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SPRING 2014

Canadian Financial Book Catalogue

FIND YOUR PERSONAL FINANCIAL SWEET SPOT!

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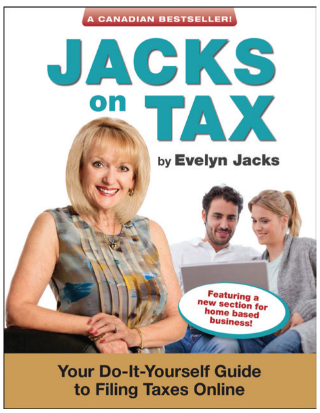

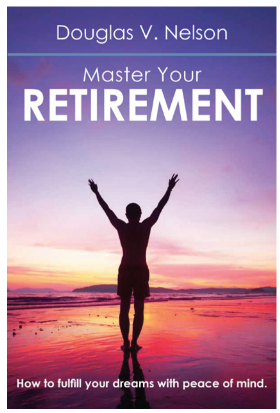

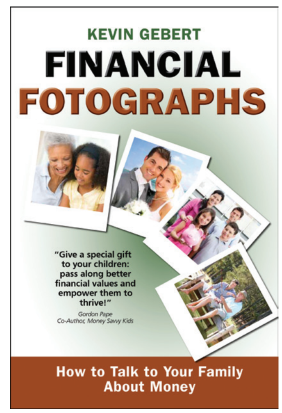

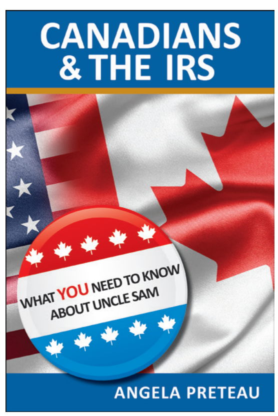

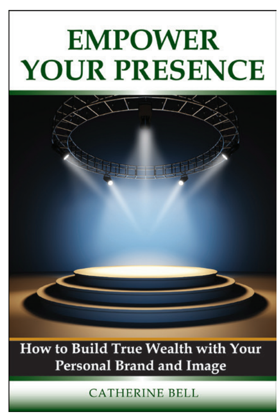

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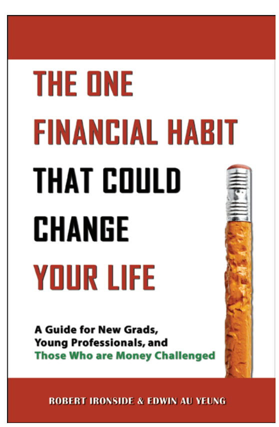

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A MESSAGE FROM THE PUBLISHER, EVELYN JACKS

I am pleased to present our 2014 publishing program – with its bright new theme:

FIND YOUR PERSONAL FINANCIAL SWEET SPOT!

It's all about making sound financial decisions for yourself and your family because at Knowledge Bureau, we are focused on Excellence in Financial Education.

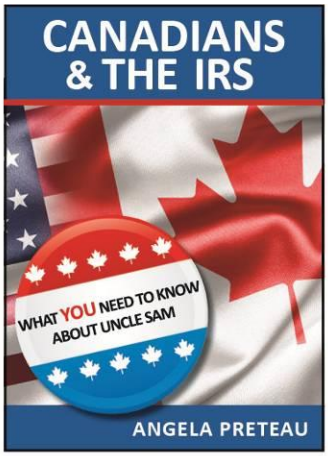
JANUARY It's Tax Prep Time	**Jacks on Tax**: A Canadian Best-seller is Back to Help Online Filers prepare the best personal tax returns for their families and plan to save money, too. **Canadians & the IRS**: Learn all the tricks to avoiding tax and penalties if you are a US citizen living in Canada or a Canadian with US investments & property.
FEBRUARY It's RRSP Time	**Master Your Retirement:** Will you have enough to live with peace of mind in retirement? This book gives you permission to ask this difficult question, find out and breathe easier.
MARCH It's Family Budget Time	**Financial Fotographs:** Take it along on spring break to teach financial literacy to your children **The One Financial Habit**: You can raise spenders or savers – your choice! This book helps you build a family of responsible financial decision-makers.
MAY It's Graduation Time	**Empower Your Presence**. Be the ultimate in-personal social networker! Learn how to avoid the bloopers, too. Life after graduation is all about relationships. Get a jump start on building your network.
JUNE It's Summer Time	**Managing the Bull** . . . why not cut the crap and take the straight line to financial success? A favorite, from our backlist.

Best wishes,

Evelyn Jacks,
Publisher, Knowledge Bureau Newsbooks

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.



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:

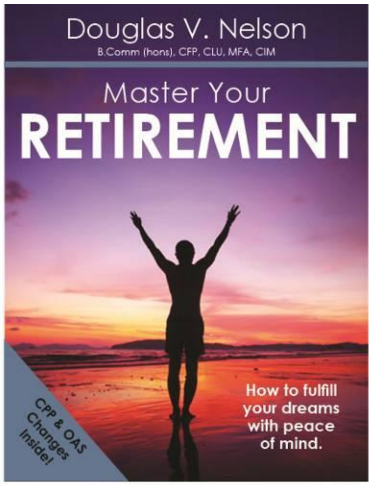
- Understand how to make better decisions involving investments and vacations in the U.S.
- Discover exactly how you could be affected by Uncle Sam.
- Find out how to structure your affairs for the best tax results.
- Discover how to work better with your tax and financial advisors and avoid "grey areas" 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.

Personal Finance
April 2014
Trade Paperback
ISBN: 978-1-927495-17-9
CDN $24.95
6" x 9" 200 Pages
Rights Held: World



MASTER YOUR RETIREMENT
How to fulfill your dreams with peace of mind

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

Don't just "do" retirement...instead "Master Your Retirement"! This book contains vital information to anyone saving for retirement today and pre-and post-retirees, too.

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.

Today, there are new options for building your retirement nest egg into a steady income stream to support your lifestyle. Drawing the right amount of income from each source, at the right time, is critical to your long term financial security and for minimizing risk and taxes. Yet, most traditional planning approaches have 3 problems:

1. Your most important objectives are left undefined.
2. The most significant costs in retirement are ignored.
3. Financial decisions are limited by the investment products used to achieve goals, and this is often directly dependant on the license held by the advisor.

Learn to avoid these and build the most tax efficient retirement outcome, with purchasing power when you need it. Then discuss all of your options with your professional advisors because you understand:

- The killers of income and wealth.
- How to effectively navigate the phases of retirement.
- How to master the retirement planning process.

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.

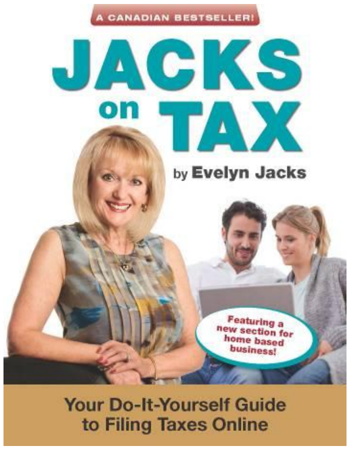
Drawing the right amount of income, from each source, at the right time is critical to your long-term financial security and to minimize risk and minimize tax. Your goal is to end up with the most tax-efficient retirement outcome with purchasing power when you need it. This book will help.

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.

Personal Finance
Available Now
Trade Paperback
ISBN: 978-1-927495-18-6
CDN $24.95
6" x 9" 215 Pages
Rights Held: World

ISBN 978-1-927495-18-6
62495
9 781927 495186



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.

Personal Finance
Available Now
Trade Paperback
ISBN: 978-1-927495-20-9
CDN $24.95
7" x 9" 272 Pages
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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.

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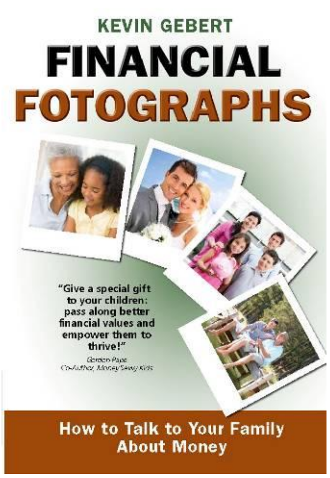

FINANCIAL FOTOGRAPHS
How To Talk To Your Family About Money

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.

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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Trade Paperback
ISBN: 978-1-927495-15-5
CDN $24.95
6" x 9" 288 Pages
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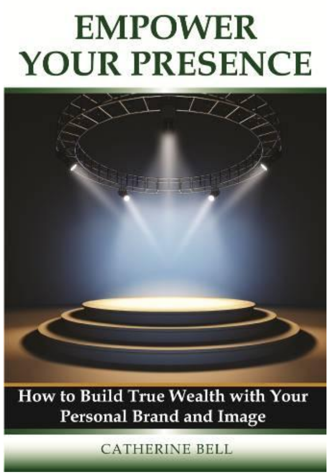
ISBN 978-1-927495-15-5



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.

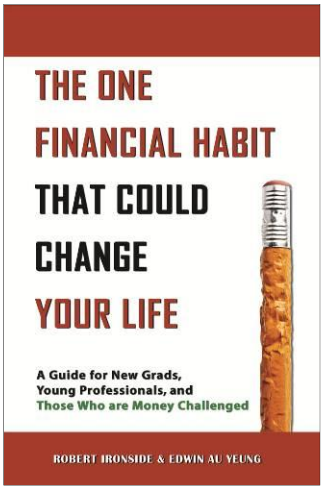
EMPOWER YOUR PRESENCE. This is a must-read book for ALL generations – Gen Y (18 to 33), Gen X (34-48) and Boomers (49+) – who want to invest in their best attributes, passions, and skills and market their unique promise of value as an important part of their ongoing personal success.

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.

Personal Finance/Self-Help
Available Now
Trade Paperback
ISBN: 978-1-927495-16-2
CDN $24.95
6" x 9" 156 Pages
Rights Held: World

ISBN 978-1-927495-16-2



THE ONE FINANCIAL HABIT THAT COULD CHANGE YOUR LIFE

A Guide for New Grads, Young Professionals, and Those who are Money Challenged

ROBERT IRONSIDE & EDWIN AU YEUNG

Get some Retail Therapy and save your financial life!

The concept is simple: Learn how to save a portion of every pay cheque regularly, consistently, and with discipline, and then invest the money wisely and you will become wealthy. In fact, you will retire richer than you ever dreamed possible and you'll achieve peace of mind.

Over the last 50 years, society has evolved from valuing frugality and thrift to consumerism and debt to feed the addiction of instant gratification. In some cases, debt overload has caused stress and even bankruptcy.

Everybody wants it all and they want it all now. Young adults are led to believe that they can buy all the toys they desire simply by borrowing from their future income stream. This is a recipe for potential financial disaster!

There is an alternative. It is simple and it works. Authors Ironside and Au Yeung show you the way.

Learn how to avoid increased debt, increased stress and real unhappiness. Learn the one financial habit that could change your life.

ABOUT THE AUTHORS

Robert Ironside is one of Canada's best known financial educators. He has taught both graduate and undergraduate finance courses at several Canadian Universities, winning a number of teaching awards in the process. Robert has taught professional development courses for the Institute of Canadian Bankers since 1989 and he is a faculty member of The Knowledge Bureau. In addition, he has worked with banks, governments and professional organizations in approximately 20 countries around the world.

Edwin Au Yeung is a Chartered Accountant living in Burnaby, British Columbia. He obtained a Bachelor of Commerce degree from the Sauder School of Business and a Master of Professional Accounting degree from the Edwards School of Business. He earned his CA while working at a Big Four accounting firm in Vancouver and has worked in the financial services industry in London, England. Edwin has a passion for investing and personal finance and has also worked as a consultant for an investment management company.

Personal Finance
Available Now
Trade Paperback
ISBN: 978-1-897526-53-8
CDN $24.95
6" x 8" 128 Pages
Rights Held: World

ISBN 978-1-897526-53-8
62495
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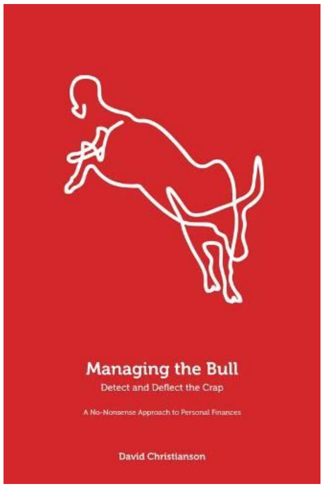

MANAGING THE BULL

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.

Personal Finance
Available Now
Trade Paperback
ISBN: 978-1-927495-00-1
CDN $19.95
6" x 9" 248 Pages
Rights Held: World

ISBN 978-1-927495-00-1

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 for more information.

PUBLISHER'S REPRESENTATIVE:

BRITISH COLUMBIA / ALBERTA / YUKON / NWT

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DISTRIBUTED BY: **University of Toronto Press (UTP)**
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