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Forever Cash: Break the Earn-Spend Cycle, Take Charge of Your Life, Build Everlasting Wealth

Jack Bosch
Morgan James Publishing (Sep 10, 2013)
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Follow the clear steps in this detailed guide, and use your passion to find financial security for the rest of your life.

Many people who were negatively affected by the recent economic downturn have yet to recover. With a focus on helping the average person invest in assets that have ongoing returns, *Forever Cash* could offer a new way of thinking about money.

Self-made millionaire Jack Bosch explains that there are three different kinds of cash: “One-Time Cash, Temporary Cash, and Forever Cash.” Forever Cash, writes Bosch, “is the true Holy Grail … cash for which you work once and get paid again and again and again … forever.” Examples include shares of an established, profitable company that pays dividends, a real estate property that is purchased and leased by the owner, owning a portion of a limited partnership that distributes profits annually, and intellectual property that can be licensed or that generates royalties.

Obviously, to generate Forever Cash, one needs to acquire assets such as those listed above. To help readers do that, Bosch suggests a process he calls the “Wealth Wheel,” which involves a strategy centered around generating extra cash, reducing expenses, and investing in assets.

Bosch also addresses some of the more common financial issues that vex most people. He discusses, for example, the “hamster wheel” of life—typically, individuals make more money as they get older, only to accumulate more debt and become more dependent on a high-paying job. He talks about good debt versus bad debt (focusing largely on real estate), and he offers a useful description of the “Debt Snowball” method, which is designed to help consumers eliminate credit-card debt.

Bosch writes clearly and passionately. He explains in a fair amount of detail how the reader can use the steps outlined in his book to accumulate Forever Cash, which he says is the key to “financial security, retirement, and your ability to quit your job.” He does make the important point, however, that the reader will need a compelling reason to follow this plan: “The steps are easy, but many people don’t do them because they don’t have a Reason Why.”

To some, *Forever Cash* may feel more like a scheme that is too good to be true than a legitimate way to accumulate wealth. Like anything else, however, it is not the plan itself, but rather how diligently the reader works to execute it that will make all the difference.

BARRY SILVERSTEIN (Winter 2014)

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