


2012 CATALOGUE

CTV **PAT FORAN**
OF CTV'S *CONSUMER ALERT*

"I pay this book the ultimate compliment. I'm buying copies for my two university-aged children. Excellent advice throughout!"
—**DAVID CHILTON**
Author of *The Money Smart Returns*


**THE SMART, SAVVY
YOUNG
CONSUMER**



**HOW TO
SAVE AND SPEND WISELY**
CANADIAN BEST SELLER

**AL EMID, ROBERT IRONSIDE,
WITH EVELYN JACKS**

**Financial
Recovery**
in a



**FRAGILE
World**

**HOW TO SURVIVE AND THRIVE
IN UNCERTAIN TIMES**

EVELYN JACKS'

**ESSENTIAL
Tax Facts**




Simple tips
for preparing
your taxes
so you can
build wealth

*Tax advice trusted by
millions for 30 years*

2012 EDITION

**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

Paul Bates and Al Emid

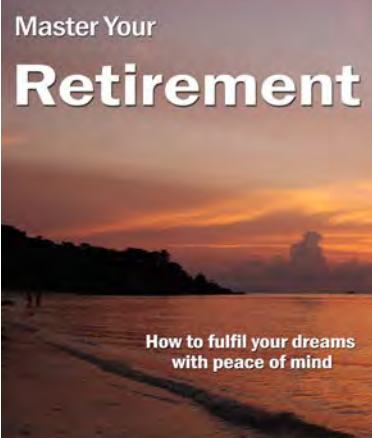
**WHAT I
HAVE
LEARNED
So Far....**

**And How It
Can Help You**

*Clues for Succeeding in Crisis
From 50 Graduates of
the "School of Hard Knocks"*

Douglas V. Nelson
B.Comm.(hons), CFP, CLU, MFA, CIM

Master Your
Retirement



How to fulfil your dreams
with peace of mind

2012 Edition

Financial Education for Decision Makers



A Message from Evelyn Jacks, Publisher, Knowledge Bureau Newsbooks

Dear Friends:

We are pleased to present a dynamic new financial publishing program to you with our Fall 2011 list. Featured are four new titles that address the key areas that boomers and their children need to deal with in order to have the knowledge and skills required to make sound financial decisions.

CTV Consumer Alert reporter Pat Foran joins us with a new book for the 14 to 34 year olds: *The Smart, Savvy Young Consumer*. From cell phones, to first car, to first apartment and more, Pat, the father of teenagers himself, empowers young people to succeed as consumers in a complicated news world.

Al Emid and Robert Ironside have collaborated with me in *Financial Recovery in a Fragile World*. We are excited about this ground-breaking book which takes a look at financial navigation in uncertain times to assist investors to hold on to wealth and anticipate their actions despite a prolonged recovery from financial crisis.

Whether you are 35 or 55, *Mastering Your Retirement* is a goal of any saver. Financial advisor, speaker, instructor, wealth and retirement planning expert Doug Nelson brings strategy, process and peace of mind to empower those with savings challenges in this second edition of his powerful book.

Evelyn Jacks' *Essential Tax Facts* rounds out the new program with updated information on the tax side of wealth management to include new tips for accumulating, growing, preserving, and transitioning wealth with tax efficiency when preparing family tax returns.

Finally, we are pleased to feature reprints of *The One Financial Habit That Can Change Your Life* and *What I Have Learned So Far and How It Can Help You* to round out a financial education for book readers that addresses both technical issues on a "must know" basis and behavioral finance for 14 to 84 year olds.

We hope you support this uniquely Canadian line of books for its readability, its current and relevant content and our passion to help Canadians manage their money better.

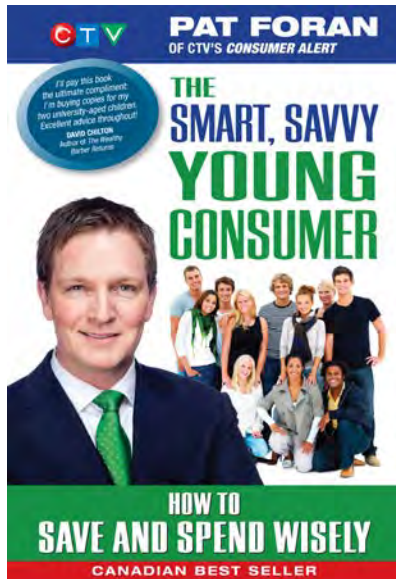
Best wishes,

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

Evelyn Jacks,
Publisher, Knowledge Bureau Newsbooks



Knowledge Bureau Newsbooks is a Canadian publisher of financial books written especially for those who need to make financial decisions in collaboration with their families and financial advisors. Our national head office is situated in Winnipeg, Manitoba.



THE SMART, SAVVY YOUNG CONSUMER

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!

This is about 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.

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ABOUT THE AUTHOR

Pat Foran is an award-winning journalist and host of a feature segment on **CTV Toronto** called 'Consumer Alert' and he 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" and The Smart Canadian's Guide to Building Wealth" and "The Smart Canadian's Guide to Saving Money".



AL EMID, ROBERT IRONSIDE,
WITH EVELYN JACKS

Financial Recovery

in a



FRAGILE World

HOW TO SURVIVE AND THRIVE
IN UNCERTAIN TIMES

FINANCIAL RECOVERY IN A FRAGILE WORLD

How to survive and thrive in uncertain times

AL EMID, ROBERT IRONSIDE, WITH EVELYN JACKS

Do you need to understand the financial recovery and *your* stake in it? Need a whole new financial strategy for the post-crisis future? Want to fortify your portfolio and all other areas of your financial life against the next downturn? Need to hold your financial advisors to task? You can have all of that and more with this comprehensive guide to the new world economy and the individual's place in it, written by three of Canada's leading authorities in tax efficient wealth management.

Recent economic stability in Canada has been impressive but is it here to stay? Join the authors in exploring the link between the global economy and your family's portfolio.

Consider how much we can really expect from China. Are some China analyses fraught with uber-expectations? Are political risks in the Middle East threatening economic stability? What are the Black Swan Factors and the likely impact of India. The authors also check into the Eurozone crisis, so powerful that it has called the future of the Euro into question. Closer to home, they look at the good news-bad news relationship with the United States and answer the question 'Is the worst yet to come?'

What are the action plans you and your advisors need to build given all of this change in a fragile world. Consider the challenges for:

Individuals: **It's going to take a Village: Recovery is about Behavioural Change:** Learn how to drop the baggage of old expectations, embrace new reality, work towards smooth sailing.

Families: How get out of debt, spot opportunities, maintain dignity for the vulnerable;

Investors: How to preserve, protect and grow wealth after the financial tsunami;

Governments: How to deal with debt too large for generations to pay off, and which is expanding faster than the growth rate in GNP.

ABOUT THE AUTHORS

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Al Emid is a Veteran Financial Journalist and co-author of *What I have Learned So Far and How It Can Help You*. **Robert Ironside** is an award-winning professor of financial mathematics and author of *The One Financial Habit That Can Change Your Life*.

Evelyn Jacks is a best-selling author of 47 books and award winning entrepreneur.



EVELYN JACKS'

**ESSENTIAL
Tax Facts**



Simple tips
for preparing
your taxes
so you can
build wealth

Tax advice trusted by
millions for 30 years

2012 EDITION

EVELYN JACKS' ESSENTIAL TAX FACTS

Simple tips for preparing your taxes so you can build wealth

2012 EDITION

It's Your Money, Your Life. . . and tax season is the best time to be more financially aware and increase your opportunities to build wealth over the long run.

Pick up this book, and get involved!

Follow the blog at www.evelynjacks.com

And the tweets: <http://twitter.com/evelynjacks>

Join Evelyn on her annual book tour to talk taxes!

Read *Essential Tax Facts* with purpose. Start with the tax changes for 2011. You'll find them in part one of this book. Now, find your "filing profile", then drill down, ask more questions and get new answers to reaching your goal--paying only the least amount of taxes legally possible:

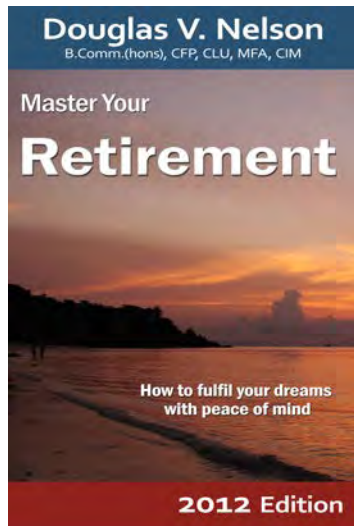
- **Employees:** Learn how to write off more deductions so you can invest more
- **Singles:** Maximize deductions and reduce clawbacks of lucrative government benefits
- **Pre-retirees:** Use your RRSP to buy a home and finance education
- **Seniors:** Split income from pensions and investments and write 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:** minimizes taxes filing final returns for deceased taxpayers
- **Homeowners:** Win big by selling your tax-exempt residence or rental properties.

ABOUT THE AUTHOR

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Evelyn Jacks is President of the Knowledge Bureau, a national educational institute focused on excellence in financial education. She is the author of 47 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 Finance Minister.





MASTER YOUR RETIREMENT

How to fulfill your dreams with peace of mind

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

Don't just "do" retirement. Instead, "Master Your Retirement"!

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.

This is vital information to anyone saving for retirement today and pre-and post retirees, too.

There are three major problems with most "retirement planning" approaches today:

1. The most important objectives of the retirees are 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.

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 to minimize tax. Your goal is to end up with the most tax efficient retirement outcome, with purchasing power when you need it. Discuss all of your options with your professional advisors by understanding:

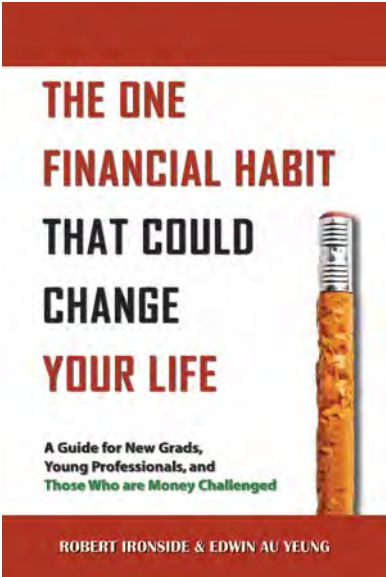
- The killers of income and wealth.
- The retirement rules
- How to effectively navigate the phases of retirement
- How to master the retirement process.
- Practical strategies for growing, preserving, transitioning family Income and wealth.

Personal Finance
October 2011
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6" x 8" 200 Pages
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ABOUT THE AUTHOR

Doug Nelson, MFA, CFP, CLU, CIM is a Winnipeg-based financial advisor who specializes in providing family business succession and portfolio risk management services. Doug is also a faculty member, author and lifecycle coach with The Knowledge Bureau, for whom he has authored three certificate courses: *Advising Family Businesses*, *The Portfolio Risk Manager*, and *Tax-Efficient Retirement Income Planning*.





**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.

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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.





**WHAT I HAVE LEARNED SO FAR...
AND HOW IT CAN HELP YOU**
Clues for succeeding in crisis from
50 graduates of the “School of Hard Knocks”

PAUL BATES & AL EMID

How would you like to spend an entire weekend with 50 highly successful grads of the School of Hard Knocks? Just you and these 50 interesting and changed people, all to yourself, all completely focused on you, and on giving you the advice you desperately need. What would ask them?

WHAT I HAVE LEARNED SO FAR. . . delivers a weekend of insight in 130 pages (just right for a weekend read), full of compassionate and candid dialogue – each page offering reflection, guidance and inspiration.

WHAT I HAVE LEARNED SO FAR. . . asks the question “*If you knew when you were 25 what you know now ...*” and then tells the reader in an entertaining narrative, the breathtaking, heartbreaking and often heartwarming stories that will show you how to navigate through personal dilemmas when experience is lacking.

Against the backdrop of a crisis in each individual’s life, you will explore the sources of strength he or she found in dealing with it, the solutions tried and discarded and the actions taken that provided successful resulting outcomes. Most important, you’ll learn of personal savvy in the face of formidable odds as the authors probe further with this question: “What would you suggest to anyone else confronting the same issue?”

ABOUT THE AUTHORS

A Certified Management Accountant (CMA), **Paul Bates** has been a leader and educator in the Canadian business community for more than two decades. He is currently serving as Dean and Industry Professor in Financial Management Services at the DeGroote School of Business at McMaster University in Hamilton, Ontario. Dean Bates recently completed a second edition of his best-selling book, *Sales Force Management in the Financial Services*.

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Al Emid has spent over 40 years in television, radio, film, on-line reporting, magazines, and newspapers in the United States, Canada, South America and the Middle East. He has focused on major financial issues as they affect individual consumers and their financial advisors, including topics such as the safety of investments in Latin America and Asia, as they apply to investors and advisors, and individual topics such as personal financial planning at all stages of life.



**OUR BACKLIST: AT SPECIAL BULK PURCHASE RATES
(WHILE THEY LAST: ASK YOUR AMPERSAND INC. REPRESENTATIVE FOR DETAILS)**

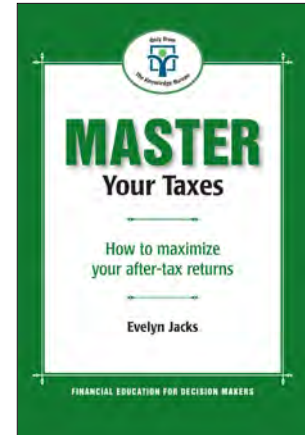
MASTER YOUR TAXES

How to maximize your after-tax returns
EVELYN JACKS

This book is for anyone who wants to understand the tax implications of life choices and beat the fear of the unknown—a large and unexpected tax bill. The ability to **MASTER YOUR TAXES** involves two pain points: time and money! No one has a lot of time, yet that is what it appears to take to figure it out or understand it; worse it seems to need expensive professional advice to get it right. This book will help you soothe that pain by showing you simple principles to save time and money on your largest lifetime expense—taxes.

ABOUT THE AUTHOR

Winnipeg-based **Evelyn Jacks** is the founder and President of The Knowledge Bureau, a national educational institute focused on providing continue professional development for financial and tax advisors. She is well-known by millions as Canada’s most trusted and best-selling author and commentator on tax and wealth management.



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“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*

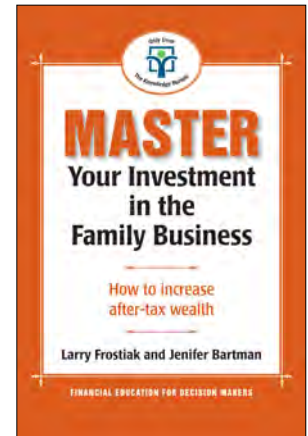
“Evelyn translates complex tax issues into a language we all understand. She’s always looking for ways to help our audience maximize their wealth by giving sound and timely advice. An A-list guest, author and someone I rely on for the BEST advice not just at tax time but year round!” **Richard Cloutier**,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

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.

Personal Finance

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Trade Paperback

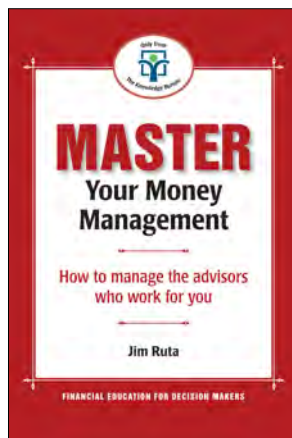
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6" x 8" 200 Pages

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MASTER YOUR MONEY MANAGEMENT

How to manage the advisors who work for you

JIM RUTA, BA, RHU

This book will answer this question: How can I use my financial advisors to make more profitable decisions about my money? Making financial decisions is more complicated and difficult than ever today. So is finding a great professional to help. Financial advisors of all stripes are vying for your business: who is the right one for you? This book cuts through the propaganda to provide a clear and simple path to making the most of the professional advice you are paying for.

Personal Finance

Available Now

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6" x 8" 140 Pages

Rights Held: World

ABOUT THE AUTHOR

Jim Ruta is an Advisor Insider who began his career as an advisor more than 30 years ago, rising to lead an organization of more than 250. Today, he is president of Expert Institute, providing executive coaching to financial advisors worldwide. Jim reveals the magic questions that attract Top Advice. Jim's insight, instincts and experience will help you get the greatest benefit from your advisory team. It's an inside look at the business that few people ever get.

ISBN 978-1-897526-05-7



MASTER YOUR PHILANTHROPY

How to maximize your strategic giving

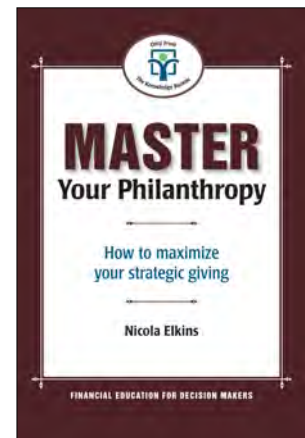
NICOLA ELKINS

You don't have to be a millionaire to be a philanthropist. In fact, people of all ages are more socially responsible than ever before. People can give through a variety of financial structures if something is really important to them, but where do they begin to understand the best way to do so?

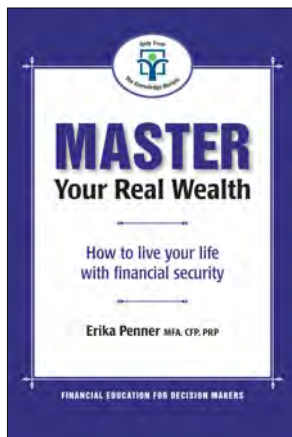
This book is a must-read for anyone who is thinking about developing a strategic plan for their philanthropy and for the financial advisors who support these individuals.

ABOUT THE AUTHOR

Toronto-based Nicola Elkins is the CEO of Benefaction Foundation. Her move into the charitable sector was preceded by 20 years in financial services with Fidelity Investments (U.K. and Canada), First Asset Advisory Services, Russell Investments and BMO Nesbitt Burns.



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MASTER YOUR REAL WEALTH

How to live your life with financial security

ERIKA PENNER, MFA, CFP, PRP

This is a book for anyone who wants to understand how to accumulate and preserve capital and live a happy life within their means with a strategy and process for dealing with market volatility, inflation, taxes and currency fluctuations. Investors' greatest fear these days is outliving their savings. Many are trying to invest while at the same time working in demanding careers, caring for children and attending sick parents. Today's investor wants to make sharp decisions about financial resources. This book will help bring understanding and process to managing capital erosion.

Personal Finance
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ABOUT THE AUTHOR

Vancouver-based Erika Penner is an independent Certified Financial Planner with over 30 years of experience in the financial services industry. She also holds a Professional Retirement Planner designation as well as The Knowledge Bureau's MFA designation in Retirement & Estate Planning. Erika has been interviewed by the media on a variety of topics and has given presentations to professional groups such as Advocis, The Academy of Financial Divorce Specialists, RPAC and others.



About The Knowledge Bureau

The Knowledge Bureau is a national designated education institute and publisher, which provides excellence in financial education to tax and financial advisors and their clients.

Professionals turn to The Knowledge Bureau for expert training of seasonal staff for tax or RRSP season as well as mastery of the inter-advisory discipline of Real Wealth Management™: the accumulation, growth, preservation and transition of after-tax wealth.

Our faculty consists of a widely recognized and superior team of instructors, writers, and researchers, with expertise in the areas of personal and corporate income tax, and wealth management including, retirement, business succession and estate planning.

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Knowledge Bureau Newsbooks is a Canadian publisher of financial books written especially for those who need to make financial decisions in collaboration with their families and financial advisors. Our national head office is situated in Winnipeg, Manitoba.