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BUSINESS & ECONOMICS

Pillars of Wealth: How to Make, Save, and Invest Your Money to Achieve Financial Freedom

David Greene

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Acknowledging that building financial well-being is a complicated process, Pillars of Wealth is an invaluable resource for those pursuing personal success.

Presenting wealth building and inner growth as two sides of the same coin, David Greene's powerful book *Pillars of Wealth* is an all-encompassing guide to achieving financial freedom.

Pillars of Wealth posits a framework of three foundational pillars around which a life should be organized—in particular, if a person hopes to achieve financial success. These pillars are defense (the capacity for saving money), offense (the capacity for earning money), and investing (which in this context is synonymous with real estate). Each pillar is covered in its own section, wherein several chapters are devoted to elaborating on particulars. The book's methods include anecdotes, practical financial advice, and the naming of overarching principles to live by. Its savvy integration of charts and financial spreadsheets with bulleted takeaways at the end of each chapter results in multiple points of entry for general audiences.

The book's intentions—and interactivity—are clear from the start: "This book is going to challenge you," Greene writes. Indeed, the text interrogates not only financial habits but also the individual mindsets, unconscious principles, and everyday approaches to work and relationships that it says undermine wealth accumulation. An understanding of money as a neutral energy that can be expended in productive ways or impinged upon by preconceived ideas is the unifying theme. Within this idea, financial advice and therapeutic investigations of ingrained personal beliefs are undertaken.

The practical skills that the book introduces range from finding profitable real estate deals to creating an effective personal budget. The topic of real estate is handled with particular expertise; herein, metaphors give way to concise coverage of national real estate markets and complex loan terms. And complementing the book's real-world analyses are pithy theories regarding why some people fail to sustain their energy and momentum when pursuing real estate deals. "Your motives matter" is a recurring phrase.

The prose has a magnetic quality that imbues it with the power to elevate discussions of taxes and persistent, smallscale growth into thrilling, inspirational tracts. It is at once compassionate, relatable, and rigorous in its efforts to push audiences to realize their potential. And it articulates its financial concepts in a memorable and stimulating way. The most complex ideas are synthesized and articulated through Greene's personal stories, which are used to demonstrate the efficacy of basic financial practices like budgeting (especially when it's paired with a cultivated selfawareness). In particular, Greene's story of working through college at a restaurant and disciplining his financial behavior is quite instructive.

Pillars of Wealth is a comprehensive self-help guide that equips ambitious audiences to evaluate their mindsets and financial decisions with the aim of building durable, long-term wealth.

WILLEM MARX (November 21, 2023)

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