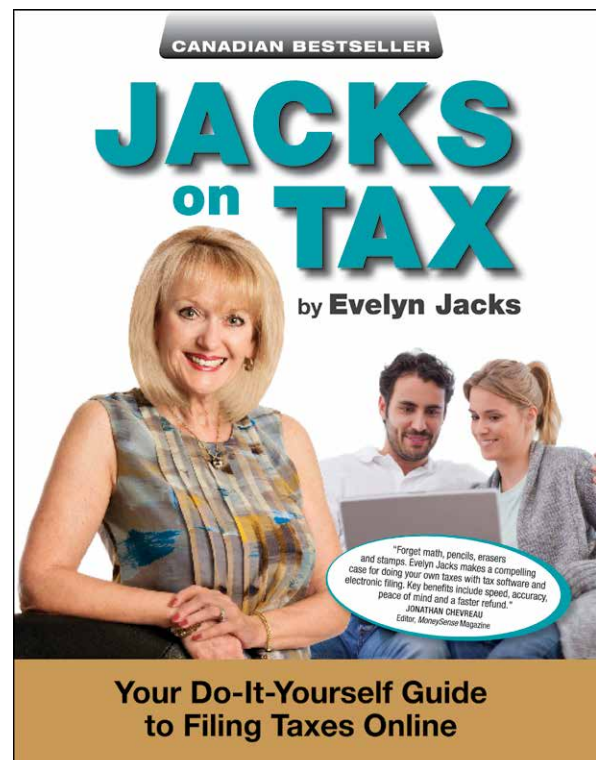
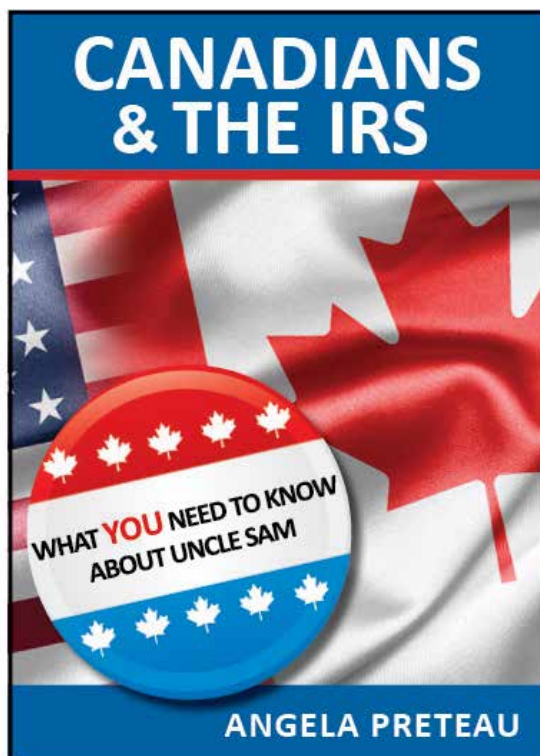
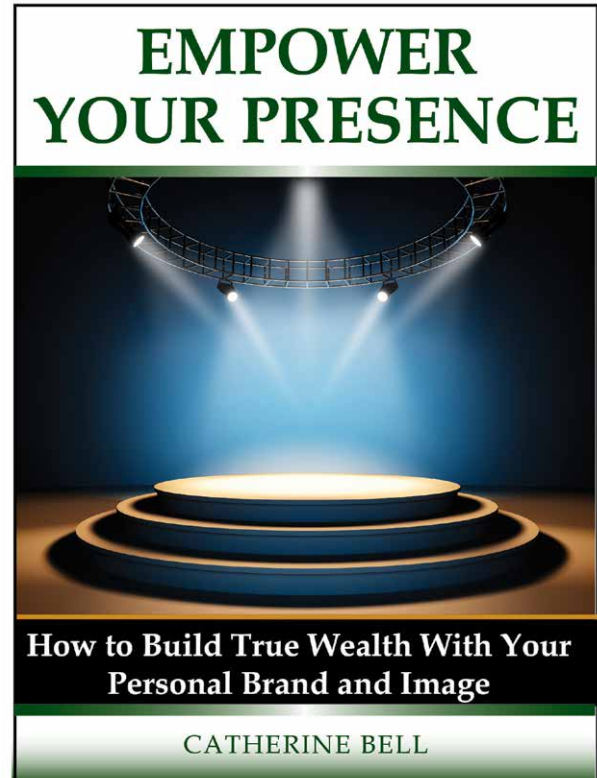
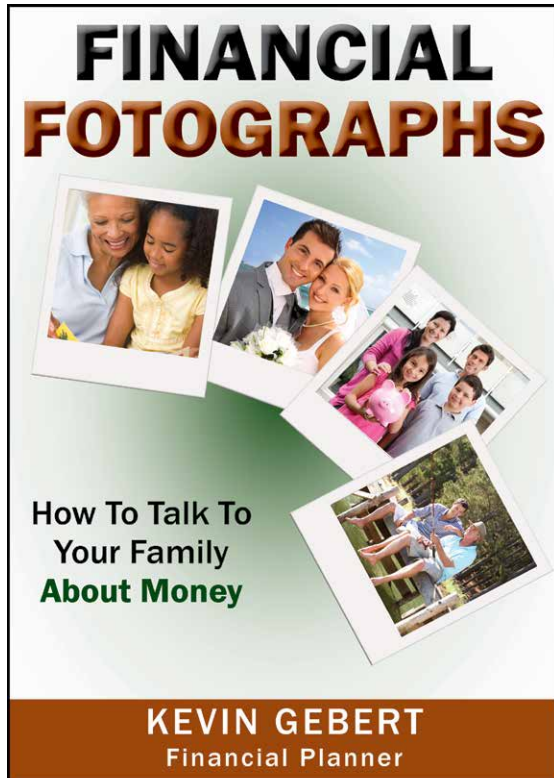


*Presents New Financial Books to Help You Grow & Preserve Your Wealth!*

# CANADA'S FINANCIAL PUBLISHER



## A MESSAGE FROM EVELYN JACKS, PUBLISHER, KNOWLEDGE BUREAU NEWSBOOKS



Dear Friends:

We are pleased to present four new Canadian financial titles in our 2013 list – I hope you will find this program as upbeat and issues-focused as we do! These books address key financial conversations Canadians are having at home, at work and in the community as they try to make sound financial decisions in a dramatically changing world in which risk management is a key driver.

To help with crucial conversations, we present ***FINANCIAL FOTOGRAHS, How to Talk to Your Family About Money***. Vancouver-based Financial Planner and West Coast Media Commentator, Kevin Gebert, addresses the financial concepts he wishes his parents had talked to him about when he was a kid, delivering a solid financial primer for 40-somethings, their young families and their parents. Now, families will be equipped to better initiate and enable these important, yet difficult and often taboo, conversations.

***EMPOWER YOUR PRESENCE, How to Build True Wealth with Your Personal Brand and Image***, by international image consultant Catherine Bell, is a must-read guide to self-improvement for anyone seeking change in the workplace, upon return to work or in starting a new career. Confident advancement, whether in transition or as part of a consistent plan to build a stellar reputation, is just different today. It's about connecting with the right relationships, the right way; yet the barriers are huge. In a highly competitive environment, with multiple generations to understand and relate to, how you manage your presence matters.

This year's tax books focus on both national and international tax planning. ***CANADIANS AND THE IRS, What You Need to Know About Uncle Sam*** is a must-read guide to minimizing tax for any Canadian with vacation property in the U.S., snowbirds and U.S. residents living in Canada. Angela Preteau, CA, CPA does a masterful job of running readers through the complicated maze of multiple taxes in both countries. Must-know information! So is the 2014 updated edition of Evelyn Jacks' ***JACKS ON TAX for Online Filers***, a must-have guide to audit-proof tax preparation vital to millions of Canadians who will file their taxes online again.

And our best-sellers are back! Reprints of ***Evelyn Jacks' ESSENTIAL TAX FACTS***, ***Pat Foran's SMART, SAVVY YOUNG CONSUMER***, ***Doug Nelson's MASTER YOUR RETIREMENT***, ***David Christianson's MANAGING THE BULL*** and ***Larry Frostiak and Jennifer Bartman's MASTER YOUR INVESTMENT IN THE FAMILY BUSINESS*** all round out our contribution to financial literacy in Canada.

This year, bring Canada's cutting edge financial authors to readers age 14 to 84! In an increasingly complex and electronic world, we can help them get ready to participate in the great momentum of our economic future.

We hope you once again **support this uniquely Canadian line of financial books**. We are Canada's Financial Publisher, Knowledge Bureau Newsbooks, and we are proud to offer new knowledge and skills to help Canadians make confident and sound financial decisions.

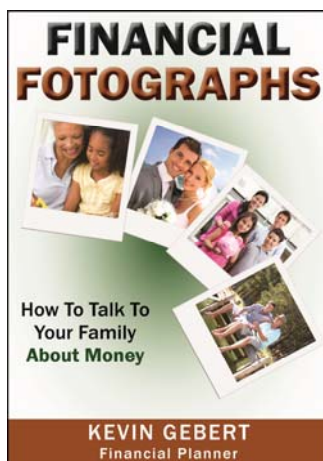
Best wishes,

A handwritten signature in black ink, appearing to read 'E. Jacks'.

Evelyn Jacks,  
Publisher, Knowledge Bureau Newsbooks



Knowledge Bureau Newsbooks is Canada's Financial Publisher. We produce books written especially for those who need to make confident and sound financial decisions in collaboration with their families and financial advisors.



## FINANCIAL FOTOGRAPHS How To Talk To Your Family About Money

KEVIN L. GEBERT

**“I wish my parents had talked to me about money.” If this resonates with you, you are not alone. Millions of families have a difficult time embracing financial conversations so crucial to the ongoing health of family income and capital. This is especially true in times of transition: changes in health, career or retirement.**

**If you are raising a young family and challenged with how to teach principles for healthy money management, this book’s for you! But if you are in your mid-thirties and wondering how to broach the subject of your role in the financial future of your ailing parents, you’ll love this read, too.**

Stories and pictures are an important part of any conversation and bring family values into focus. **Financial Fotographs** will help you tell financial stories, learn from lessons of the past and paint a brighter picture of the future from a financial planning perspective.

It will help you share conversations you wish your parents had with you about money. It will empower your family to have a healthy attitude about the financial aspects of life and provide new insights, knowledge, skills. Everyone in the family can benefit from experience, and find out how to make more responsible decisions about money.

Many great financial books teach from a textbook perspective; but you rarely read real life stories illustrating important financial concepts. This uniquely practical book of short financial stories will help your family:

- Appreciate the experience and wisdom of others, especially parents and grandparents.
- Broach taboo financial subjects – like wills and powers of attorney – that are painful for some.
- Get the inside story: how to use a financial plan that is unique to your situation.
- Understand how to make sound financial choices that follow your plan.
- Discover how to control wants and manage needs to protect your desired lifestyle.
- Understand how to control debt, so you can use it to achieve financial goals in life.

**Financial Fotographs** is a must read book for those looking to better prepare their children for the confusing world of finance, from a financial advisor who specializes in helping families plan their financial futures. Give a special gift to your children: pass along better financial values and empower them to thrive!

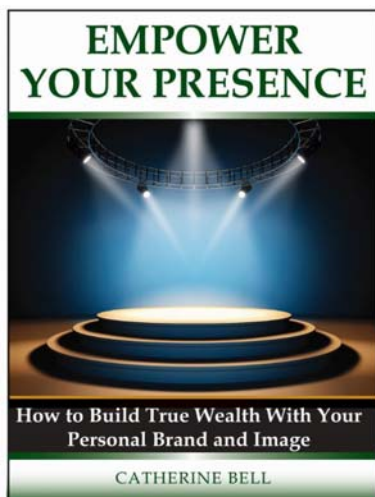
### ABOUT THE AUTHOR

**Kevin L. Gebert** has been helping Canadians create and meet their goals with simple solutions through financial planning since 1996. Whether developing or updating a financial plan, debt reduction strategies, retirement planning, marriage breakdown, or estate planning, Kevin is an MFA – a Master Financial Advisor who collaborates with experienced professionals in supporting fields to create a unique financial plan for Canadians.

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He is an often quoted media commentator in his home province of British Columbia and a faculty member of Knowledge Bureau, a national post-secondary institute focused on professional development for tax and financial advisors.





## **EMPOWER YOUR PRESENCE** **How to Build True Wealth with Your Personal Brand and Image**

**CATHERINE BELL**

"Presence" has always held a certain mystique that is empowering and attractive – it can improve relationships, transform situations, and influence success.

Whether starting out in your career, asking for venture capital, meeting potential clients, or advancing into a new social environment – including retirement – you will want to stride forward with confidence and ease.

**EMPOWER YOUR PRESENCE** is about developing that distinctive quality that can create opportunities and propel you to new heights. You'll learn to:

1. **Understand the Magnitude of Presence** – Empower yourself without overpowering others by developing an authentic Personal Brand with your dynamic holistic image – both internal and external.
2. **Become a Brand New You!** Understand how identifying your Personal Brand can empower you to know yourself and better communicate your intrinsic value to others.
3. **Experience Your "True Wealth" Potential** – Use your Personal Brand to build an Empowered Presence that can generate more relationships, more influence, more money.

Today, more than ever, both first and lasting impressions count. You are expected to differentiate yourself and articulate what makes you exceptional. It is about the complete package! Your ABC's – Appearance, Behaviour and Communication – must all align with your Personal Brand. When they do, you will have an Empowered Presence that ultimately can lead to more true wealth – success, happiness, and freedom of choice.

**EMPOWER YOUR PRESENCE.** This is a must-read book for ALL generations – Gen Y (18 to 33), Gen X (34-48) and Boomers (49+) – who want to invest in their best attributes, passions, and skills and market their unique promise of value as an important part of their ongoing personal success.

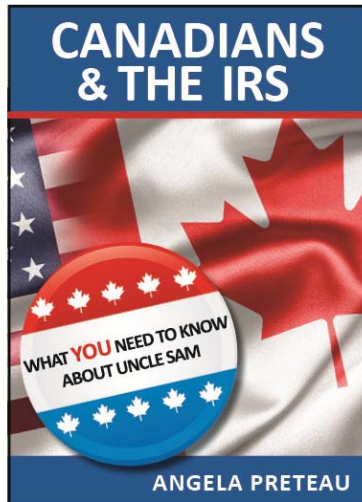
### **ABOUT THE AUTHOR**

**Catherine Bell**, who hails from Kingston, Ontario, is a dynamic international speaker, President of Prime Impressions, and an expert image and etiquette source for print media, television, and radio. Catherine is a catalyst for success for both businesses and individuals as they utilize her expertise on creating positive first impressions, presentation skills, business and social etiquette, and networking. Catherine is one of only 15 Certified Image Professionals in Canada, an Association of Image Consultants International (AICI) Hall of Fame inductee, a recipient of the prestigious AICI Award of Excellence in Education, an AICI Success Coach, the AICI Ethics Chair, and has served on the organization's International Board of Directors. She is also a faculty member of Knowledge Bureau, a private post-secondary educational institute.

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## **CANADIANS & THE IRS** **What You Need to Know About Uncle Sam**

**ANGELA D. PRETEAU, CA, CPA**

Did you know that the number of days you spend in the U.S. each year can deem you to be a U.S. resident for tax purposes? This would mean that you would be subject to all the U.S. tax laws and reporting regimes. If you are not careful, you could technically be in the United States as an “illegal alien.” You could even be a United States citizen and not realize it, and that has tax consequences.

Did you know that owning U.S. real estate and/or U.S. securities could create U.S. gift and estate tax issues for you? Also, there are certain types of income that are taxable in one country but not in the other, and some tax credits and exemptions are applied differently in both countries as well.

Uncle Sam has a lot of rules and regulations and he has a very long reach when it comes to taxation. If you are associated in some financial way with the United States you need to know this: the IRS is placing a higher focus on foreign taxpayers, including its own citizens living in Canada. And in Canada, international and cross-border taxation is big news as the taxman looks for cross-border tax cheats, and demands more information about offshore holdings. **CANADIANS & THE IRS** can help you know your rights and obligations:

- Understand how to make better decisions involving investments and vacations in the U.S.
- Discover exactly how you could be affected by Uncle Sam.
- Find out how to structure your affairs for the best tax results.
- Discover how to work better with your tax and financial advisors and avoid “grey areas” of the law.
- Get the inside story on how to preserve your wealth while enjoying your cross-border travels, hassle-free.

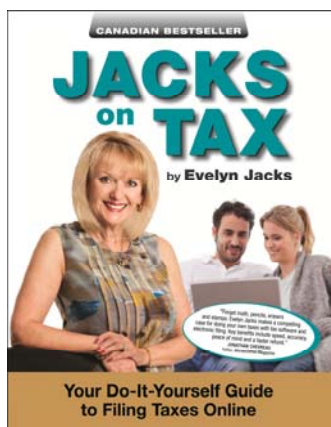
More and more Canadians are traveling to the United States on vacation, investing in U.S. securities, purchasing U.S. real estate, and even marrying U.S. citizens, and the majority of them are doing so without realizing there can be some potential tax consequences to their actions. Don’t get caught – get the tax facts.

### **ABOUT THE AUTHOR**

**Angela D. Preteau**, B.Comm. (Hons.), CA, CPA, works with Frostiak & Leslie Chartered Accountants in Manitoba and provides audit, accounting, and tax advisory services to clients with specialty in the area of U.S. – Canada taxation. She is the author of *Cross Border Taxation*, a certificate course for professionals published by Knowledge Bureau. Angela is based in Manitoba and lives on the Canadian side of the border.

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**JACKS ON TAX *CANADIAN BESTSELLER!***  
**Your Do-It-Yourself Guide to Filing Taxes Online**

**Updated for 2013 tax returns**

**EVELYN JACKS**

Millions of people are Netfiling – using tax software and the click of a mouse to file their tax returns. It’s seductively simple but are “do-it-yourselfers” leaving money on the table because they don’t know their tax filing rights?

This year, save both time and money by understanding your own return and take better control of your family’s financial affairs, too, with Canada’s most trusted, best-selling tax author, Evelyn Jacks. This best-selling tax guide has been updated to the new tax filing rules.

“Evelyn Jacks makes a compelling case for doing your taxes with tax software and electronic filing. Key benefits include speed, accuracy, peace of mind and a faster refund.” **Jonathan Chevreau, Editor, *MoneySense Magazine*.**

“You may be a do-it-yourselfer but you are not alone with Jacks in your corner. Jacks helps ensure my money works as hard for me as I’m out there working for it. You have to pay taxes, just not more than your fair share.” **Patricia Lovett-Reid, Sr. Financial Commentator, CTV News Channel.**

**Jacks on Tax** will guide you in doing your return, line-by-line. But it will also help you have a better relationship with your financial advisors and a tax pro – if you decide you need help. After all, filing an audit-proof return is important and if you need peace of mind in knowing you have filed correctly, knowledge is power. **Jacks on Tax** is a book for every Canadian tax filer because its premise is simple: a more informed taxpayer, working in collaboration with the professional community, will get more out of the tax system now and in the future. Here’s why:

- **Do-it-yourselfers:** Today there is a 50% chance you’ll be using software and filing electronically, so you’ll need to know what your software is doing, or waiting for you to do, behind the scenes.
- **Still Paper-filing?** You may want to switch to the convenience of online filing. What do you need to know?
- **Tax Pros:** Do you run into folks who tried it themselves but need your help to get through a tax audit? Wouldn’t it be great to offer this book and your helping hand in collaboration when needed?

## ABOUT THE AUTHOR

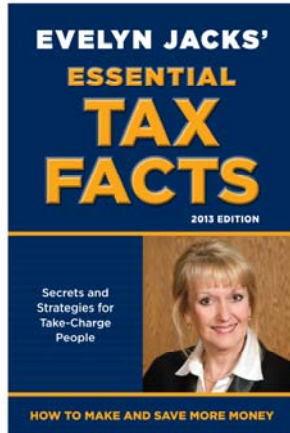
**Evelyn Jacks** is President of the Knowledge Bureau, a national educational institute focused on excellence in financial education. She is the author of 51 books on tax, personal finance, and leadership issues and recipient of numerous national and international awards including the prestigious Canadian Woman Entrepreneur of the Year Award. She was also a member of the Task Force on Financial Literacy, appointed by the Finance Minister and is one of Canada’s 25 Most Influential Women. She is a well-known financial commentator across Canada.

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**Twenty-seven million Canadians file tax returns. This is an essential life skill and the most important financial document of the year for most.**

**Keep *Jacks on Tax* on your shelf throughout the year.**





## EVELYN JACKS' ESSENTIAL TAX FACTS Secrets and Strategies for Take Charge People

EVELYN JACKS

*It's Your Money, Your Life.* . . and tax efficiency is your #1 weapon in taking control of your money. Whether you are rebuilding your portfolio or simply wanting to erode the biggest eroder of your wealth – taxation – **Essential Tax Facts** is your must-have tax planning guide. Now you too can arrange your affairs within the framework of the law to keep more of your income and your capital as a family unit.

*"Jacks once again proves why she is Canada's foremost expert on the Canadian tax system. This book can help you avoid overpaying taxes throughout your life to help you save money and achieve a more comfortable retirement."* **Pat Foran, CTV**

**Journalist and Consumer Reporter on Canada AM.**

*"Evelyn Jacks is a Canadian icon in the tax business. In my mind, the definition of genius is reserved for those who can translate complex subject matter into a language that average people understand. In the world of tax, Evelyn Jacks is a genius."* **Richard N. Croft, President, Croft Financial Group**

*"Almost everyone can legally cut their tax bill if they know the rules. Evelyn Jacks explains how to go about it in a clear, down-to-earth way. Her books are my number one reference source on the subject."* **Gordon Pape, author of The Retirement Time Bomb and Sleep-Easy Investing**

*"Evelyn translates complex tax issues into a language we all understand. She's always looking for ways to help our audience maximize their wealth by giving sound and timely advice. An A-list guest, author, and someone I rely on for the BEST advice not just at tax time but year round!"* **Richard Cloutier, CJOB Radio Winnipeg**

Do you want to keep more of your hard earned money for yourself and your future? Have better conversations with your financial advisors? Be wealthier in retirement? Avoid surtaxes on inheritances? Then, learn to pay the least amount of taxes legally possible, no matter what your tax filing profile is:

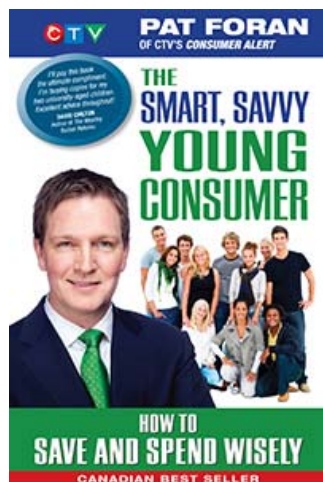
- **Employees:** Learn how to write off more deductions so you can invest more.
- **Singles:** Maximize deductions and reduce clawbacks of lucrative government benefits.
- **Pre-retirees:** Use your RRSP to buy a home and finance education.
- **Seniors:** Split income from pensions and investments and write off more medical costs.
- **Families:** Split income, deductions and credits with family members.
- **Investors:** Earn more tax-efficient income from investments and reduce tax on capital.
- **Executors:** Minimize taxes filing final returns for deceased taxpayers.
- **Homeowners:** Win big by selling your tax-exempt residence or rental properties.

### ABOUT THE AUTHOR

**Evelyn Jacks** is President of the Knowledge Bureau, a national educational institute focused on excellence in financial education. She is the author of 51 books on tax, personal finance, and leadership issues and recipient of numerous national and international awards including the prestigious Canadian Woman Entrepreneur of the Year Award. She was also a member of the Task Force on Financial Literacy, appointed by the Finance Minister and is one of Canada's 25 Most Influential Women.

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## Perfect for graduation season!

THE SMART, SAVVY YOUNG CONSUMER **CANADIAN BESTSELLER!**

How to save and spend wisely

**PAT FORAN**

Award winning journalist and consumer reporter on Canada AM

If you are 14 to 34...and you're smart, savvy, and sophisticated, this book's for you! It's about launching your financial life with the knowledge and skills to make responsible decisions. Be hotter than ever with your savvy knowledge about yourself, your feelings about money, and how to leave an acceptable environmental footprint with your purchasing power! You too can be a change agent!

- **Understand** how money works – calculate interest, find out your credit rating, invest in stocks, mutual funds and a TFSA.
- **Discover** ways to save money, buy used goods, save on a car purchase, and use your purchasing power to change the world.
- **Appreciate** the value in spending less than you make, good debt vs. bad debt.
- **Find out how to** get the best deal on cell phone plans, car insurance, apartment leasing, home buying.
- **Get the inside story** on how to save on monthly bills, play companies off against each other, use your purchasing power to influence social change.
- **Deal with it** – Find out how to get the best deal on cell phone plans, car insurance.
- **Be an investigator.** Get the inside story on how to save on monthly bills, play companies off against each other.
- **Make a difference: Flex your social power** – Where and how you spend matters use your purchasing power to make a difference.
- **Control Your Relationship** with your money and your credit cards.

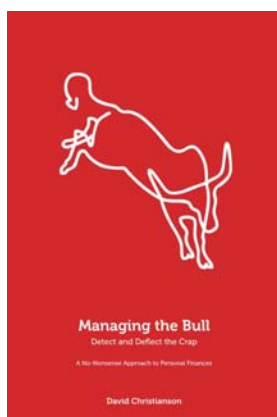
### ABOUT THE AUTHOR

**Pat Foran** is an award-winning journalist and host of a feature segment on **CTV Toronto** called 'Consumer Alert' and can also be seen every Thursday morning as a consumer reporter on Canada AM. Pat has helped consumers recover tens of thousands of dollars, exposed scams, warned about unsafe products, and passed on countless money saving tips to the public. Thousands of phone calls, e-mails, and letters proved to Pat there is an intense public thirst for solid, trustworthy consumer information. Pat is also the author of *Canadian Consumer Alert - 101 Ways to Protect Yourself and Your Money*, *The Smart Canadian's Guide to Building Wealth*, and *The Smart Canadian's Guide to Saving Money*.

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## MANAGING THE BULL

**Detect and Deflect the Crap: A no-nonsense approach to personal finances**

**DAVID CHRISTIANSON, BA, R.F.P., CFP, TEP**

This is a must-read book for anyone who wants to develop the Winner's Mindset about money and is serious about financial freedom on his or her own terms. The book is inspiring, informative, and impactful and in some places, truly funny. Consumers need – more than ever – a proven path to follow. This book clears the roadblocks to smooth your financial journey.

People are confronted today with confusion, noise, and way too much information. They want to cut through all of that bull, make the right decisions, and take the right actions. It is unique, sophisticated, and speaks volumes with simplicity, possessing secrets so profound that there is no need to “shout” about them. More important, each chapter contains true-to-life and inspirational “secrets” that will propel you forward, as you read this book and then, in your life.

- Understand how to set your own agenda for your personal finances, without becoming part of someone else's agenda.
- Discover a proven method that has worked for wealthy people for decades.
- Appreciate the value of your own common sense and “gut feelings” that should govern your decisions.
- Learn to use the secrets of the rich in your financial life.
- Find out how to recognize and avoid the crap that marketers and salespeople will throw at you.
- Get the inside story from a trusted advisor to the rich, on how wealthy people – with no inheritance or lottery winnings – have grown rich and stayed that way, through market crashes, recessions and wars.

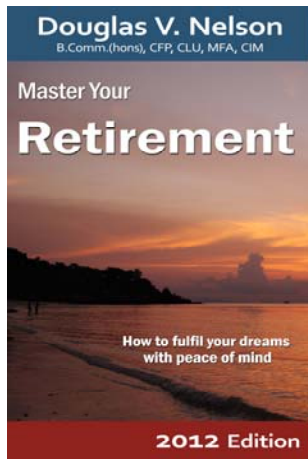
Research has proven...You will be happier and more successful on your own terms, not someone else's. Learn to approach your financial affairs with much more passion and a lot less bull!

### ABOUT THE AUTHOR

**David Christianson, BA, R.F.P., CFP, TEP**, is renowned as a clear financial communicator who has won numerous awards for excellence in financial education. He has guided hundreds of people from all walks of life to visualize their dreams and achieve their goals in his professional wealth management practice and through his weekly newspaper column. *Managing the Bull* displays David's respect for the reader's time – throughout. Funny, wise, sometimes profound – the book reflects the author's down-to-earth style. David has been called “The Advisor's Advisor” because many other financial advisors have hired him to help them with their own personal financial planning. *Managing the Bull* makes the sophisticated strategies he uses available to all, in clear, bite-sized pieces.

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## MASTER YOUR RETIREMENT

How to fulfill your dreams with peace of mind

Especially for pre-retirees as well as those already living their dreams.

**DOUG NELSON, B.Comm.(Hons), MFA, CFP, CLU, CIM**

**Don't just "do" retirement.** Find out all the new rules behind the changes to the Canada Pension Plan, the Old Age Security, and how to best take your private pension savings to keep more in your pocket rather than the taxman's!

**Worried about your financial future?** You don't have to be. If you want to have the most income today so you can do all the things you most want to do, have confidence and security knowing that you will never run out of money, and comfort in knowing that your portfolio won't disappear due to normal market fluctuations, you need to read this book.

**You really have only one chance to get it right.** This book is about achieving real results:

- Consistent, reliable income in retirement to plan your affairs with confidence.
- Lower taxes and fees so that risk can be reduced and capital can be preserved.
- A low risk portfolio for peace of mind and predictability.

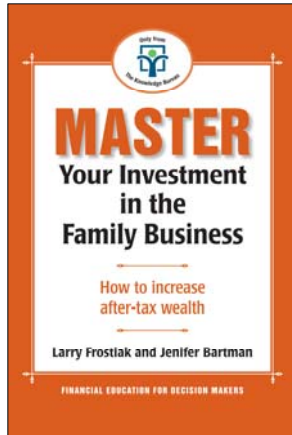
Drawing the right amount of income, from each source, at the right time is critical to your long-term financial security and to minimize risk and minimize tax. Your goal is to end up with the most tax-efficient retirement outcome with purchasing power when you need it. This book will help.

### ABOUT THE AUTHOR

**Doug Nelson, B.Comm.(Hons), MFA, CFP, CLU, CIM** is a Winnipeg-based financial advisor who specializes in providing family business succession and portfolio risk management services. Doug has also authored three certificate courses: *Advising Family Businesses*, *The Portfolio Risk Manager*, and *Tax-Efficient Retirement Income Planning* for Knowledge Bureau.

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## **MASTER YOUR INVESTMENT IN THE FAMILY BUSINESS**

### **How to increase after-tax wealth**

**LARRY FROSTIAK & JENIFER BARTMAN**

Family business owners typically have most of their net worth tied up in their business. Finding solutions to properly structure the business to allow it to flourish while allowing owners and their families to plan for their future can be difficult, especially if there is little time to explore strategies. This book will outline the options available to the family to ensure they know how to protect one of their most valuable assets.

### **ABOUT THE AUTHORS**

**Larry Frostiak, FCA, CFP, TEP**, is a founding partner of Frostiak & Leslie Chartered Accountants Inc., which specializes in privately owned and family businesses, and is an executive member of the international Society of Trust and Estate Practitioners (STEP).

**Jenifer Bartman, CA, CMC**, has extensive experience in the venture capital industry and is the founder and principal of Jenifer Bartman Business Advisory Services, an independent firm providing services in the areas of business advisory and interim executive solutions.

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**Knowledge Bureau Newsbooks is Canada's Financial Publisher. We produce books written especially for those who need to make confident and sound financial decisions in collaboration with their families and financial advisors. Our national head office is situated in Winnipeg, Manitoba.**

Knowledge Bureau Newsbooks is a division of Knowledge Bureau, a national post-secondary institution.  
See [www.knowledgebureau.com](http://www.knowledgebureau.com) for more information.

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