

The Self Directed Ira Handbook An Authoritative Guide For Self Directed Retirement Plan Investors And Their Advisors

Do you own your own business? Are you (and/or your spouse) the only employee(s) of your business? Would you like to take your retirement investing to the next level? If you answered yes to these questions, then you may qualify for an individual 401k, also known as a Solo 401k. The Solo 401k is not a new type of plan, but this particular retirement plan has gone through a lot of changes in the past few years. These changes can strengthen the power of your wealth building and optimize your contributions to your retirement accounts. Join experienced investors Dyches Boddiford, Dorsie Boddiford Kuni, and Tax Attorney John Hyre as they discuss the details of the Solo 401k including: self-directing your Solo 401k, contribution/distribution rules, the Roth component, and funding tactics. You will also learn step by step how to set up and invest your own Solo 401k as your own Trustee and Plan Administrator. From the basic concepts to the advanced strategies, this book has all you need to know about the Solo 401k.

For nearly 20 years, IRA investment expert Rice has taught thousands his revolutionary strategies for using an IRA to create wealth based on real estate. In his new book he shares these moneymaking strategies.

IRAs, 401(k)s & Other Retirement Plans helps you make sense of the rules that govern distributions from retirement plans, and avoid the stiff penalties that lurk in the fine print. It covers the different types of retirement plans -- including 401(k)s and other profit-sharing plans, Keoghs, IRAs and tax-deferred annuities -- and the taxes and penalties that can deplete your nest egg.

When it comes to taxes, it's not just about how much money you make--but how much money you actually get to keep. Are you tired of working hard all year, just to lose the largest chunk of that money to the IRS? Believe it or not, the U.S. tax system is filled with loopholes designed specifically to benefit real estate investors just like you. In this comprehensive follow-up to *The Book on Tax Strategies*, bestselling authors and CPAs Amanda Han and Matthew MacFarland bring you more strategies to slash your taxes and turn your real estate investments into a tax-saving machine. Inside, you will learn: How to take advantage of the tax reform benefits in all of your real estate deals Tax-deferral and tax-free techniques to significantly increase your return on investments How to use your rental properties to legally wipe out your taxable income What you need to know to take advantage of the Opportunity Zone tax benefits Tax-free methods to take cash out of a 1031 Exchange How to supercharge your nest egg using self-directed investment strategies Common retirement investing tax traps and how to avoid them Taxes saved means more money for you, your family, and more money to invest. Learning to save on your taxes could be the easiest

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money you ever make!

This is not just a workbook! Here is what is also included when you purchase 8 Steps: * 49+ Videos * 12+ Webinars/Podcasts * PDF Version also available * Downloadable Business Plan, Marketing Plan, and Strategic Plan * 8 Live Training Sessions (live & recorded) Learn from one of the Nation's Best Selling Authors and an actual Attorney and CPA on How to Start Your Business Today! Ever thought of starting your own small business- but thought it was too hard or had no idea where to start? Then this is the workbook for you! Listen to invaluable legal and tax advice given by Best Selling author and CPA/Attorney Mark Kohler, all which are geared toward helping you succeed in your dreams of being your own boss- and live well while doing so! No matter what your age, income, or current status in small business 'start-up' mode you will find material here to be truly invaluable and guaranteed to save you thousands in lawsuits, issues with the government or IRS and general heartache. Buy with confidence knowing we offer a 100% 30-day money back guarantee!

The Special Needs Trust Administration Manual is an invaluable guide for anyone who is managing a Special Needs Trust for a person with disabilities. In guiding trustees through the complicated rules of Special Needs Trusts. In clear and easy to understand language, the authors explain how a trustee can use trust funds to meet the financial needs of a person with disabilities while complying with the complex rules of government benefit programs. The Special Needs Trust Administration Manual covers a multitude of topics, including what trustees need to know about: who wants to know more about disability trusts and public benefits.

When It's Smart to Say No Nearly every week we read about a tragedy or scandal that could have been prevented if individuals had said no to ill-advised or illegitimate orders. In this timely book, Ira Chaleff explores when and how to disobey inappropriate orders, reduce unacceptable risk, and find better ways to achieve legitimate goals. The inspiration for the book, and its title, comes from the concept of intelligent disobedience used in guide dog training. Guide dogs must recognize and resist a command that would put their human and themselves at risk and identify safer options for achieving the goal. This is precisely what Chaleff helps humans do. Using both deeply disturbing and uplifting examples, as well as critical but largely forgotten research, he shows how to create a culture where, rather than "just following orders," people hold themselves accountable to do the right thing, always.

If you're interested in real estate investing, you may have noticed the lack of coverage it gets in mainstream financial media, while stocks, bonds, and mutual funds are consistently touted as the safest and most profitable ways to invest. According to real estate guru Ken McElroy, that's because financial publications, tv and radio programs make the bulk of their money from advertising paid for by the very companies who provide such mainstream financial services. On the other hand, real estate investment is something you can do on your own--without a large amount of money up front. Picking up where he left off in the bestselling ABC's of Real Estate Investing, McElroy reveals the next essential lessons and information that no serious investor can afford to miss. Building on the foundation of real estate investment 101, McElroy tells readers: How to think--and operate--like a real estate mogul How to identify and close expert deals Why multifamily housing is the best real estate investment out there How to surround yourself with a team that will help maximize your money How to avoid paying

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thousands in taxes by structuring property sales wisely Important projections about the future of real estate investment

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This is a powerful story woven around one theme—TAX PLANNING CAN CHANGE YOUR LIFE Tackling the fundamental question asked by all taxpayers – How can I save on taxes? — attorney and CPA Mark J. Kohler empowers you to dismiss standard CPA viewpoints like your tax payment is what it is and you just make too much money. Simplified through the mastery of storytelling, Kohler invites you to immerse yourself in the compelling tale of a typical family's tax awakening. Through their journey, you'll discover critical, but underutilized tax strategies to achieve huge tax savings, greater wealth, and, ultimately, a winning pursuit of the American Dream. "Mark brought tax planning to life in a story line we can all relate to personally!" Lori Mackey, award-winning author, CEO of Prosperity4Kids, Inc. "It is about time someone brought the benefits of tax planning to the masses. That is what Mark has achieved in this book." Dermot Berkery, author of Raising Capital for the Serious Entrepreneur "If you are not happy with your current CPA relationship, and aren't in love with your generic tax planning software, and wonder if there are better options out there. . .you need to read this book!" Tim Higgins, author of Paying For College Without Sacrificing Your Retirement "FINALLY, a tax book that I can not only understand but relate to and actually learn from. I never thought it was possible, however Mark Kohler did it - he made learning about taxes fun." Starr Hall, www.StarrHall.com, international author, speaker "This book changed the way I saw my taxes and my financial future." Woody Woodward, filmmaker, author, success Strategist Includes Tax Planning Resource Kit—Access templates, checklists, charts, and videos for additional support! TAKE CONTROL OF YOUR FINANCIAL FUTURE Tailored for small business owners and entrepreneur like yourself who are looking for long-term financial planning and wealth management, The Business Owner's Guide to Financial Freedom reveals the secrets behind successfully investing in your business while bypassing Wall Street-influenced financial planners. Attorney and CPA Mark J. Kohler and expert financial planner Randall A. Luebke deliver a guide catered to your entrepreneurial journey as they teach you how to create assets that provide income so work is no longer a requirement, identify money and tax-saving strategies, and address business succession plans to help you transition into the investment phase of business ownership. Learn how to: Pinpoint the dollar value of your business with a step-by-step formula Eliminate and avoid bad debt while leveraging your good debt Uncover investment strategies Wall Street won't tell you Achieve long-term goals with the 4x4 Financial Independence Plan Find an advisor willing to look out for your best interests Super-charge your 401(k) and leverage your insurance to get rich Create the best exit strategy for you, your business, and your family Avoid the most common mistakes in real estate investment Protect your hard-earned assets from security threats ready to strike You can't predict the future, but you can plan for it. So if you're ready to stop treating your business like your only asset and want to start making it your most valuable legacy, this book is for you!

For a retiree, no financial issue is more important than income. It's your income, not your wealth, that determines your standard-of-living in retirement. Lucky Retiree teaches you how to secure your income and keep your savings intact. It serves as your roadmap to retirement security, explaining The Income for Life Model, an investment strategy with the objective of creating lifetime, inflation-adjusted income. Lucky Retiree reveals little understood financial risks, such as Timing Risk which, if unplanned for, could devastate your retirement security. Don't leave your retirement security to chance. Plan for retirement income that lasts.

Hospice Care is a comprehensive resource book for individuals and families seeking practical information and emotional support.

At last, a sound, easy-to-understand guide to retirement saving that puts financial

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independence within reach of every self-employed individual. The Solo 401(k) account is the key to building wealth for those who are self-employed or small business owners without full-time employees, and this book demystifies what it takes to establish and manage the plan. Unlike books that delve into the often-confusing intricacies of these accounts, Solo 401(k) in a Nutshell cuts through extraneous details and provides exactly-and only-what the layperson needs to put the investment in place and get started down the road to financial freedom. Adam Bergman, Esq., is a widely published authority on tax planning, IRAs, and 401(k)s whose expertise has been tapped by CBS News, Businessweek, CNN Money, Forbes, and USA Today. He is president of the IRA Financial Trust Company and a member of the tax division of the American Bar Association.

In this #1 Best Selling book Mikkel Thorup draws on his 20+ years of overseas experience to bring you a complete guide to living overseas, saving money on taxes, obtaining a second passport and traveling the world as an Expat. This book will save you years of trial and error and will give you a comprehensive blueprint to planting flags around the globe as a PT (Previous Taxpayer, Permanent Tourist, Perpetual Traveler). Expat Secrets is filled with timeless knowledge stemming from Mikkel Thorup's travels to more than 100 countries to bring you a No-BS approach to the offshore markets. So if Secret Vaults in Asia, Offshore Bank Accounts in Belize, Hardwood Plantations in Central America, Real Estate in China and Business Class Travel around the world excite you then this is the book for you.

The Self Directed IRA Handbook explains how investors can own alternative retirement plan assets in their IRAs. These assets typically include; real estate, private stock, IRA/LLCs, LP, LLC, private equity, hedge funds, private placement, crowdfunding, and precious metals. The Handbook clearly explains the prohibited transaction rules, investment structures, common self directed IRA investment assets, and SDIRA tax pitfalls (UBIT & UDFI tax). The Handbook goes beyond the basics of self directed IRAs and includes extensive FAQs after each chapter, and nearly 100 citations to cases, statutes, rulings, and opinions from the Courts, the IRS, and the DOL. Its author, Mat Sorensen, is an experienced attorney who has advised clients with IRAs at every major self directed IRA custodian, and who speaks frequently at industry associations and before professional groups on self directed IRA topics. Mat regularly advises clients on the prohibited transaction rules, on IRA/LLC structures, on real estate and private company investments, and on UBIT and UDFI taxes. Mat has also successfully represented self directed IRA owners before the IRS Appeals Office and the U.S. Tax Court. To view testimonials for the book, and for additional self directed IRA resources, please visit the author's site at www.sdirahandbook.com

There's a huge problem in the commercial real estate business that nobody is talking about- DUE DILIGENCE. The vast majority of investors, real estate brokers and commercial real estate professionals barely scratch the surface conducting their due diligence when purchasing commercial real estate investments. Investors are taking unnecessary risks and throwing money away or making bad investments, by not properly performing due diligence. In fact, they are leaving big money on the table without even realizing it. Brokers are putting themselves at risk for potential litigation and missing an opportunity to help their clients as a true ally by learning these principles. All because "they don't know what they don't know". I was in the same position, until I created a system that made the entire process easier and less stressful. Having and adhering to a proven system allows you to do it faster, easier, more efficiently and you're less likely to miss something. It reduces the stress; makes you feel more confident; makes the sellers of the properties less likely to try to play games while negotiating with you, and ultimately helps to make you a better investor because you are more prepared. This handbook gives you a process to follow. A "road map" that takes you through from beginning to end. It is written in a concise, "easy to follow" fashion as a real due diligence tool and is not intended as a voluminous textbook on the subject. It's based upon over 30 years of experience

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in the commercial real estate business and acquiring over 9 million square feet from private and institutional owners. The fundamentals remain the same and they are all applicable, whether you're acquiring residential rental properties, an industrial building, a skyscraper or retail shopping center. Some of the things you will learn from the book . . . What to negotiate in the purchase and sale agreement so that you can maximize the opportunities for yourself when it comes time to negotiate further with the seller. Essential provisions to ask for in the purchase and sale agreement. (These could end up costing you dearly later if you don't have them in there). Specific issues and provisions to look for in the leases. (These could be potentially devastating to the investment after you own it). Conducting tenant interviews and what questions to ask so that you can uncover any problems or issues (This can be a goldmine of information). Cost cutting tips and dozens of strategies that will help you add value to the property once you own it. One of the most critical processes done during the due diligence process is the underwriting and financial analysis, which is constantly being revised during that process. (Included is a list of essential questions that must be addressed.) How to ensure that you are getting all you deserve when finalizing the transaction and what to look for on the closing statement to make sure you are. (Most investors leave a lot of money behind by not knowing this information). In addition, you get at the end of handbook . . . Sample Lease Abstract Form (which shows you how to summarize all the main deal points and provisions of a lease document). Due Diligence Checklist Due Diligence Document Checklist Sample Tenant Questionnaire (a sample list of questions that you should ask of tenants when conducting a tenant interview). By having this knowledge and my "step-by-step" system, you will be more prepared and less stressed; more confident in your ability to negotiate and go up against any seller. There are too many things to remember during the process. We need reminding as much as we need learning. Get it now and be prepared for your next real estate investment. Many investors keep it as a constant companion when purchasing real estate.

"Filled with easy-to-understand examples and women's stories of wealth-building challenges and successes, Itkins's advice shows you how to take your hard-earned money and grow it in the stock market using options to reduce risk. Whether you hire a financial advisor to manage your money or manage it yourself, this book will put you on the path of financial empowerment."--Back cover.

The Self-Directed IRA Handbook is the most widely used book in the self-directed IRA industry. The first edition was released in 2013 and sold over 20,000 copies. The Second Edition added 80 new pages of content and three new chapters (solo 401(k), cryptocurrency, valuations) with over 50 new citations. The Handbook, now in its Second Edition, clearly explains the prohibited transaction rules, investment structures, common self-directed IRA investment assets (real estate, private company, IRA/LLCs, private equity, hedge funds, crowdfunding, cryptocurrency, precious metals), and IRA tax pitfalls (UBIT & UDFI tax). The Handbook also includes extensive FAQs after each chapter, and nearly 150 citations to cases, statutes, rulings, and opinions from the IRS and DOL.

Are all Lawyers Liars? Of course not! But some lawyers are, and others who are not lawyers use that charge to sell the unsuspecting public asset protection structures or strategies that are outright lies. Until now, no other professional has been willing to call out the frauds and cheats in this powerful industry where self-professed experts and do-it-yourself hacks wreak havoc on the innocent just wanting to protect their assets. Mark Kohler exposes the liars and tells us the truth! In Lawyers are Liars, Mark explains the strategies that actually work to

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protect our assets and uses more than 270 footnotes to do it, quoting and referencing the true experts around the country. Undoubtedly, this book will become a desktop resource for not only the average middle income American wanting to protect his or her assets, but attorneys, estate planners and financial professionals guiding their clients through this complex area of the law. Most people have never heard of Self-Directed IRAs (SD IRAs)... And those who discover them, can't believe no one ever told them about them beforehand. \$20 Trillion Americans have some \$20 trillion (yes trillion!) in retirement dollars (IRAs, 401k, etc.). About 97% of those dollars are invested in Wall Street, i.e. stocks, bonds and mutual funds. Many people are unhappy with the Market, but don't know what else to do. Go Off Wall Street Only a small percent have learned that they can take their retirement dollars out of Wall Street and invest them elsewhere. For instance, they can invest in real estate; in bitcoin and other cryptocurrencies (very hot now); in gold and precious metals; in tax liens; in loans and mortgage notes. Some are even investing in things like Arabian race horses, treasure hunt amusement parks, Hollywood films, etc. An SD IRA opens up an entirely new field of opportunity that most people in the \$20 trillion group have no idea exists. Why This Book Is Different The challenge has been informing people of this: letting them know that it exists and explaining it simply in ways everyone can understand. That's what this book by Jeff Astor is about. It explains all the basics in plain English. In an hour or so of reading, you will learn 95% or more of the basics about SD IRAs. And the part you don't know, you'll know how to find it and/or whom to ask. This book is a breakthrough in that regard. No other book on the subject explains so much so simply so succinctly. The author has manned the phones at Broad Financial, an industry leader in self-directed plan, daily for five years. He's been in contact with some 10,000 people during that time, explaining the basics and clarifying even the most complex questions with straightforward answers. Now, he's distilled his knowledge in one place, in a "quick no-nonsense guide," breaking down the information into small, bite-size chunks, and even throwing in a little humor. Read it and learn about something that may change your life in ways you never thought possible. Some Of The Things You'll Learn Why Are People Self-Directing? You'll learn about diversifying, rebalancing, hedging against a recession and more. What Can I Invest In? Though real estate is the most common, you can also invest your IRA in Bitcoin and other cryptocurrencies, gold, tax liens, loans, startups, peer-to-peer platforms, exotics and more What Can't I Invest In? You'll learn exactly what to stay away from so that you remain clear of any troubles with the IRS Real People, Real Stories One of my favorite chapters because it's about people like you The 2 Types of SD IRAs: Custodial & Checkbook A key chapter that clearly explains the two fundamentally different self-directed IRA models in the business. Beware of Scams, Fly-By-Nights, Pajama Salesmen & Bad Customer Service Yes, pajama salesmen, other nightmares and how to avoid them all. And much more...

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The U.S. retirement system is the one government program that works well and can benefit all Americans - not just the rich or high-income earners. Yet few Americans have been educated about it or understands its value. This book will change that. It will provide you and your children with a winning lottery ticket to earn enormous tax-free wealth and financial security for generations to come. All you need to do is follow the three "Seven Figures" rules. This book will help anyone who is willing to discover how easy it is to become a "Seven Figurer" and win the lottery at 70, tax free. Adam Bergman is the founder and president of IRA Financial, the fastest growing provider of self-directed retirement plans in the country. This is the eighth book Mr. Bergman has written about retirement planning and investing.

Lord Clyde famously said, in the case of *Ayrshire Pullman Motor Services v IRC* [(1929) 14 TC 754]: "No man in this country is under the smallest obligation, moral or other, so to arrange his legal relations to his business or to his property as to enable the Inland Revenue to put the largest possible shovel into his stores. The Inland Revenue is not slow and quite rightly, to take every advantage which is open to it under the taxing statutes for the purpose of depleting the taxpayer's pocket. And the taxpayer is, in like manner, entitled to be astute to prevent, so far as he honestly can, the depletion of his means by the Revenue." There is nothing illegal in avoiding tax and this book sets out 51 Top Tips to enable you to keep more of your income from property - be that income tax, corporation tax, capital gains tax or inheritance tax. It will also enable you, with the correct planning, to preserve the capital wealth that has either been created or arisen through price inflation. Whether you are taking the first steps on your property journey, whether you are a seasoned campaigner or whether you want to preserve the family wealth, this book is packed with tax tips and useful examples which will enable you to legally pay less tax, keep more of your property income - and increase your wealth.

Quick reference guide for parents and kids. Money management skills include: appreciating the benefits of a Roth IRA and the rules for contributing, identifying different types of child employment, discovering ways parents can employ their children, learning how to issue a Form W-2 for your child, and introducing tax concepts for kids with earned income.

There's a party being thrown in the US Tax code, and everyone's invited. Yet millions of Americans decide to sit by and watch others take advantage of the invitation that's been sent. Better than offshore accounts, tax havens exist right in your own home. Find out what Congress passed in 2001 and the IRS instituted in 2006 that can only be described as "Party Island"! The advent of the Roth provisions in the Individual or Solo 401K provide every person in the United States the ability to create tax free income for their lives, their children's lives, and the generations that follow. Concise, and worded in easy-to-understand language, this book alerts the reader to the incredible structure available at their fingertips. Yes, it's possible to live Tax Free Forever, given the current tax law. Find out how!

The Tax Rules Have Changed. Your Business Should, Too. The Tax Cut and Jobs Act of 2017 marks the biggest tax reform in more than 30 years. The changes to the tax code are complex

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(especially for the small-business owner), but you don't have to go it alone. CPA and Attorney Mark J. Kohler delivers a comprehensive analysis of the new tax and legal structure you desperately need to help make the new tax law work for you. In this revised edition of *The Tax and Legal Playbook*, Kohler reveals clear-cut truths about tax and legal planning and delivers a practical, play-by-play guide that helps you build wealth, save on taxes, and protect your assets. Using real-world case studies, tax-savvy tips, game plans, and discussion points, Kohler coaches you through the complexities of the tax game of the small-business owner. You'll also learn how to: Examine your business needs and pick the right business entity for you Build your personal and corporate credit in eight steps Implement affordable asset protection strategies Take advantage of underutilized business tax deductions Pick the right health-care, retirement, and estate plans Bring on partners and investors the right way Plan for your future with self-directed retirement funds Reading from cover to cover or refer to each chapter as needed, you will come away wiser and better equipped to make the best decisions for your business, your family, and yourself.

"In my travels throughout this country, I have discovered a glaring truth: America's boys are absolutely desperate to talk about their lives," says Dr. William Pollack, author of the bestseller *Real Boys*. Now, in *Real Boys' Voices*, Pollack lets us hear what boys today are saying, even as he explores ways to get them to talk more openly with us. "Boys long to talk about the things that are hurting them—their harassment from other boys, their troubled relationships with their fathers, their embarrassment around girls and confusion about sex, their disconnection from and love for their parents, the violence that haunts them at school and on the street, their constant fear that they might not be as masculine as other boys." In *Real Boys' Voices* we hear, verbatim, what boys from big cities and small towns, including Littleton, Colorado, have to say about violence, drugs, sports, school, parents, love, anger, body image, becoming a man, and much, much more. *Real Boys' Voices* takes us into the daily worlds of boys not only to show how society's outdated expectations force them to mask many of their true emotions, but also to let us hear how boys themselves describe their isolation, depression, longing, love, and hope. How can you get behind the mask of masculinity many boys wear? How can you tell whether a "bad boy" is actually a "sad boy"—and how do you spot the danger signals of depression? How can you grow closer to the boy you love? Pollack explores how to create safe spaces and engage in "action talk," how to listen so a boy will speak the truth about, and be, himself. In the real boys' voices here, boys speak eloquently and truthfully about such topics as shame, bullying and teasing, the pressure to fit in, addictions, how they see the lives of the men they know, the importance of their mothers and fathers, their own spiritual and creative experiences, friendships with other boys and with girls, being gay, and coping with divorce and other losses, including the death of a friend or parent. We also hear what boys from Columbine High School and other places say about fear and violence in their lives. Full of insights from and about young and adolescent boys, William Pollack's *Real Boys' Voices* is an important, illuminating, and invaluable book, for boys themselves and for all the people in their lives. From *Real Boys' Voices* " Boys are supposed to shut up and take it, to keep it all in." —Scotty, from a small town in New England " What I hate about this school is that I am being picked on in the halls and just about everywhere else." —Cody, from a suburb in New England " Sometimes people say there are two me's, like I have a dual personality. . . . The public persona is not really who I am. It's a tool . . . to be who everyone wants me to be." —Raphael, from a city in the West " If you see [abuse] coming, just walk out of the room or walk out of the house or go somewhere, go to a friend's house, go for a walk, take your dog for a run, whatever. Just try to get away from that situation before it actually explodes." —Paul, from a suburb in the West " Maybe a couple of times I used to bully some kids. I haven't bullied anyone since the shooting. I try to be nicer to people even if I don't like them." —John, from Littleton, Colorado

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“As so many Americans feel powerless to confront a financial system designed to serve the few, Shuman offers us real choices: tools that align our lives with our values. That's power. I love this highly readable, timely, surprising book.” —Frances Moore Lappé, author of *Daring Democracy* and *Diet for a Small Planet* Americans agree on very little these days, but red state conservatives and blue state progressives can agree on one critical point: Wall Street can no longer be trusted. Yet most of us continue to invest our money in the stocks and bonds of Fortune 500 companies, transferring our capital far from where we live and work. Local investing expert Michael Shuman offers another alternative. He shows how we can use two well-established—but rarely used—investment tools to keep our money close and get a return as good as or better than what we'd get investing in distant, indifferent corporations. Shuman explains the nuts and bolts of self-directed IRAs and solo 401(k)s and how they can be combined with other recently legalized local investing tools. He details how to set these accounts up, identify and evaluate a whole range of local investment opportunities, and make sure account holders stay on the right side of the law. While the book is written for people without a lot of investment experience—Shuman explains concepts like “liquidity” and “diversification” in simple terms—even if you're as experienced as Warren Buffett, this book will make you rethink everything you know about investing. With Shuman's expert advice, you can strengthen your investment portfolio and your community, neighborhoods, and schools at the same time!

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