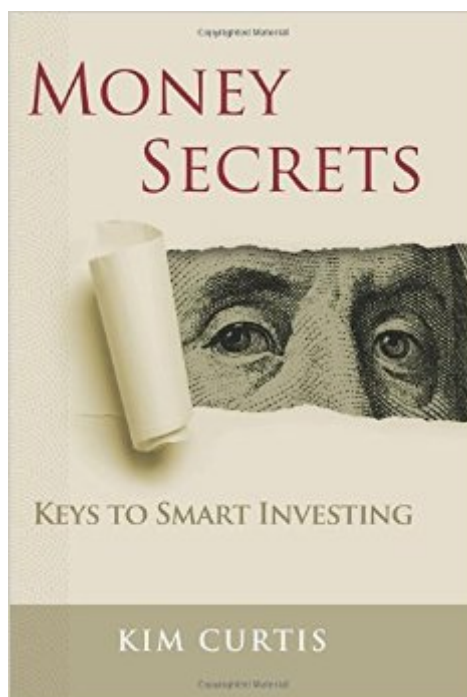


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# Money Secrets: Keys To Smart Investing



## Synopsis

Does money make you uneasy? Does the fear of losing money keep you awake? Would you like to be smarter about your money? Money questions plague all of us at one time or another and penetrate every aspect of our lives it doesn't matter how old you are or how much money you have. Money questions like: Do I have enough? Will I have enough? What is enough? Kim Curtis' Money Secrets: Keys to Smart Investing has the answers you are looking for. You will get solid, realistic and action-oriented guidance from one of the top wealth management advisors in the country. She has money questions for you: Do you want to protect your financial future? Would you like to financially survive and thrive, through the unexpected twists and turns that the economy, your career or your family members create? Does having an investment strategy that encompasses your highest vision for yourself versus what others think you should have important? Money Secrets provides a front row seat to what the financial industry doesn't want you to know about investing, from an insider who believes you deserve the truth. The financial services industry works hard to keep its secrets to itself. Money Secrets: Keys to Smart Investing reveals those secrets. Did you know that over 90 percent of so-called financial advisors are in the business of sales? Did you know that most who work for brokerage firms, banks and insurance companies, make money by selling products from their employers grab bag? That means that every stock, every trade, every mutual fund everything most advisors recommend you buy; you invest in; put into your portfolio gives them a kickback of some type. And with that, they may not have your best interest in mind. Money Secrets: Keys to Smart Investing is a common-sense approach to planning and investing wisely. Think of Money Secrets as your protective armor delivering critical questions to ask any prospective advisor. Questions that few think to ask.

## Book Information

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## Customer Reviews

Kim Curtis's *Money Secrets: Keys to Smart Investing* is smart, easy-to-read, and filled with vital information for anyone who cannot answer three questions with confidence: Money - Do I have enough? Will I have enough? What is enough? In plain language (no off-putting jargon or industry-speak here!) Curtis addresses these questions in a no-nonsense, but caring way. Right from the beginning, she addresses the #1 reason that keeps people from getting the help they need: shame. Through her own story, Curtis takes the reader on a quick journey that will result in their ability to make good decisions for themselves as well as a blow-by-blow guide to hire a financial advisor, if that's what they need. As someone who has had to hire and fire several advisors in the course of my work, I found her wisdom and experience here very helpful. The book is laid out very well. It is in your hand (which psychologically makes the topic feel approachable), starts with real-world stories and quotes that immediately resonate with most readers. Each chapter ends with very practical and useful "Questions to Ask Yourself". If you can't answer the three questions at the top of this review with certainty and clarity, do yourself and your family a favor and read *Money Secrets*, then answer the question and take suggestions Curtis gives you. You'll be glad you did and you'll sleep better at night. Happy Reading (and investing!), David Dye, author of *The Seven Things Your Team Needs to Hear You Say*

This is a great book for people who are looking to invest and are not sure what to do or how to start. It is also a great resource for people who have financial advisors but are not sure what is happening with their investments. Do I need a financial advisor? Do I qualify for tax deferments? Do I have the right IRA and 401(k)? Am I making the right financial decisions for my investments? What am I paying my financial advisor? Do I need a fee-based or commission advisor? How do I figure out what I need and where to go for help? The answers are here. Kim's book smartly answers the questions in an easy to understand way. Kim makes the idea of attaining wealth, well, attainable. The chapters are organized well and they encourage readers to take action. In addition to being full of information, the book motivates the readers to take control of their finances. Awesome! Posted by Mary Kelly, Author of *Money Smart: How Not To Buy Cat Food When You Don't Have a Cat*

"*Money Secrets*" is empowerment. Kim Curtis exposes the financial services industry by explaining how industry employees are paid. Armed with this knowledge, confidence and trust become the

foundation of your relationship with your financial advisor. A paradigm shift is taking place in the investment industry. Smart investors know that successful investing means growing enough wealth to meet their personal financial goals. This is very different than the industry message that successful investing means owning a hot stock or beating a benchmark. If you want to eliminate uncertainty about your relationship with your advisor and have a clear plan about how to achieve your financial destiny, this book is a must read.

Kim Curtis's *Money Secrets* is well written educational book about the financial industry that frankly confuses most people. With all the "talking heads" on CNBC people don't know what to believe. Kim tells you to ignore them! Instinctively most people feel anxious around financial topics but right off the bat she makes the reader feel at ease. How does she do that? Humility. She tells her own life story which makes the reader feel open to learning more. Kim is empowering by helping you understand how to attain your goals by breaking down what can seem monumental and far away into a step by step plan. *Money Secrets* sets you on the right trajectory to attain financial freedom and happiness.

In college (years ago), Econ 101F was challenging to me, and in retrospect, it was because the text was written in "Phd" prose--technical, theoretical, and complex; the text, I recall, was over 1,000 pages. My feeling is that *MONEY SECRETS* by Kim Curtis--less than 200 pages--condenses that college text and helps to better define factors that guide stocks and bonds--and the market. Although Gecko heralded "greed" as a guiding factor, reasonable survival--for the most part--motivates investment advisors--and good ones "grow the pie" and show and explain how it is done, rather than take bigger individual slices. *MONEY SECRETS* helps the reader identify and work with those "good advisors" (with questions, check lists, and goal identification and awareness). This is not just a book to read and give away, it is a good reference book for those who want to actively participate in sensibly growing their investments.

If you know you need to take charge of your financial life but keep not getting around to it because the prospect seems overwhelming, this is the perfect book for you. Kim Curtis knows all about this problem because she has been there herself and realized that stories she was telling herself about her relationship to money were not really true -- long before she became a financial professional. She writes compassionately about how you can make a similar transformation and become financially empowered too. Only then does she start the process of giving you the clear information

you need to de-mystify the world of finance. She clearly addresses the reasons you need a financial adviser and how to choose a trustworthy one. She provides detailed information about issues you will need to address when you work with a financial adviser. This book even has a simple to follow flow chart to help you evaluate any current adviser you may have and shows you how to move to a new one if necessary. As a coach who often encourages clients to take responsibility for their financial futures, I welcome this book as a valuable tool and resource.

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