Clarion Review

Business & Economics

Money Games
Randy Petrick
iUniverse
978-0-595-48197-2
Four Stars (out of Five)

Money Games is a book that's especially timely in these days of economic downturn. For anyone who is not a financial whiz or doesn't feel knowledgeable on the basics of saving and investing money this book presents many ideas to get started. It's about creative things readers can do to help them save more money.

Although the title may suggest a less than serious approach the author's intent to help readers is very sincere and he shares personal experiences of how he went from an initial 600 in savings to millionaire status over time. Don't expect to see many literal "games" to play in the book as the games referred to here are really more like tactics or strategies for achieving financial goals.

One glance at the table of contents will pique the reader's interest and once the book is started it's hard to put down. Who wouldn't want to know how to make money "while you sleep" how to play the "Geek Game" to have funds to cover monthly bills how to fight debt with the "Machine Gun" approach or how to track progress with the "I Exam"? The book can be read in parts or cover-to-cover and readers can start anywhere in the book by selecting a category or chapter that looks particularly interesting.

One of the strategies Petrick advocates is maintaining a "Magic Box" similar to a piggy bank. "Of all the games" he says "this may well be both the most fun and the most powerful." This idea consistently gets favorable feedback from his seminar attendees. A key message is that "hidden money is money that tends not to be spent" so putting money aside daily for savings is a way to force saving and prevent additional spending.

The author's tone is lighthearted and humorous which makes it interesting and easy for the average reader to follow. However it could be a bit more substantial with case studies testimonials from others and more examples of how the savings could add up financially over

time. More stories of how people who attended Petrick's seminars actually implemented the ideas would lend credibility and demonstrate that these games really work.

Petrick is a writer speaker and money coach with more than thirty years of experience in financial concept education. He's a Chartered Financial Consultant a Chartered Life Underwriter a Certified Senior Advisor a Chartered Advisor in Senior Living and a member of several societies of financial service professionals.

Along the lines of *The Money Book for the Young Fabulous & Broke* by Suze Orman *Money Games* focuses less on specific problem areas and more on alternative ways to start generating additional savings. It uses a sailboat analogy to show how like two boats only yards apart in the same wind can sail in opposite directions two people with the same income potential can achieve vastly different degrees of success: "We all have different opportunities for financial improvement. If we fail to take advantage of them it is only because we miss the choices that will move us in their direction." *Money Games* shows people how easy and fun it can be to start exploring the many choices available for saving money.