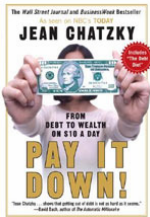


Book Review

Pay It Down

Author: Jean Chatzky

Publishrd by Portfolio, Paperback (p.232)



There's a lot of common sense, but good stuff between the covers of *Pay It Down*. Jean Chatzky has given some good money saving advice in this book in an interesting manner.

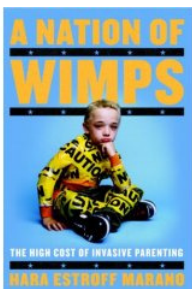
Pay It Down has an interesting premise, which it broadcasts loudly on the cover: *From Debt to Wealth on \$10 a Day*. I'm a believer in the \$10 a day concept. Chatzky illustrates that you can wind up with almost \$4,000 in your pocket after a single year if you just put away a ten dollar bill each day. This book basically argues that you can actually do much better than that by using that \$10 effectively and surrounding it with rational behavior.

One thing I like about Chatzky is her writing style - it's loose and breezy and feels very light, but actually has quite a bit of content to it. Does her style and this \$10-a-day concept add up to a personal finance book worth reading? You can bet your \$10 on it.

A Nation of Wimps

Author: Hara Estroff Marano

First published in 2008 by Broadway (307 pages)



Parents of babies, toddlers, school age children and teenagers will find much in this book to provoke, irritate, and clarify the tough and often perplexing work of raising and educating 21st

century kids. Marano, even when she fails to persuade, makes us think hard about what parents should expect from their children and what kids need to become strong, happy, and healthy young adults ... The saddest sections of the book are also the most persuasive and concern the exuberant, brave, elastic and exploratory ways children learn, and the increasingly rigorous and unforgiving expectations that burden school-age children. Marano explains why boredom, failure and fidgeting are healthy and often necessary; and that kids need to fail in order to learn or to succeed. She points out the dangerous lack of physical activity or expression in many American schools and the frightening pathologizing of perfectly normal childhood behaviors.

Point –Continued from Page 10

In today's world, sport stars and other athletes are looked up to by all ages. Everyone loves them. They look great in the eyes of the everyday public. They appear on television; they perform like rock stars, and do this with the entire world watching. No wonder we make heroes out of our favorites. They are seen, as heroes because they can do things that most of us can't. They hit fastballs at 95 mph, leap at balls in mid air, or defy gravity and throw down a dunk. Their words are repeated and broadcasted throughout the world and their faces have appeared on the front of cereal boxes.

In general, it is good for today's youth to have role models who inspire them, and it is also good for role models to come in all shapes and sizes. From parents to teachers to community leaders to – yes, even athletes – the more role models children have to choose from, the more likely they are to follow in *someone's* footsteps for success. While it is true that some athletes abuse their success and do not necessarily set good examples our children, the same thing can be said about teachers, community leaders, and (unfortunately) even some parents. There is no single group or profession in American that can always do the right thing all the time – after all people are people, regardless of what job they hold. But in the end, I believe that if your face is one that is frequently seen on TV, or your name is one that is frequently heard on the news, then you are setting example for others around you, and one can only hope that you rise to the occasion!