's Kit

Florence Stone, Ph.D. (New York, NY)

Practical answers for daily management challenges.

Stepping onto the management career ladder means added responsibilities, heavy workloads, new business challenges, high expectations, and increased chances for errors. Combined with little training or formal management education, these make for potential workplace pitfalls. Managers who want to position themselves for future career growth need a wise and helpful consultant or at the very least a go-to reference that gives them a fighting chance to survive.

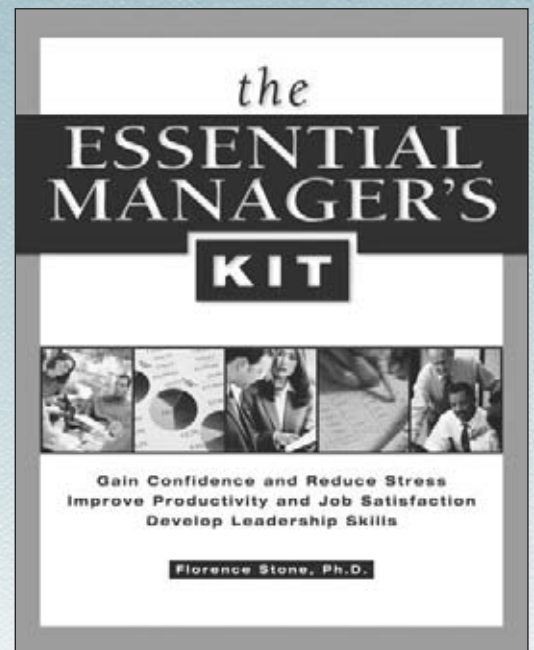
Florence Stone, a 30-year veteran of the American Management Association, shares proven management information, realistic advice, skill-building techniques, and tools that can spell the difference between success and failure. Both newly hired managers and those promoted from within can develop core skills from the basics of planning, budgeting, and tracking to assembling a team, delegating, and disciplining.

Communication and listening skills, leadership, conducting meetings, change management, and work-life balance issues are among the 24 specific areas that managers can learn about to:

- Boost confidence while lowering stress related to new job duties.
- Improve personal and team productivity.
- Increase job satisfaction.
- Demonstrate required skills while growing professionally.

Special interactive sections include self-assessment tests to measure knowledge and attitudes, checklists to ensure no action is left hanging, and stories of manager blunders proving that others have been down the same road. This is the complete one-stop resource for managers committed to succeed.

Florence Stone, Ph.D., is currently editorial director of the American Management Association's (AMA) Web sites and manages the organization's quarterly journal, *MWorld*. As a visible and respected leader in management circles, Stone is also a member of the certification review board of the Association of Professionals in Business Management. A popular speaker on management topics and a regular contributor to a variety of business publications, she has authored 15 business books, including profiles of high-visibility business leaders such as *The Oracle of Oracle* (on Larry Ellison) and *Business the Amazon.com Way* (on Jeff Bezos).



DECEMBER

7¼ x 9, 304 pages, 5682-5001

\$19.95 pb, \$30.95 Canadian

ISBN 0-7931-7841-X

Print run: 20,000

Category: Management

Marketing Plan

- ▶ Advance galley mailing
- ▶ National print and online media campaign
- ▶ Talk radio nationwide
- ▶ Author speaking engagements
- ▶ Co-op available

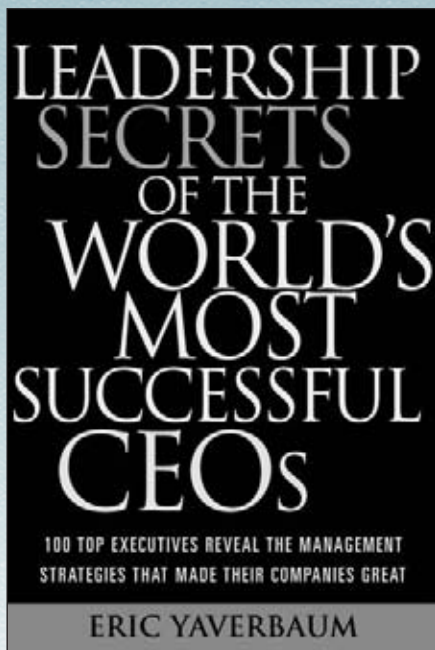
Bookseller Tips

- ✓ According to research from the AMA 2003 Job Outlook Survey, two-thirds of managers surveyed anticipated their firms would promote staff.
- ✓ Stone regularly addresses meetings of the American Society of Training and Development, International Association of Administrative Professionals, the American Society of Industry Security, and the New York Public Library Career program.

Other Titles by the Author

The Manager's Balancing Act (0-8144-0374-3)
The High-Value Manager (0-8144-7908-1)
The Oracle of Oracle (0-8144-0639-4)
Business the Amazon.com Way
(1-8411-2155-X)

International and Subsidiary Rights Available



MARCH

6 x 9, 320 pages, 5682-6001

\$22.00 hc, \$33.95 Canadian

ISBN 0-7931-8061-9

Print run: 20,000

Category: Business/Leadership

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign
- ▶ Author speaking engagements
- ▶ Additional media outreach by author's public relations company
- ▶ Co-op available

Bookseller Tips

- ✓ According to the *Wall Street Journal Career Journal*, a survey of 300 company presidents and CEOs found that these executives believe they were born with only 40% of their leadership abilities. The remaining 60% they developed through experiences.

Other Titles by the Author

I'll Get Back to You (0-0705-7721-8)

Public Relations Kit For Dummies
(0-7645-5277-5)

Leadership Secrets of the World's Most Successful CEOs

100 Top Executives Reveal the Management Strategies That Made Their Companies Great

Eric Yaverbaum (New York, NY)

Amazing, never-before-published success stories that can help you and your organization rise to the top.

Who knows what it really takes to be an effective leader in today's business world? The most successful CEOs do. They are the men and women who run the #1 or #2 corporation in their industry or market niche.

Leadership is such a vital skill that four out of ten U.S. corporations now have some sort of formal leadership training program in place, says public relations executive Eric Yaverbaum. His new book, *Leadership Secrets of the World's Most Successful CEOs*, consists of exclusive interviews with top executives discussing the proven strategies, philosophies, and tactics they use to help their organizations succeed.

Each chapter features a top CEO who reveals in quick-read fashion his or her most powerful leadership technique. Readers will discover the proven management principles of the CEOs of Absorbine, 7-Eleven, Domino's Pizza, Grumman, Nabisco, Radio Shack, Staples, Xerox, and dozens of other companies in all industries, large and small.

Each interview includes a summary and explanation of the CEO's most powerful "leadership secret," and each section can be read—and its leadership secret learned—in less than five minutes. Readers can either skim the secrets that interest them or read the entire book to learn and apply the leadership principles that are most relevant to their daily business practices.

Eric Yaverbaum is president of an award-winning New York City public relations firm whose clients include some of the world's best-known corporations and brands. He is the author of the bestselling books *I'll Get Back To You* and *Public Relations Kit For Dummies*. Yaverbaum lectures frequently to business and professional organizations worldwide and is a popular guest on radio and television programs. He has been written about in such publications as *USA Today*, *Fortune*, and the *New York Times*. He is a member of the Public Relations Society of America and the Young President's Organization (the leading organization for CEOs in the world), where he has served as chairman of the New York City chapter for the past two years.

Making Diversity Work

Seven Steps for Defeating Bias in the Workplace

Sondra Thiederman, Ph.D. (San Diego, CA)

Strategies to transform a diverse workplace from a source of tension and inefficiency into a resource for global success.

Litigation. Costly turnover. Lost business. Discrimination. These are the penalties workplace bias exacts from American business—penalties that companies cannot afford to pay. Calling on her 25 years of experience in the field, diversity expert Dr. Sondra Thiederman has found a way to prevent these losses by providing executives and managers with a step-by-step strategy for minimizing bias and maximizing the ability to manage diversity effectively.

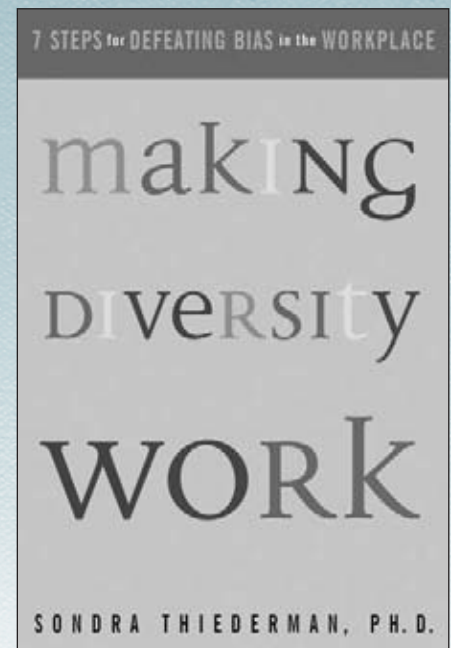
To that end—and ignoring the stifling rules of political correctness—Dr. Thiederman dissects the problems surrounding diversity in the workplace and offers specific, doable strategies focused on creating individual change. Using real-life examples, practical tips, and exercises, she guides readers on a journey of self-discovery, intellectual awareness, and healing. The workplace and personal anecdotes in *Making Diversity Work* have been obtained from a research survey conducted by the author.

Making Diversity Work outlines:

- How to see people more accurately and, therefore, to function more effectively and feel more comfortable in a diverse workplace
- Seven steps to defeat biases
- How to accurately identify biased attitudes
- Tools to help confront the fears that underlie biases
- Skills to communicate effectively when faced with diversity-related conflict

Women or men, black or white, gay or straight, immigrant or native-born—everyone has prejudices. *Making Diversity Work* shifts the dialogue from blame to emphasis on the responsibility everyone shares to rid the workplace of bias. Dr. Thiederman delivers the prescription to defeat bias in the workplace in this definitive book for executives, managers, human resources professionals, and diversity practitioners.

Sondra Thiederman, Ph.D., is one of the nation's leading experts on workplace diversity, cross-cultural business, and bias reduction. Dr. Thiederman is a sought-after speaker, bringing 25 years of experience to presentations that entertain while providing practical results to organizations as diverse as the Marriott Corporation, UBS PaineWebber, American Express, Xerox, and AT&T. Dr. Thiederman serves as the workplace columnist on diversity issues on Monster.com and has published dozens of journal articles on diversity. One of her books, *Profiting in America's Multicultural Marketplace*, was named as one of the best business books of the year by *Library Journal*. She has been widely featured in the media, including the *New York Times*, *Nation's Business*, the *Los Angeles Times*, and *U.S. News & World Report*.



OCTOBER

6 x 9, 240 pages, 5682-4401

\$25.00 hc, \$38.95 Canadian

ISBN 0-7931-7763-4

Print run: 15,000

Category: Management

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign: TV, radio, and print
- ▶ Co-op available
- ▶ Promotion via author's Web site, speaking engagements, and consulting

Bookseller Tips

- ✓ Bias is sapping American businesses of time, energy, and in the end, money. Take a look at these discrimination suit figures: \$445 million, DTE Energy; \$192 million, Coca-Cola; \$176 million, Texaco; \$157 million, State Farm Insurance; \$14.4 million, Northwest Airlines.
- ✓ According to the Bureau of Labor Statistics, the workplace will become increasingly more ethnically diverse by 2008: the number of Asian-Americans in the labor force will grow by 40%, Hispanics by 37%, Blacks by 20%, and Whites by 10%.
- ✓ The U.S. Department of Labor reports that by the year 2005 women will form 51% of the workforce and will own half the businesses in the United States.

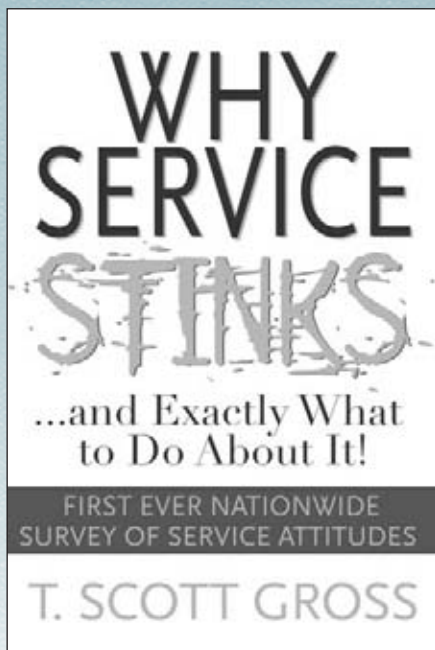
Other Titles by the Author

Profiting in America's Multicultural Marketplace (0-6692-1929-0)

Internet

www.thiederman.com

International and Subsidiary Rights Available



Why Service Stinks... and Exactly What to Do About It

T. Scott Gross (Center Point, TX)

Anyone interested in igniting service and profits will reach for this book for new inspiration and incentives.

NOVEMBER

6 x 9, 224 pages, 5682-4001
\$18.95 pb, \$28.95 Canadian
ISBN 0-7931-7681-6
Print run: 20,000
Category: Management/
Customer Service

Marketing Plan

- ▶ Advance galley mailing
- ▶ National print media campaign
- ▶ Author media tour based on speaking schedule
- ▶ Author speaking engagements and corporate training
- ▶ Co-op available

Bookseller Tips

- ✓ *Why Service Stinks* will be the first research-oriented book on customer service, including complete statistical analysis and real-life anecdotes.
- ✓ Gross holds the Certified Professional Speaker (CPS) designation from the National Speakers Bureau and appears before audiences 60 to 80 times per year.
- ✓ Gross's client list includes AAA, Ford, Subway, Wal-Mart, Marriott, Chick-Fil-A, Honda, Southwest Airlines, Deere & Co., Sysco, Maytag, and Cummins Engine.

Other Titles by the Author

Outrageous! Unforgettable Service
(0-8144-7986-3)
Positively Outrageous Service
(0-4463-9468-8)

Internet

www.tscottgross.com

International and Subsidiary Rights Available

Packed with carefully validated research and engaging examples of best and worst practices, *Why Service Stinks* is a one-stop customer service guidebook. Managers and service providers will learn how to upgrade their overall service attitude and standard practices. Author T. Scott Gross profiles superb server-customer relationships to teach model approaches and shares some unforgettable stories of dreadful service to point out how these situations could have been easily remedied. With wit and authority, Gross shows how managers in any business can improve their customer's experience and encourage repeat business.

T. Scott Gross is known as one of the giants in customer service. He is a tireless and celebrated speaker on the topic, with a client roster studded with the biggest businesses in the country. His inside knowledge of these companies, access to top service leaders, and commonsense approach will hit the mark with readers.

Features of *Why Service Stinks* include:

- Simon says—What management can do to inspire outstanding service
- How to hire a fantastic server—Ten street-smart questions to ask when interviewing
- The influences of consequences—The effects of pay, perks, and benefits on service
- Lessons from the masters—How Crate & Barrel, Container Store, and other service leaders do what they do so well

This may be the first research-oriented book on customer service, with complete statistical analysis, but Gross's revered sense of humor comes blazing through the data with anecdotal highlights that put the subject of customer service into perspective.

T. Scott Gross has a well-earned reputation as a dynamic, insightful, and downright funny service guru. His stories about service techniques, customer foibles, and corporate missteps are revealing and memorable for the lessons they teach. Countless businesses, including Southwest Airlines, Fedex, McDonald's, Sears, and Wal-Mart, have asked Gross to motivate the troops at major sales meetings and conferences. As the author of several books and a keynote speaker, he makes complex ideas simple, winning enthusiastic reviews for his ability to make audiences "laugh...and think!"

Ageless Marketing

Strategies for Reaching the Hearts and Minds of the New Customer Majority

David Wolfe (Reston, VA) and Robert Snyder (Dallas, TX)

Featuring the results of Value Portraits®, a proprietary joint project between J. Walter Thompson and Market Strategies, Inc., covering aging boomers and older people.

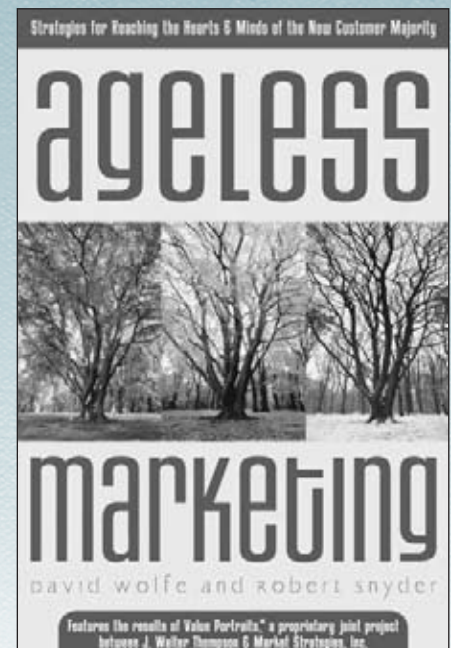
Today's richest market is the New Customer Majority—middle-aged and older adults who make up the biggest percentage of the buying public. Never before have adults 40 years and older been in the majority. Understanding this population and persuasively selling to it require a new kind of marketing research arsenal.

In *Ageless Marketing*, authors David Wolfe and Robert Snyder document the results of a groundbreaking research project on the aging boomer generation, detailing the core values, buying behaviors, and emotional factors that distinguish the New Customer Majority. As more companies seek sales from multiple age groups, “ageless marketing” becomes critical to financial performance. Companies that master its subtleties have realized amazing profits. New Balance, for example, saw an annual rate of 25 percent or more with its ageless marketing themes, even when the athletic shoe industry had shown no growth since 1997.

Ageless Marketing introduces a new research approach in profiling this lucrative market. Companies that want to tap into this important segment will get insights into the characteristic values and motivations that trigger the New Customer Majority's spending choices. Wolfe and Snyder describe the challenges in marketing to this group, the stages and differences in their life experiences, and the ways to make meaningful marketing overtures.

Above all, readers will see how “empathetic connections” drive many buying decisions for this market, why traditional ploys simply will not work, and how to create marketing campaigns that yield continuing customer satisfaction and brand loyalty.

International expert **David Wolfe** is a provocative consultant who laid the foundation for “ageless marketing” through his pioneering work in developmental relationship marketing (DRM). His cutting-edge, research-based work has helped such clients as American Express, AT&T, Coca-Cola, MetLife, Marriott, and Prudential Securities, among others. **Robert Snyder** leads the Mature Market Group, part of J. Walter Thompson Worldwide. He is widely regarded as an expert on the values, belief systems, and buying habits of older Americans. Recently, he testified before the U.S. Senate Special Committee on Aging regarding advertising and marketing issues. He also was featured on *ABC World News Tonight* on a segment on ageism in advertising.



NOVEMBER

6 x 9, 384 pages, 5682-4301

\$25.00 hc, \$38.95 Canadian

ISBN 0-7931-7755-3

Print run: 20,000

Category: Marketing/Strategy

Marketing Plan

- ▶ Co-op available
- ▶ Advance galley mailing
- ▶ National business media campaign
- ▶ Promotion at “Beyond the Numbers” annual conference, sponsored by the Mature Market Group, part of J. Walter Thompson Worldwide, October 2003
- ▶ Author speaking engagements and consulting

Bookseller Tips

- ✓ By 2010, the number of households headed by people 45 and older will be 61% greater than all younger households.
- ✓ Annual spending in older households will reach \$2.63 trillion by 2010 versus \$1.628 trillion in younger households.
- ✓ Wolfe is a regular guest lecturer at St. Louis University, Loyola College, Bentley College, University of New Hampshire, the University of Southern California, as well as the Executive MBA program at George Mason University.

International and Subsidiary Rights Available



JANUARY

6 x 9, 208 pages, 5682-5701

\$22.00 pb, \$33.95 Canadian

ISBN 0-7931-8059-7

Print run: 20,000

Category: Marketing/Publicity

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign: print, radio, TV
- ▶ Web publicity tour
- ▶ Co-op available
- ▶ Author speaking engagements
- ▶ Author Web site and e-mail newsletter

Bookseller Tips

- ✓ Ochman advises Ford Motor Company, the IBM personal products group, Thomas Register, and online companies large and small on how to get their message across to their customers and the media.
- ✓ Ochman's e-mail newsletter, *What's Next Online* reaches 6,000 subscribers.
- ✓ Ochman is the moderator for I-PR, the Web's largest online forum for PR pros, with 12,000 active members.

Internet

www.whatsnextonline.com

International and Subsidiary Rights Available

Plugged-In PR

Maximizing Your Message in Today's Wired World

B. L. Ochman (New York, NY)

Foreword by Al Ries, author of *The Fall of Advertising and the Rise of PR*

Maximize the potential offered by dozens of new media outlets.

The proliferation of "new media" has made it tougher than ever to stand out from the cluttered communication landscape. Yet exposure via Web sites, e-zines, opt-in newsletters, newsgroups, and similar outlets can make or break a publicity campaign.

For a message to be heard, publicists need to know what these new tools are, where they are, and how to influence the people who manage them, says veteran PR professional B. L. Ochman. Her book, *Plugged-In PR: Maximizing Your Message in Today's Wired World*, enables readers to quickly update their skills by leveraging the Internet and maximizing the wide variety of outlets now available. Along the way, they will learn the techniques and tactics that work now, including how to:

- Understand the needs and perspectives of the wired journalist, the neo-luddite hack, and the enthusiastic (but often influential) surfer.
- Go where journalists get their information.
- Avoid the biggest e-mail mistake.
- Make the most of media coverage.
- Attract and deal with site managers, content managers, e-zine and opt-in newsletter publishers, newsgroup moderators, and forum hosts.
- Develop a media-friendly online pressroom.
- Find essential marketing resources and helpful Internet links that can be used immediately.

Publicists who read *Plugged-In PR* will know what the new media really wants, where the story angles are, and how to stand out in a crowded field. Those who don't learn this, Ochman says, will fossilize themselves, preventing their clients from gaining critical media and public attention.

B. L. Ochman is an Internet strategist, corporate speaker, and freelance journalist who advises companies on how to get their message across to customers and media. She is widely published as an expert on Internet PR and marketing, including articles in a variety of online and print publications, as well as her award-winning marketing tactics newsletter, *What's Next Online*. She moderates I-PR, an interactive online forum of 12,000 communications professionals, and produces widely acclaimed Meet the Media Webinars. She has been quoted in some of the nation's leading publications, including *USA Today*, the *New York Times*, *Washington Post*, *Business Week*, and *Inc.* magazine, and has appeared as a guest on *Oprah*, *Good Morning America*, and *Fox News*. Previously, she ran a successful Manhattan PR firm and operated a professional complaint-handling service.

The Relationship Advantage

Become a Trusted Advisor and Create Clients for Life

Tom Stevenson (Austin, TX) and Sam Barcus (Nashville, TN)

A blueprint for sales organizations that want to build stronger, more loyal, and ultimately more profitable customer bases.

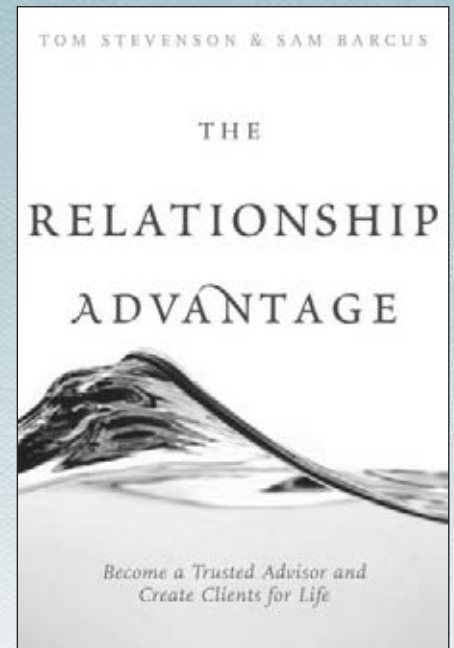
Corporations, it seems, are always seeking the “silver bullet” that will create intimacy with customers. But most efforts fail from the moment they begin, say respected consultants Tom Stevenson and Sam Barcus. The reason? Accountability for program leadership is placed on the sales force rather than on the executives and senior managers who have a more seasoned business perspective.

For the first time ever, Stevenson and Barcus outline the relationship-building processes used successfully by professional consulting firms. Sales professionals in other industries will learn never-before-published explanations and documentation regarding consulting firm approaches and techniques, including:

- Why top managers must lead the care and feeding of key relationships
- An inside view of how consultants build long-term, trusted advisor relationships
- The difference between creating demand and responding to bids—an important difference that sparks enduring relationships
- Problem-solving techniques that can lead to deeper customer alliances
- Why it's more important for a salesperson to be interested rather than interesting
- A diagnostic process to prepare for and execute customer meetings that create value at every touch point
- Tools and techniques to develop business acumen that provides insight into customer issues and initiatives

With many practical examples, anecdotes, and coaching tips, *The Relationship Advantage* is required reading for executives or managers who know they should be driving key relationships but don't know how to do it.

Tom Stevenson and **Sam Barcus** have more than 60 years of sales and consulting experience between them. Stevenson, a University of Minnesota graduate, worked for Cisco Systems and IBM prior to starting his own consulting practice. Barcus, a Certified Management Consultant and CPA, worked for Price Waterhouse and Texas Instruments before launching his consulting practice, New Leaf Partners. Since 1990, they have collaborated on coaching and mentoring thousands of sales reps, managers, and executives in the Relationship Advantage methodologies.



OCTOBER

6 x 9, 272 pages, 5682-3501

\$25.00 hc, \$38.95 Canadian

ISBN 0-7931-7026-5

Print run: 15,000

Category: Sales Management

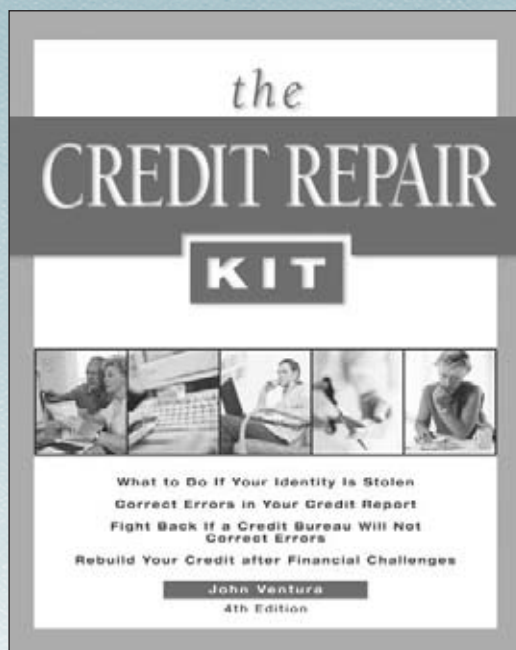
Marketing Plan

- ▶ Advance galley mailing
- ▶ Co-op available
- ▶ National business media campaign
- ▶ Author speaking engagements and consulting sessions
- ▶ Direct mail campaigns to sales executives and managers

Bookseller Tips

- ✓ *The Relationship Advantage* provides a blueprint that demonstrates how sales organizations can create a consultative culture at all levels to build a stronger and more loyal customer base.
- ✓ Key industries that will benefit from using *The Relationship Advantage* principles include technology, health care, logistics, and trucking and delivery service businesses.

International and Subsidiary Rights Available



The Credit Repair Kit

4th Edition

John Ventura (Brownsville, TX)

Praise for previous editions:

"If you're among the unlucky half of all consumers who have erroneous information on your credit report, this book is for you."

—The Chicago Sun Times

FEBRUARY

7¼ x 9, 288 pages, 5608-7604

\$19.95 pb, \$30.95 Canadian

ISBN 0-7931-8060-0

Print run: 25,000

Category: Personal Finance

Marketing Plan

- ▶ National business media campaign
- ▶ Talk radio nationwide
- ▶ Co-op available

Bookseller Tips

- ✓ It is estimated that between 50% and 70% of all U.S. credit reports (some 500 million) contain errors.
- ✓ According to the U.S. Justice Department, an estimated 700,000 consumers may be the victims of identity theft each year.

Other Books by the Author

The Business Turnaround and Bankruptcy Kit (0-7931-6044-8)

The Bankruptcy Kit (0-7931-1518-3)

The Will Kit (0-7931-4605-4)

Law for Dummies (1-5688-4860-9)

The Everyday Law Kit for Dummies (0-7645-5293-7)

Internet

www.johnventura.com

International and Subsidiary Rights Available

A bad credit record can make it tough to get a loan or adequate insurance, find a good job, or rent an apartment. Yet, nearly half of all credit records contain serious errors. The new edition of *The Credit Repair Kit* provides consumers with all the information they need to order a copy of their credit record, understand what their records say about them, and deal with any problems they may find in those records. Nationally known bankruptcy attorney John Ventura also educates readers about their legal rights under the federal Fair Credit Reporting Act.

Among other things, *The Credit Repair Kit* tells readers how to:

- Fight back if a credit bureau will not correct an error in a credit record, including how to sue a credit bureau or creditor.
- Rebuild credit after financial difficulties.
- Avoid becoming the victim of identity theft and credit-rebuilding scams.
- Interpret a credit score.

With identity theft on the rise, *The Credit Repair Kit* also advises consumers about the steps they should take to preserve the privacy of their personal and financial information and what to do if their identity is stolen.

With practical tips, sample credit reports, checklists, and information about helpful Web sites and organizations, Ventura provides readers with a first-aid kit for credit record problems.

John Ventura is well known for the many helpful books he has written for consumers, including *Law for Dummies* and *The Bankruptcy Kit*. He has been interviewed on shows airing on CNBC, CNNfn, the Fox News Channel, the Lifetime Network, National Public Radio, and Talk America Radio, among other media outlets. In addition, Ventura has been quoted in such national publications as the *Wall Street Journal*, *Newsweek*, *Entrepreneur*, *Black Enterprise Magazine*, *Kiplinger's Personal Finance*, *Money, Inc.*, and *Bottomline*, and on such Web sites as cnnfn.com, msn.com, office.com, wells Fargo.com, and bankrate.com. He operates a three-office law practice in Texas that specializes in bankruptcy, consumer, and personal injury law.

Don't Play in the Street...

Unless You Know Which Direction Your Stock Is Traveling

George Thompson (Addison, TX)

Armed with a system and a proven plan, even the financial novice can learn how to analyze stock trends and become a more confident—and successful—investor.

Although the investment landscape has been fairly bleak recently, there are ways to stay involved in the financial scene without losing your shirt.

Don't Play in the Street describes one way—a stock selection system, WizeTRADE™, developed by financial wizard George Thompson. Thompson outlines the WizeTRADE method, along with his views on Wall Street, his stock selection strategy, and his tested trend analysis approach. Wary investors who feel clueless will soon learn how to understand stock positions, so they can make shrewd investment choices and prudently timed transactions.

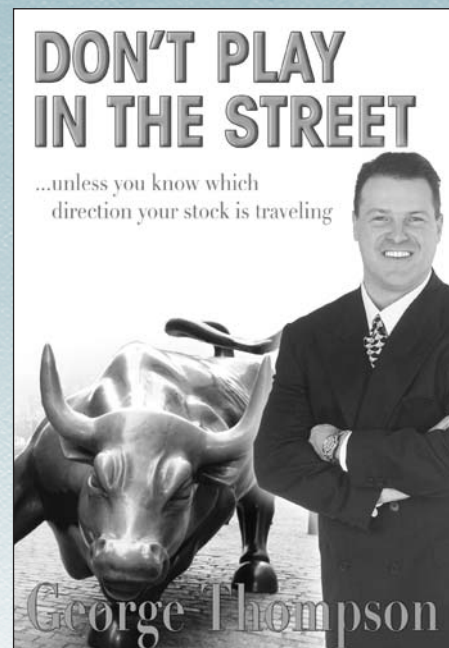
Thousands of investors have attended WizeTRADE conferences to learn this winning method. Now, Thompson's WizeTRADE tips are as close as an investor's bookshelf.

Don't Play in the Street covers:

- Wall Street scandals—same as they ever were...
- Investing scams and schemes
- Knowledge as power
- Taking stock of yourself
- Picking a broker who won't make you "broker"
- The genesis of WizeTRADE—new approaches in a new world of investing
- Tips and pitfalls
- Advanced strategy—short orders
- Evaluating 35,000 stocks in seconds

Also included are an indispensable appendix, "How to Read Stock Tables," and a basic glossary of financial terms. Investors can take charge of their investments today with the proven and accessible methods outlined in this book.

Financial guru **George Thompson** is president and founder of WizeTRADE. Used by traders around the world, the WizeTRADE way is a simple and revolutionary way to trade and analyze stocks. And thousands of at-home investors have attended his highly acclaimed seminars to learn how to use and adapt the WizeTRADE system—with positive and dramatic results.



OCTOBER

7¼ x 9, 240 pages, 5682-5201

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ISBN 0-7931-7926-2

Print run: 25,000

Category: Investing

Marketing Plan

- ▶ National business media campaign
- ▶ Talk radio nationwide, including the WizeTRADE live radio show heard daily on the USA Radio, Business Talk Radio, and Money Watch Radio networks
- ▶ WizeTRADE seminars nationwide
- ▶ Promotions through WizeTRADE daily chats online, e-mail newsletters, and Web site

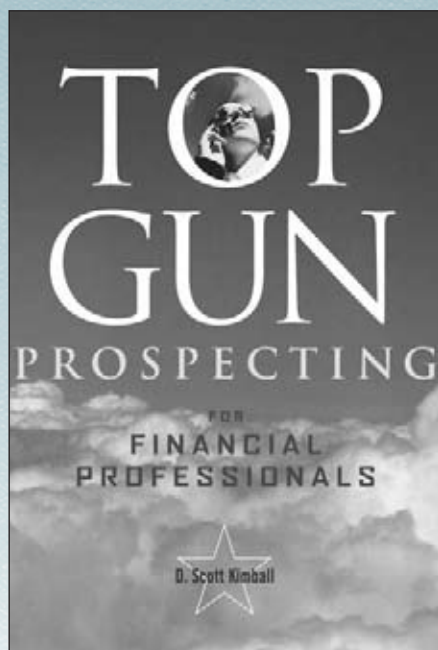
Bookseller Tips

- ✓ Book includes a free WizeTRADE sample CD-ROM.
- ✓ Dynetech Corporation promotes the free WizeTRADE seminars in 15 markets nationwide, spending \$8 million a year on advertising and infomercials about WizeTRADE.

Internet

www.wizetrade.com

International and Subsidiary Rights Available



OCTOBER

6 x 9, 224 pages, 5682-4701

\$30.00 hc, \$46.95 Canadian

ISBN 0-7931-7839-8

Print run: 10,000

Category: Investing

Marketing Plan

- ▶ Advance galley mailing
- ▶ Targeted advance promotion to major Wall Street investment firms
- ▶ National financial media campaign
- ▶ Author speaking engagements
- ▶ Co-op available

Bookseller Tips

- ✓ *Top Gun Prospecting for Financial Professionals* is based on a proprietary model developed by the author and specifically focuses on sales prospecting in financial services.

Other Titles by the Author

Top Gun Financial Sales (0-7931-6064-2)

International and Subsidiary Rights Available

Top Gun Prospecting for Financial Professionals

D. Scott Kimball (Atlanta, GA)

A proprietary model that enabled the author to triple his business in two years by focusing only on select clients.

Prospecting, the process of contacting the right people with the idea of converting them to customers, is a critically important activity in the sales process. Since the stock market decline in 2000, financial professionals—many for the first time—are finding they need to prospect for customers.

Author and financial services professional Scott Kimball advocates that reps cut their book, or client base, dramatically and follow his proprietary prospecting process. Called the “Top Gun” method after the renowned U.S. Navy flight school, this process provides individuals with the strategies and tactics they need to perform at levels usually never reached by the average financial salesperson.

Kimball’s *Top Gun Prospecting for Financial Professionals* is the only book to focus on prospecting for the financial services professional. It covers all aspects of the process, including contact management systems, lists, advertising, cold calling, direct mail, networking, seminars, referrals, the Internet, attitude, and time management.

Readers will learn how to:

- Execute and track the success of the four major prospecting process components.
- Identify new, rich sources for clients.
- Maximize the efficiency of the filtering/qualifying process, ensuring that salespeople meet only with highly qualified, “ripe” prospects.
- Approach prospects so they agree to a meeting to discuss their financial situations.

D. Scott Kimball, a managing director for a major Wall Street investment bank and brokerage, has nearly 20 years’ experience in the financial services industry. One of his first jobs was cold calling at E.F. Hutton. He later raised equity for private placements and built a retail brokerage business for Merrill Lynch. After being recruited by Deutsche Banc Alex Brown, Kimball developed the Top Gun prospecting principles that helped him nearly triple his business during a period when most others in the industry experienced revenue decline. Kimball is a graduate of UCLA and a former professional baseball player for the Toronto Blue Jays.

The Art of Client Creation

Three Steps to Becoming a First, Last, and Always Resource

Louis J. Cassara (Oak Brook, IL)

Praise for Lou Cassara:

"...Lou brings 25 years of professional salesmanship to the table. The year following his program, our participants experienced upwards of a 30 percent increase in their business."

—Andrew Higney, CLU, ChFC, Comanaging Director, The McTigue Financial Group, Chicago, IL

While 16,340,000 people list “sales” as their profession, according to the Bureau of Labor Statistics, nearly everyone sells something—a product, service, idea—even themselves! The key to achieve uncommon success selling anything is aligning life, work, and mission. Like a magnet, alignment is one of the most powerful tools for attracting the right clients, then building relationships that translate into powerful bottom-line results.

For every salesperson wondering how to create relationships to generate that great payoff, sales trainer and financial pro Lou Cassara shares his process. Refined over two decades in the financial industry and repeatedly proven effective in every kind of sales situation, Cassara’s three-step process leads salespeople to clarity, confidence, and capability. Using these “Principles of Engagement,” readers will:

- Explore the mission of why they're here.
- Understand the value of what they do.
- Clarify the process of how they do it.
- Identify the main drivers to achieve and sustain sales success.
- Implement the communications process using tools to attract and connect with clients.

This fresh approach to sales—supported with worksheets, letters, and scripts—will boost productivity for those salespeople facing challenging plateaus, while improving the results of top producers. Most important, salespeople will learn ways to contribute to the needs of others, to connect with clients and their values, to create significant relationships and produce astounding results, while living their best personal and professional life.

Louis J. Cassara, CLU, ChFC, is a financial professional among the top 1 percent nationwide. He is founder and director of the Cassara Clinic, a sales training organization that helps salespeople, executives, and entrepreneurs reach their potential by learning to build their businesses around strong core values, a clear mission, and close relationships with clients. Using his patented “Principles of Engagement,” Cassara has trained thousands to improve communications, develop their unique sales process, and enhance success by maintaining a clear purpose and intention.



DECEMBER

6 x 9, 288 pages, 5682-4901

\$30.00 hc, \$46.95 Canadian

ISBN 0-7931-7842-8

Print run: 10,000

Category: Sales/Strategy

Marketing Plan

- ▶ Advance galley mailing
- ▶ National media campaign
- ▶ Author seminars and workshops
- ▶ Co-op available
- ▶ Additional media outreach by author's publicist

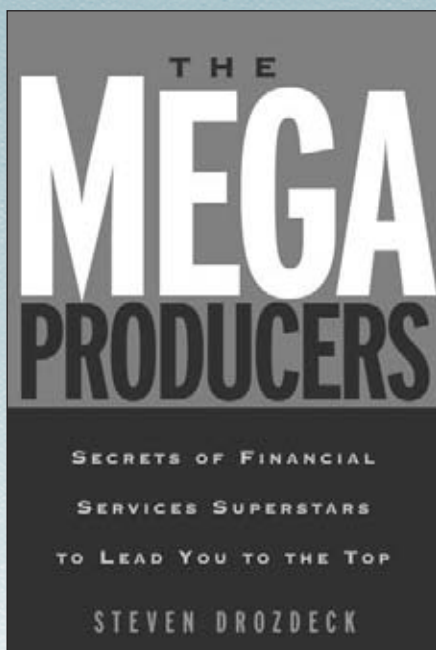
Bookseller Tips

- ✓ Communicating a firm's message of value and integrity authentically is the key to sales success that is backed up by research.
- ✓ According to a study from The Conference Board, "People contribute to the value of a company through what they can produce with their competence, relationship ability, and values."

Internet

www.cassaraclinic.com

International and Subsidiary Rights Available



The Mega Producers

*Secrets of Financial Services Superstars
to Lead You to the Top*

Steven Drozdeck (Logan, UT)

DECEMBER

6 x 9, 240 pages, 5682-4601

\$40.00 hc, \$61.95 Canadian

ISBN 0-7931-7836-3

Print run: 10,000

Category: Investing

Marketing Plan

- ▶ Advance galley mailing
- ▶ National financial media campaign
- ▶ Direct mail/e-mail promotions aimed at financial professionals
- ▶ Co-op available

Bookseller Tips

- ✓ There are currently 750,000 financial practitioners working in the United States.
- ✓ These mega producers generate over 80% of the commission revenue in their respective firms.

International and Subsidiary Rights Available

Slightly more than half of 1 percent of all financial professionals controls one-quarter of the monetary assets in the United States. These mega producers made their own rules for success, says financial services trainer and author Steven Drozdeck, and they now stand at the top of the industry with the wealthiest clients, the largest books (averaging over \$1 billion), and the greatest financial gains.

How did they do it? Each individual found his or her own way, emphasizes Drozdeck, typically going it alone, and frequently making unnecessary mistakes. He interviewed these exceptional people and, for the first time, describes the strategies and formulas that propelled them to the top of their field. In *The Mega Producers* readers will learn:

- How they got started
- Major transitions in their careers, as well as major roadblocks
- Types of clients they deal with, and how to acquire such clients
- Their business structures, investment emphasis, and investment philosophies
- Their biggest errors and how, in hindsight, they could have avoided them
- Things they wish they had done differently
- Advice they offer to those following in their footsteps

There is a conspicuous void of resources and mentors in the financial services industry, according to Drozdeck. *The Mega Producers* offers a fresh approach, a synthesized description of what it takes to truly be “the best of the best” in the competitive world of financial management and planning. Most important, readers will learn what to do and what to avoid on the road to success.

Steven Drozdeck has nearly 25 years’ experience as a financial services trainer and author. He has trained more than 60,000 industry professionals and has written numerous courses and books. Currently he is CEO of The Progress Center, a financial services training company he founded. He also is a regular columnist for *Senior Consultant* and the *Journal of Personal Financial Planning* magazines.

New Dearborn Real Estate Education Professional Products

Big Book of Real Estate Ads: 1001 Ads That Sell, 3rd Edition

William H. Pivar, Bradley A. Pivar

November

8½ x 11, 346 pages, 19261103

\$42.80 pb

ISBN 0-7931-7665-4

Previous edition ISBN 0-7931-2473-5

Packed with more than 1,000 ads, this book will save real estate professionals time and money. This comprehensive guide and software disk contain ready to use ads conveniently organized into subject categories, including acreage, fixer uppers, luxury homes, and more.

Illustrated Home

Carson Dunlop and Associates

November

8½ x 11, 364 pages, 15130801

\$79.00 pb

ISBN 0-7931-8053-8

An exhaustive survey of home systems in illustrated form. Covers roofing, structure, electrical systems, heating, air conditioning and heat pumps, insulation, plumbing, exterior, and interior. Each illustration is carefully annotated and labeled. A great resource for readers who want to know more about how their home and its components work.

Income Property Valuation, 2nd Edition

Jeffrey D. Fisher and Robert S. Martin

September

7½ x 9½, 600 pages, 15561902

\$80.05 hc

ISBN 0-7931-6804-X

Previous edition ISBN 0-88462-980-5

Ideal for a two- and four-year college course, this text provides comprehensive coverage of the appraisal of real estate income property. Written in a straightforward, easy-to-understand manner, the book contains numerous examples and an in-depth case study. The text is accompanied by an appraisal software CD-ROM that can be used to solve problems within the text and can also be applied to real world scenarios.

Inspecting a House: A Guide for Buyers, Owners, and Renovators

Alan Carson and Robert Dunlop

November

5 x 9, 200 pages, 15130901

\$17.95 pb

ISBN 0-7931-8054-6

This primer helps homebuyers and renovators make informed purchase decisions. Learn to identify and evaluate the major house systems and components.

International Real Estate: A Comparative Approach

Dr. Mark Lee Levine

September

7½ x 9½, 450 pages, 15111101

\$76.70 hc

ISBN 0-7931-5872-9

This is the first international real estate text published specifically for the college market. It presents the vital economic, political, and cultural information and issues that impact real estate practice, investment, and development for each country. Further, detailed case studies provide students with practical examples of how to come to sound real estate investment decisions. Prepared by Dr. Mark Levine with contributions from numerous local real estate experts.

Real Estate Brokerage: A Management Guide 6th Edition

Laurel McAdams, Joan Sobeck,
and John Cyr

September

8½ x 11, 450 pages, 19650106

\$46.49 pb

ISBN 0-7931-6785-X

Previous edition ISBN 0-7931-3155-3

A practical, applications-oriented classroom and field handbook, based on an established business management model. A complete "how-to" management guide focused on starting and maintaining all aspects of a real estate brokerage business.

Real Estate Office Management 4th Edition

Real Estate Brokerage

Managers Council

November

6 x 9, 420 pages, 19071504

\$54.60 pb

ISBN 0-7931-7870-3

Previous edition ISBN 0-7931-1530-2

Useful as a strong professional development tool and for the broker-licensing curriculum, this text offers instructors an ideal tool to teach potential brokerage office managers how to be successful through better education, training, and management communications. To accomplish this, the text focuses on the four basics of effective management: planning, capital (financial management), marketing, and people.

Real Estate Technology Guide

John Reilly, Mike Barnett,
and Saul Klein

November

6 x 9, 200 pages, 19073401

\$24.95 pb

ISBN 0-7931-7732-4

This new business professional textbook is designed for both trade sales and textbook sales due to the accompanying materials. Corresponding workbook and instructor materials will allow instructors to teach this book as a new and exciting course. The book focuses specifically on the Internet and the way that it can help real estate agents.

Uniform Standards of Professional Appraisal Practice: Applying the Standards

11th Edition

Dennis Tosh and William Rayburn

December

8½ x 11, 200 pages, 15561811

\$31.77 pb

ISBN 0-7931-8021-X

Previous edition ISBN 0-7931-6076-6

Each year the Appraisal Standards Board, in conjunction with the Appraisal Foundation, produces the *Uniform Standards of Professional Appraisal Practice*. Likewise, we update our text *USPAP: Applying the Standards* on an annual basis to match changes made by the Board. The text is geared toward helping students learn the difficult laws through case studies, practice questions, and plain-language explanation.

New Dearborn Real Estate Education Regional Products

Essentials of New Jersey Real Estate

7th Edition

Edith Lank, Joan Sobeck

December

8½ x 11, 450 pages, 15106210

\$44.89 pb

ISBN 0-7931-8020-1

Previous edition ISBN 0-7931-7025-7

This state-specific principles book provides over 800 practice questions as well as other tools to help students review and practice what they have learned. Other features include a matching key term review and a comprehensive math chapter.

Florida Continuing Education for Real Estate Brokers and Salespersons, 2004-2005

Michelle N. Wootton

November

8½ x 11, 128 pages, 16100816

\$23.50 pb

ISBN 0-7931-7928-9

Previous edition ISBN 0-7931-6078-2

Provides the very latest on Florida laws, regulations, and pertinent topics affecting Florida real estate practitioners. The user-friendly textbook is an easy source for meeting the 14-hour biannual CE requirement. The chapter on technology, a favorite with licensees, contains a directory of helpful Web links for important Florida agencies and other real estate related sources.

Florida Real Estate Broker's Guide

2nd Edition

Linda L. Crawford and

Edward J. O'Donnell

November

8½ x 11, 520 pages, 16101302

\$80.20 pb

ISBN 0-7931-7664-6

Previous edition ISBN 0-7931-6061-8

Based on the revised broker course syllabus, this accurate and comprehensive broker text provides the entire course in one book. Approved by the state, *Florida Real Estate Broker's Guide* is an informative, thorough, easy-to-navigate text that is essential for those interested in becoming a broker in Florida.

Florida Real Estate Exam Manual

27th Edition

George Gaines, Jr., David S.

Coleman, and Linda L. Crawford

October

8½ x 11, 256 pages, 16100327

\$23.50 pb

ISBN 0-7931-8084-8

Previous edition ISBN 0-7931-6069-3

Updated annually, in conjunction with *Florida Real Estate Principles, Practices & Law*, this exam manual provides Florida real estate students with more than 600 questions for critical exam prep. Key concept outlines, key terms, practice exams, and rationales for all answers are included.

Florida Real Estate Principles, Practices & Law, 27th Edition

George Gaines, Jr., David S.

Coleman, and Linda L. Crawford

October

8½ x 11, 504 pages, 16100127

\$40.70 pb

ISBN 0-7931-8096-1

Previous edition ISBN 0-7931-6068-5

The leading Florida real estate principles text provides the most current state-specific information available. Updated annually with the latest developments in Florida real estate law, this text is a preclicensing staple for real estate students that effectively combines the latest legal and practical aspect of Florida real estate laws and practices for prospective salespersons.

Florida Salesperson Preclicensing Key Point Review Audio CD,

27th Edition

Based on *Florida Real Estate Principles, Practices & Law*

George Gaines, Jr., David S.

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November

2-Audio CD set, 16101027

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ISBN 0-7931-8005-8

Previous edition ISBN 0-7931-6075-8

For years, *Florida Real Estate Principles, Practices & Law* has been Florida's premier real estate textbook. This Key Point Audio CD set is a quick and easy review, based on that Gaines, Coleman, and Crawford classic. It is an indispensable exam-preparation tool that reduces test-day anxiety.

Modern Real Estate Practice in New York

8th Edition

Edith Lank

September

8½ x 11, 480 pages, 1510528A

\$48.38 pb

ISBN 0-7931-4264-4

Previous edition ISBN 0-7931-4363-2

This book has the distinction of being two books in one. All the necessary information for taking either a salesperson's or broker's exam is contained therein. The book also closely follows the state's outline for preclicensing courses.

New York Real Estate Exam Review

3rd Edition

Dearborn Real Estate Education

September

8½ x 11, 150 pages, 15103903

\$24.41 pb

ISBN 0-7931-6787-6

Previous edition ISBN 0-7931-3724-1

The review follows the table of contents for *Modern Real Estate Practice in New York* and provides students with study aids. Each chapter shows students what questions they should be able to answer, both for the exam and for their practice.

Dearborn Trade's Bestselling Backlist!

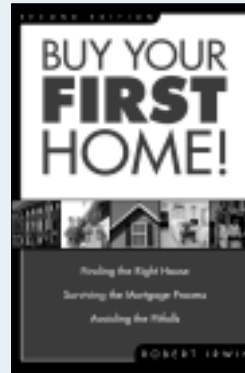
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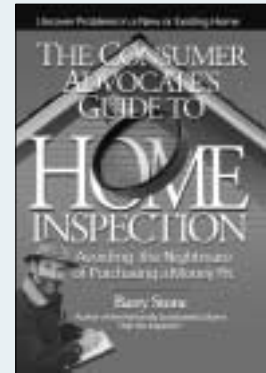
6 x 9, 288 pages, 19059202, 1999
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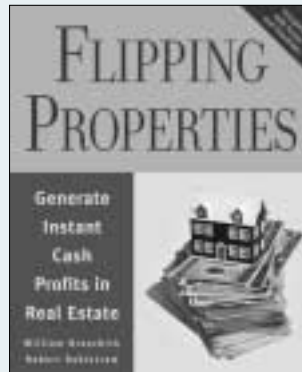
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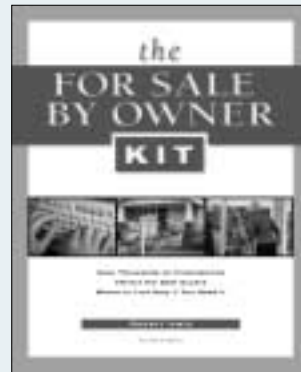
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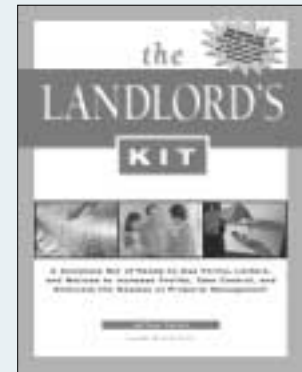
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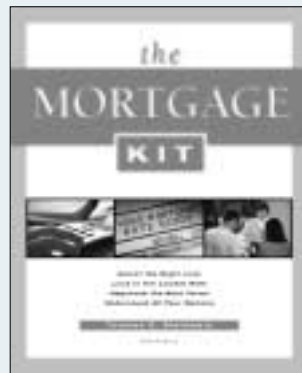
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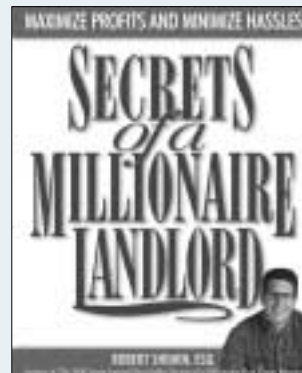
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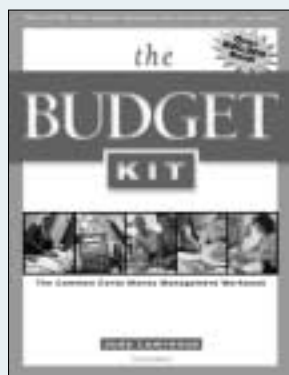
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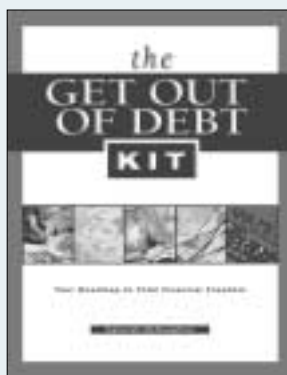
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PERSONAL FINANCE



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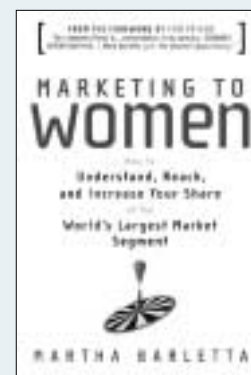


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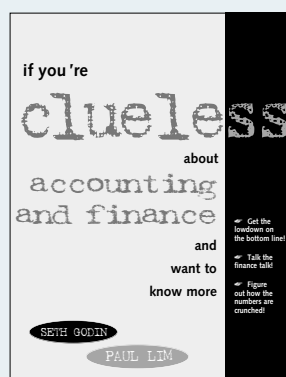
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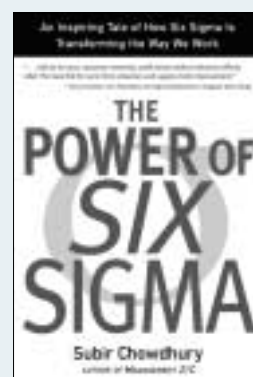
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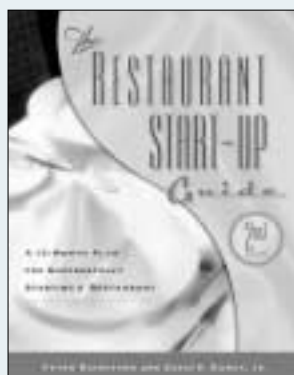
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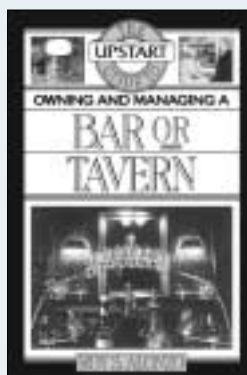
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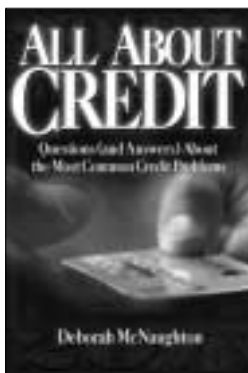
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All About Credit

Deborah McNaughton

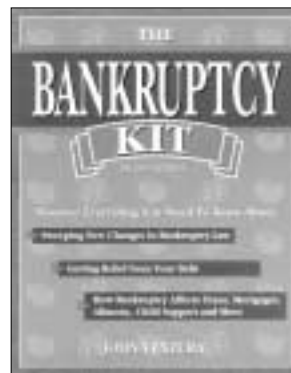
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ISBN: 0-7931-3153-7



Attract and Retain the Affluent Investor

*Stephen D. Gresham and
Evan Cooper*

6 x 9, 224 pages, 56814101, 2001
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ISBN: 0-7931-4433-7



The Bankruptcy Kit 2nd Edition

John Ventura

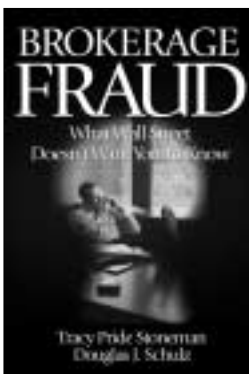
8½ x 11, 224 pages, 56084702, 1996
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ISBN: 0-7931-1518-3



Best Intentions

*Colleen Barney, Esq., and
Victoria Collins Ph.D., CFP*

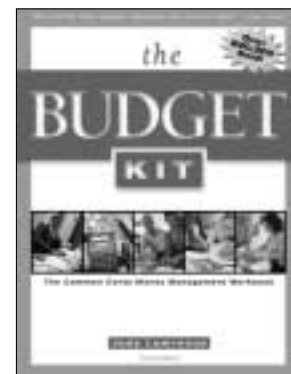
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Brokerage Fraud

*Tracy Pride Stoneman and
Douglas J. Schulz*

6 x 9, 336 pages, 56814901, 2001
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ISBN: 0-7931-4555-4



The Budget Kit 3rd Edition

Judy Lawrence

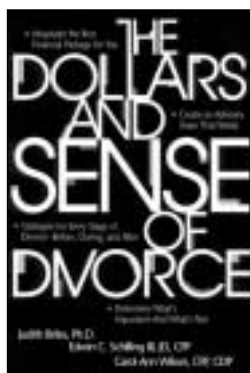
8½ x 11, 128 pages, 56087403, 2000
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Building a World-Class Financial Services Business

Don Schreiber, Jr.

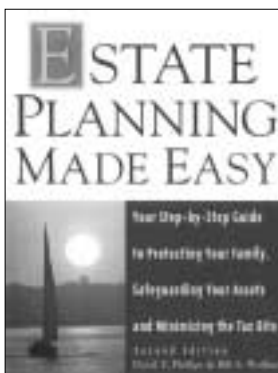
6 x 9, 304 pages, 56814401, 2001
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ISBN: 0-7931-4490-6



The Dollars and Sense of Divorce

*Judith Briles, Ph.D.
Edwin C. Schilling III, JD, CFP
Carol Ann Wilson, CFP, CDP*

6 x 9, 256 pages, 56806801, 1998
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Estate Planning Made Easy 2nd Edition

*David T. Phillips and
Bill S. Wolfkiel*

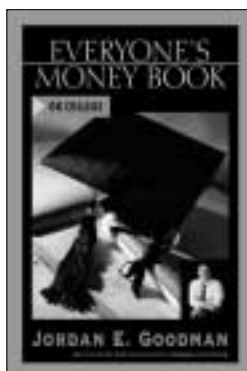
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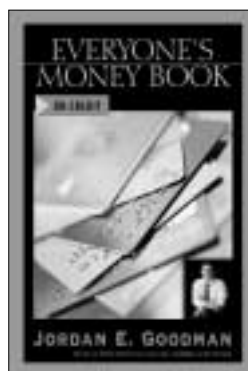
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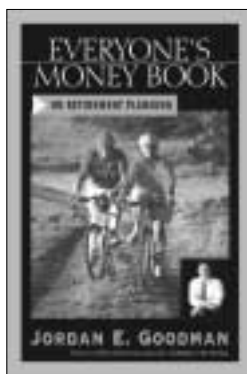
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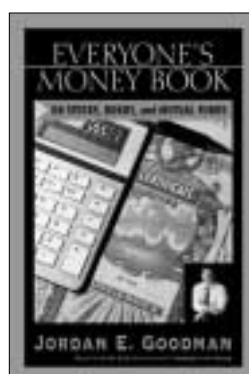
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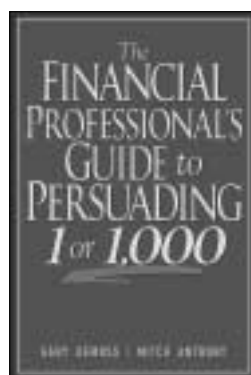
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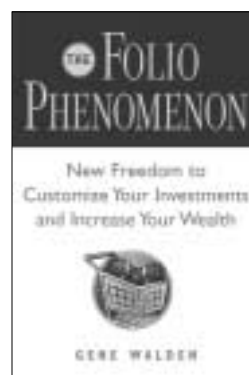
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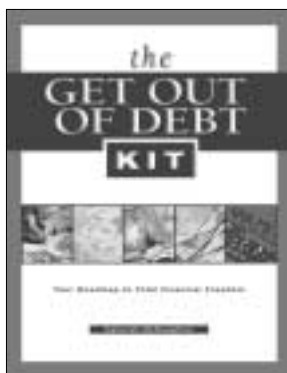
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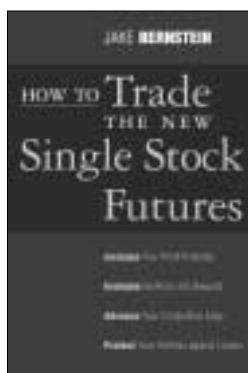
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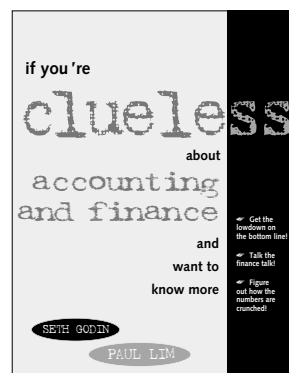
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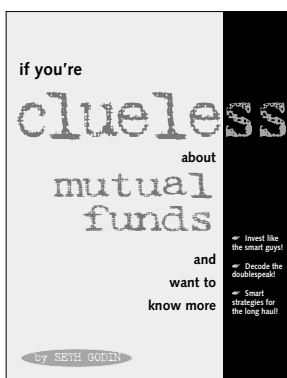
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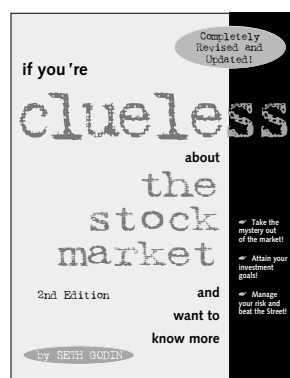
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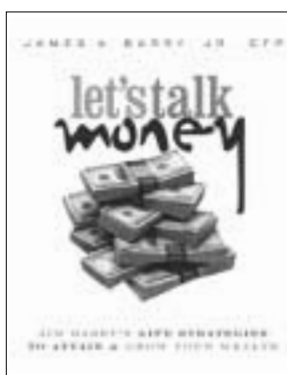
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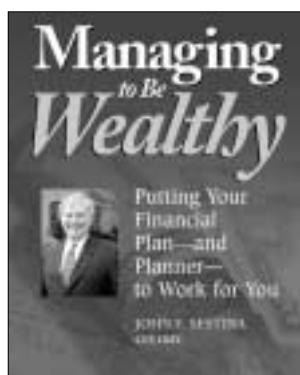
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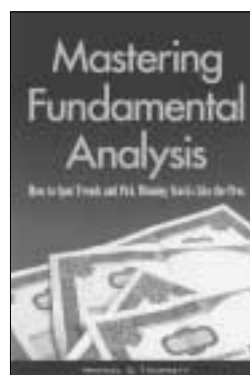
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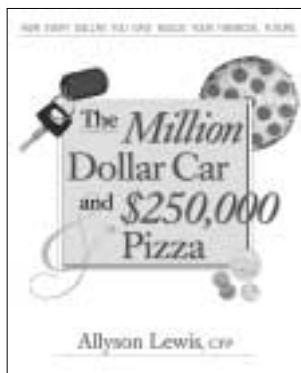
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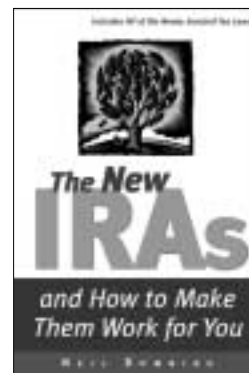
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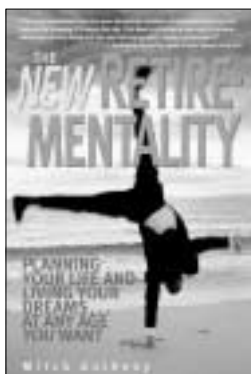
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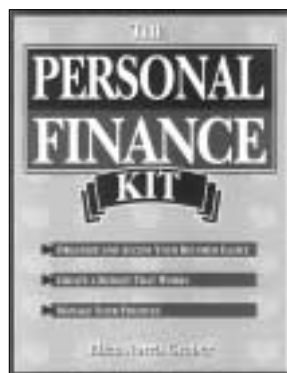
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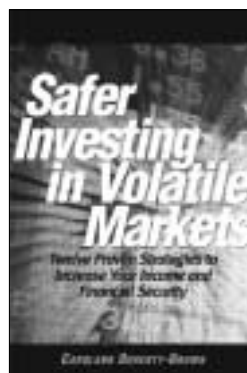
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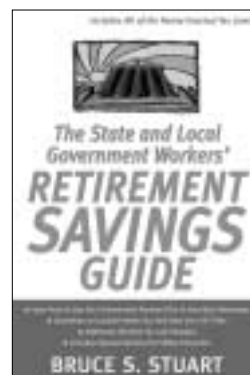
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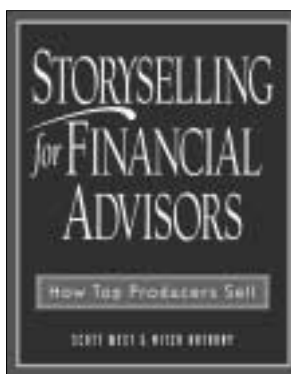
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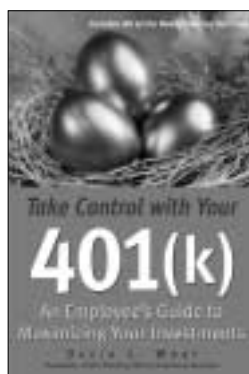
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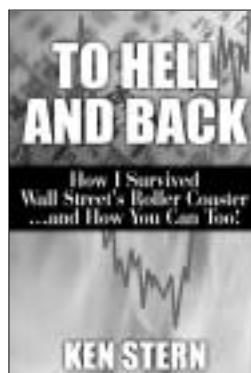
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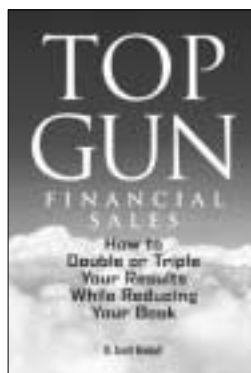
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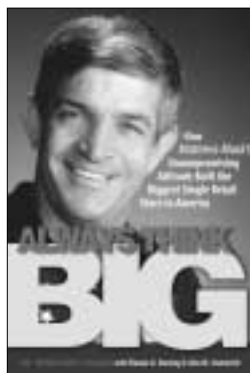
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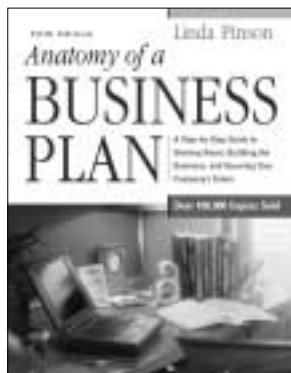
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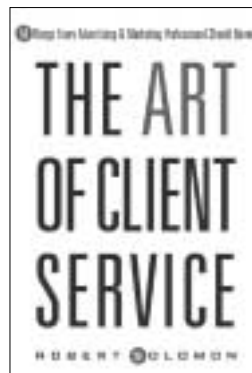
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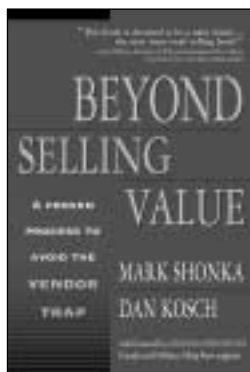
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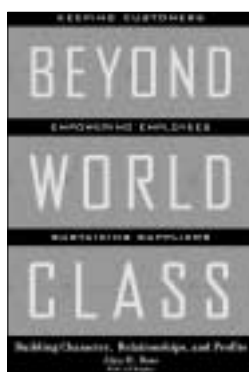
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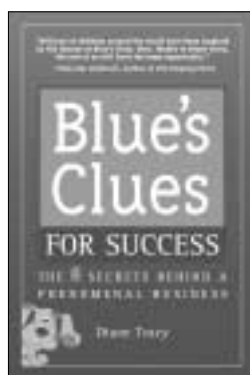
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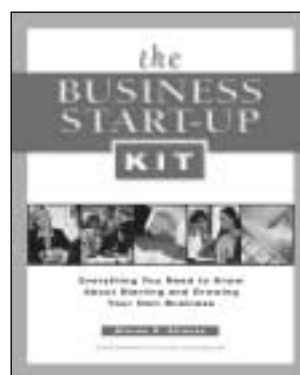


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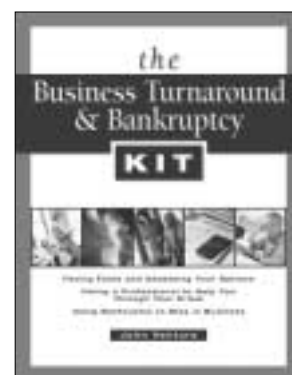
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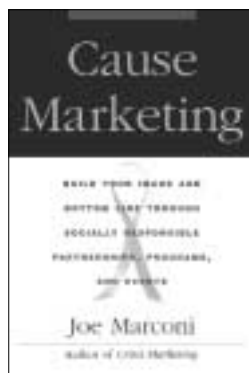
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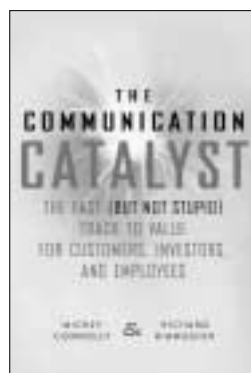
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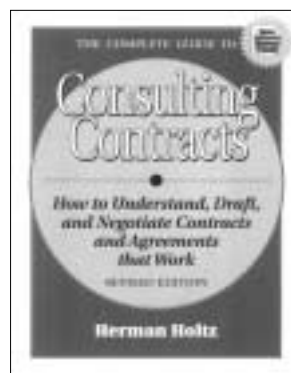
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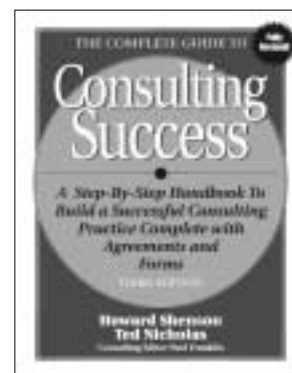
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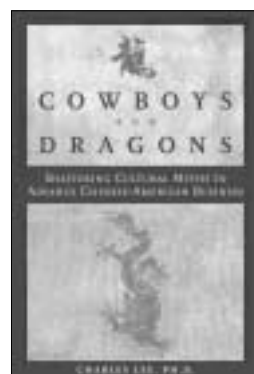
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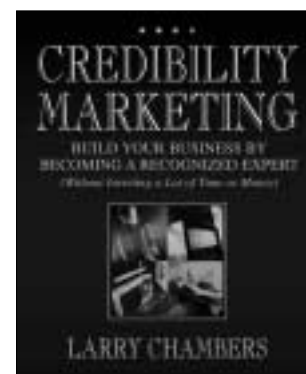
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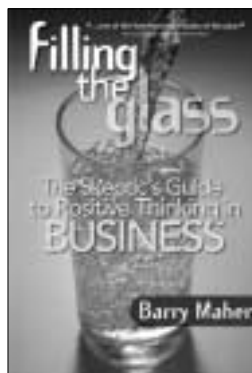
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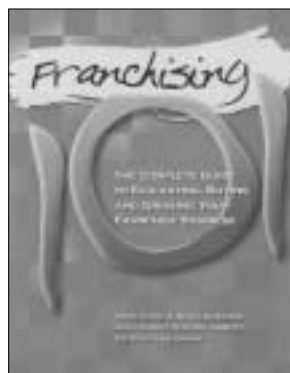
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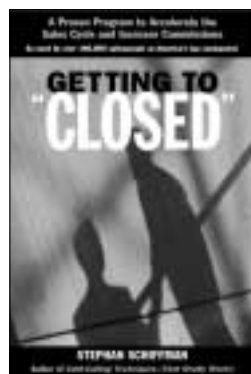
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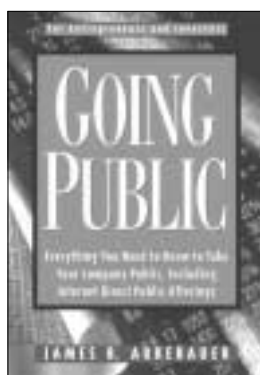
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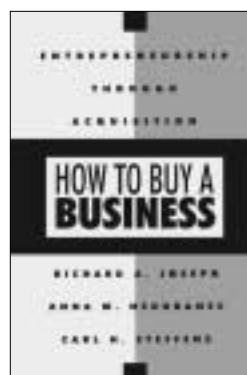
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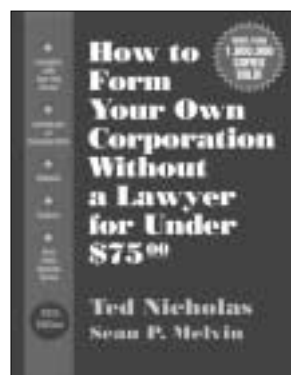
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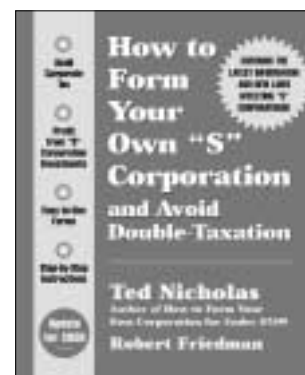
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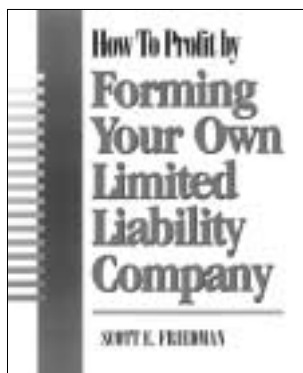
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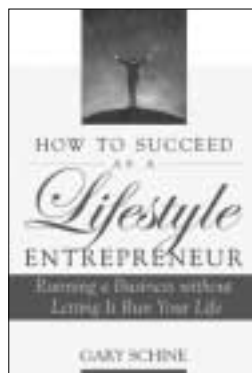
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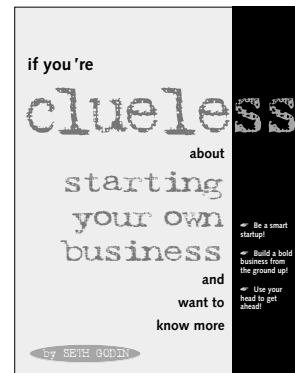
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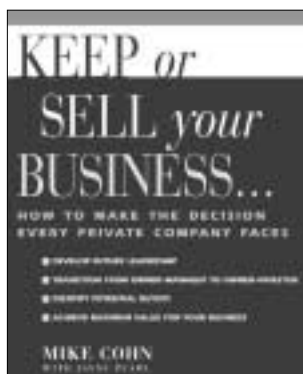
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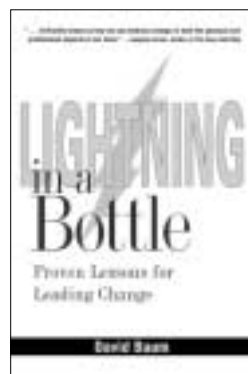
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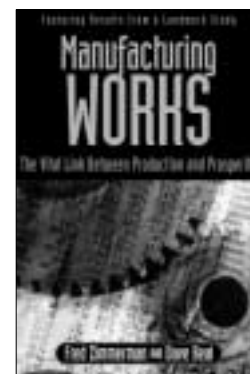
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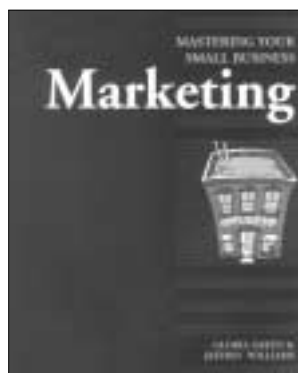
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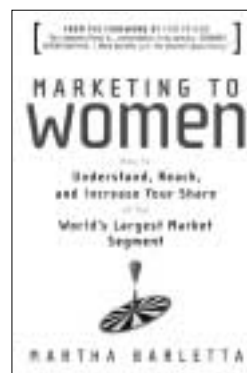
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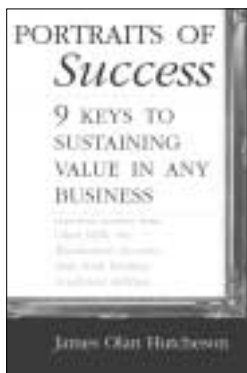
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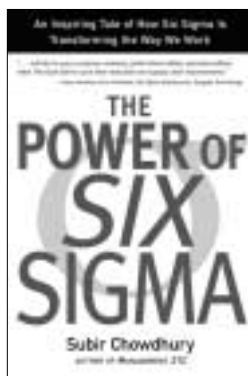
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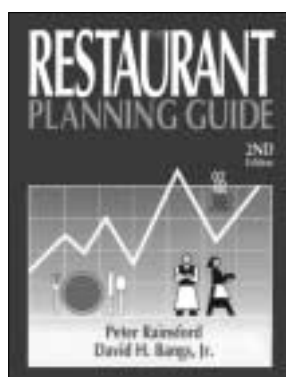
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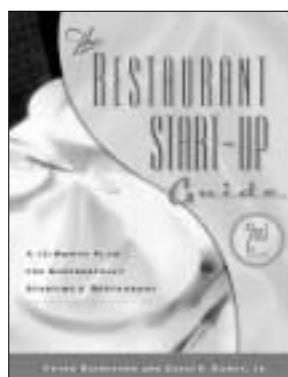
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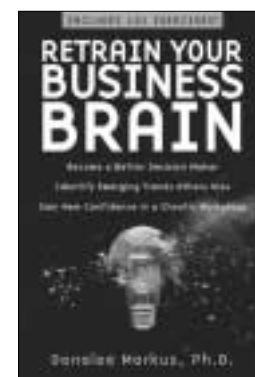
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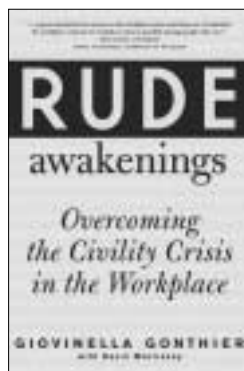
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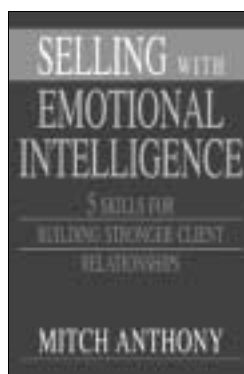
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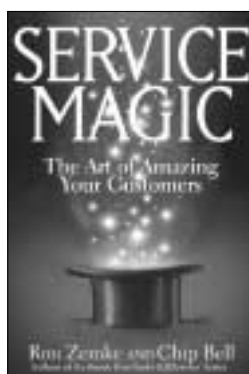
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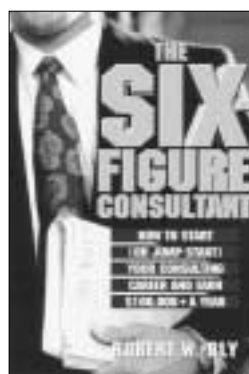
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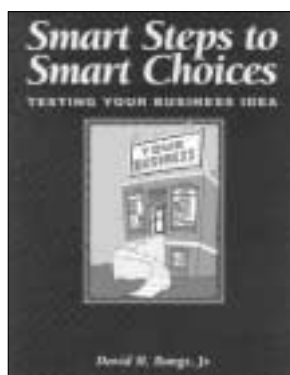
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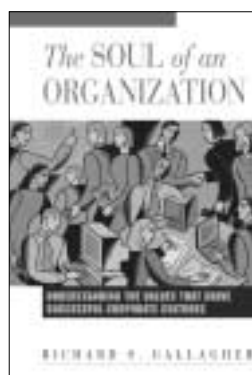
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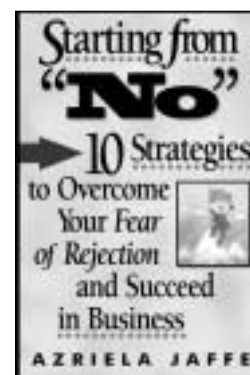


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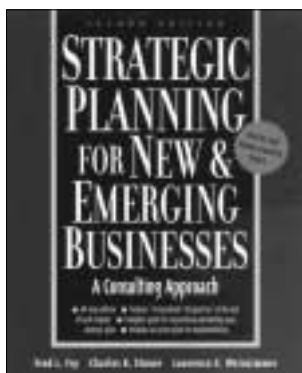
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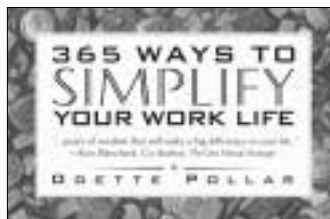
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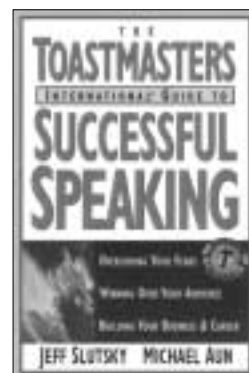
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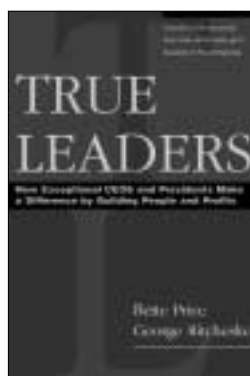
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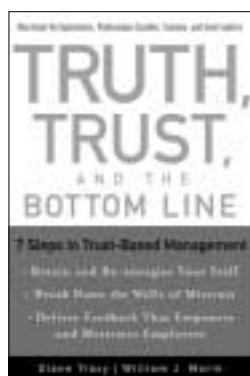
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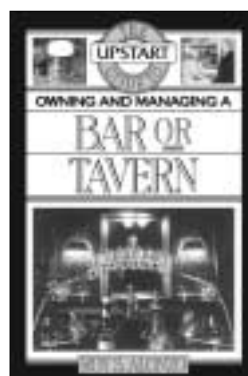
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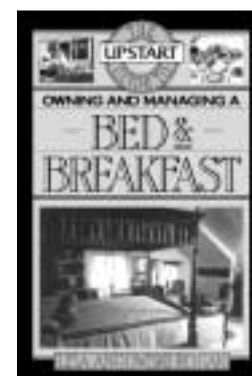
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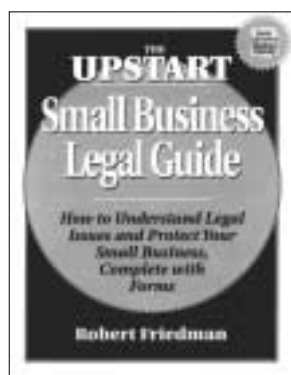
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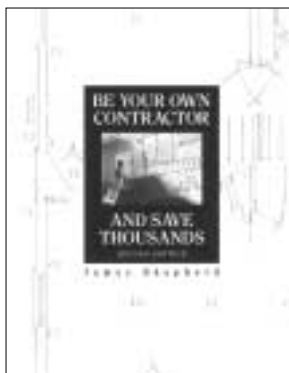
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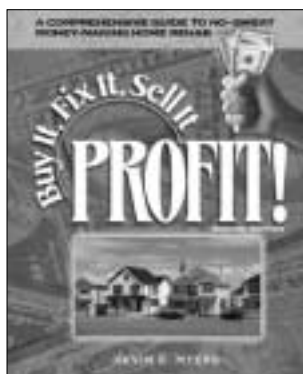
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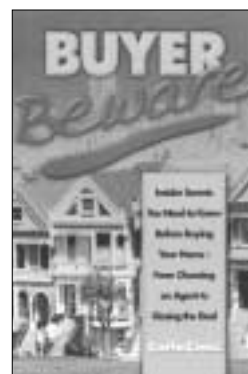
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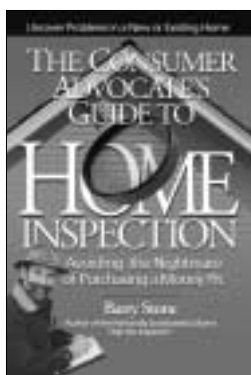
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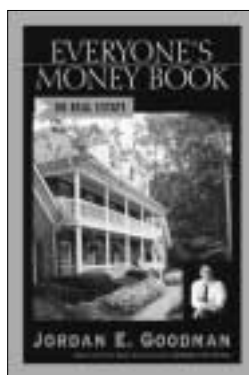
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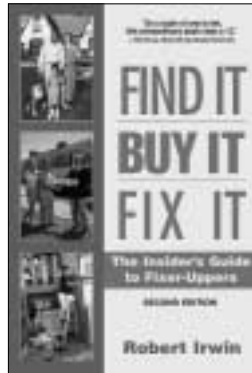
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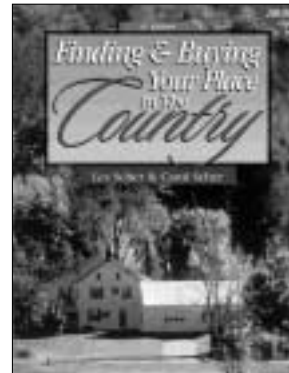
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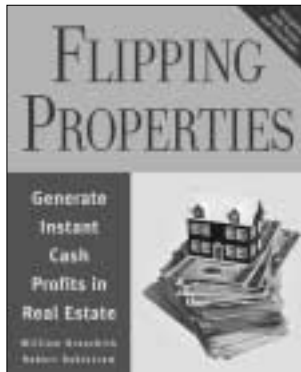
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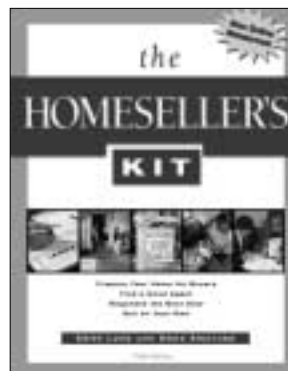
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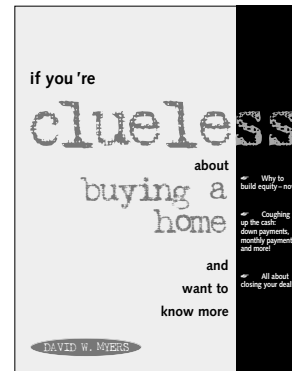
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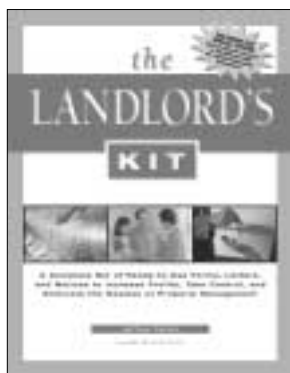
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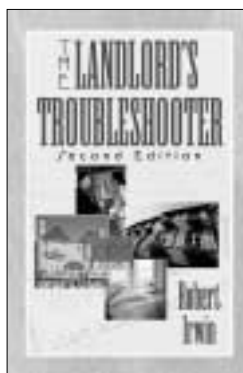
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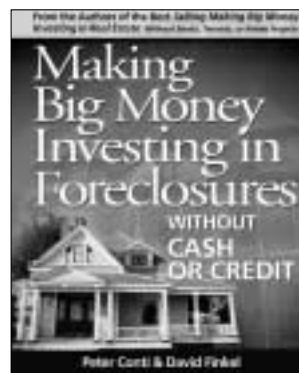


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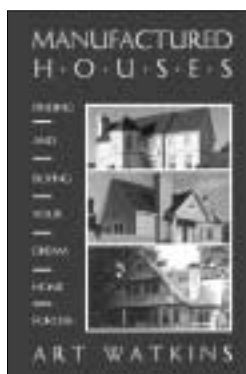
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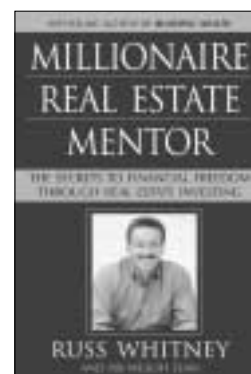
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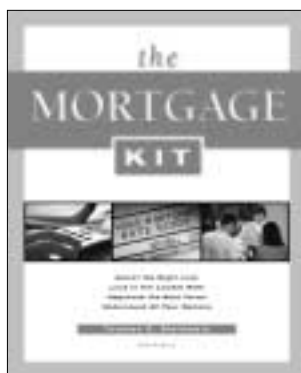
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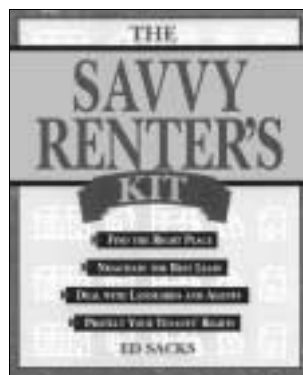
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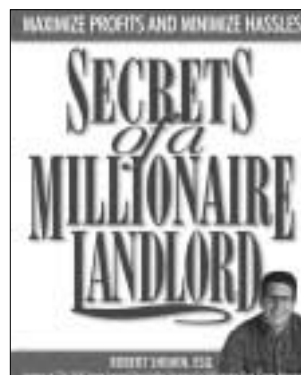
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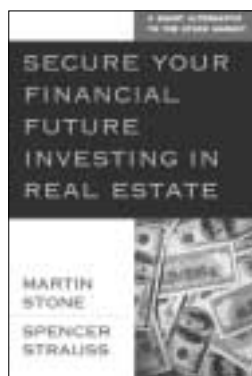
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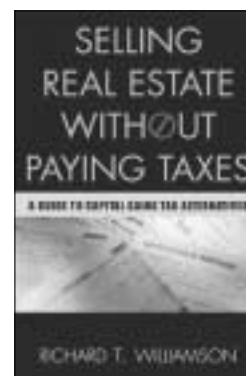
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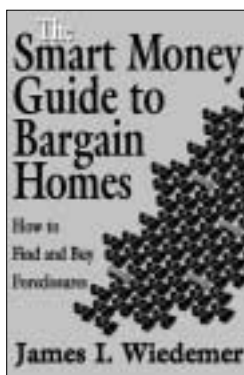
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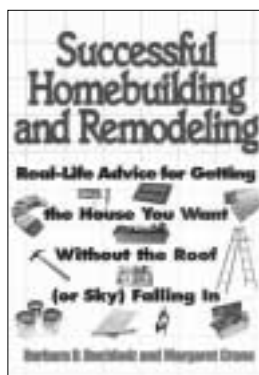
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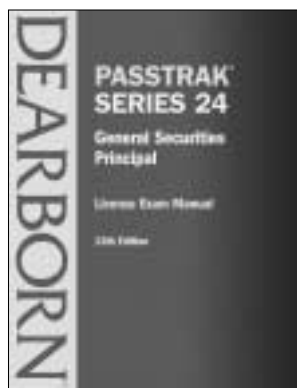
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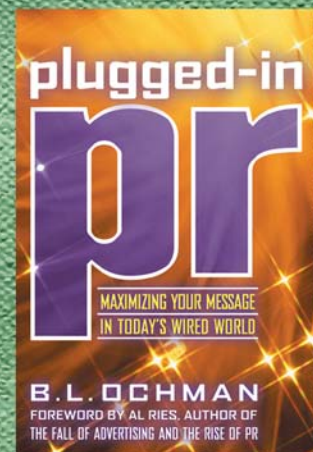
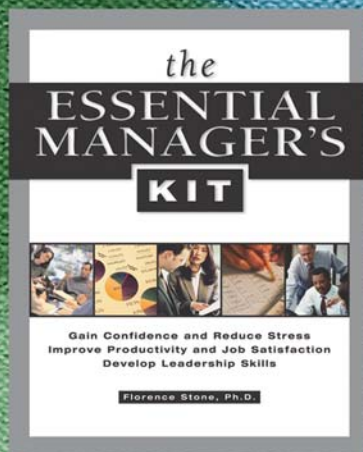
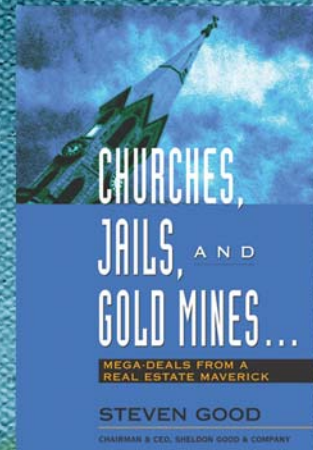
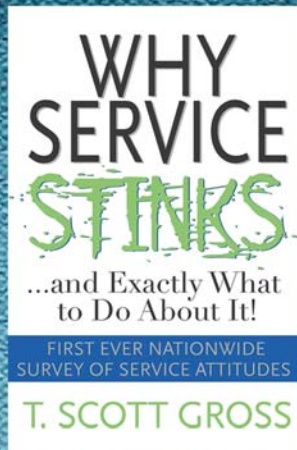
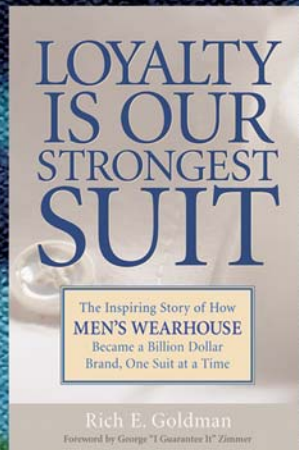
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