FOREWORD REVIEWS THE INDIE WE LOVE.

Enjoy Your Money! How to Make It, Save It, Invest It and Give It
J. Steve Miller
Wisdom Creek Press
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One can imagine that, if every young adult would read a copy of *Enjoy Your Money!*, there would be a lot more saving, a lot less spending, and fewer personal bankruptcies in American society.

This book clearly targets a twenty-something audience, offering sound, basic financial advice intended for them, but its content is broadly applicable. Anyone who needs a primer in investing in stocks and mutual funds, understanding the implications of owning real estate, or figuring out ways to save money will find *Enjoy Your Money!* of value.

Perhaps the most engaging aspect of the book is the manner in which the information is packaged. Too many financial advice books treat the subject in a dry, humorless way or, alternatively, in a breathless "You can be a millionaire" style that dumbs down the content. But here, author Miller follows a storytelling path that brings a new life and energy to the topic. He recounts the story of a group of high school students who have regular breakfast meetings with a teacher to learn the ins and outs of personal finance. The teacher, herself a nonconformist, says the group needs to "break loose from a culture that's gone crazy with its finances," so she labels them "the Counterculture Club."

The book presents an overview of the fifteen breakfast meetings the club holds, replete with snappy dialogue, jokes, and shenanigans. Within the entertaining patter, however, are serious lessons about managing money. "Old widow Kramer," the social studies teacher who advises the "club," guides the discussions. On occasion, the owner of the restaurant where the breakfasts take place joins in the discussions to provide another perspective. The chapters, each of which essentially covers one breakfast meeting, are easy to consume. The members of the club always ask questions that seem likely to anticipate the reader's own inquiries.

Miller conveys a lot of information, offering a "penny saved, penny earned" kind of philosophy, but with contemporary flair. A nice touch is the additional information he provides after each breakfast lesson: a section called "Hmmmmm…" with thought-provoking questions, an "Assignment Between Breakfasts" that includes some added fact-finding exercises, and

“Resources to Take You Deeper,” a useful section of websites and publications for further study.

Enjoy Your Money! takes what could have been a fear-inducing subject and sheds new light on it in a positive, non-threatening way. All in all, it is simply a joy to read.

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Barry Silverstein