

The Wall Street Journal Complete Personal Finance

The Purple Decades brings together the author's own selections from his list of critically acclaimed publications, including the complete text of Mau-Mauing and the Flak Catchers, his account of the wild games the poverty program encouraged minority groups to play.

A financial expert provides investors with a fundamental introduction to the world of money and investing; identifying market players, strategies, and theories; and covering such topics as stocks, bonds, mutual funds, and retirement planning.

The Wall Street Journal Essential Guide to Management offers “Lasting Lessons from the Best Leadership Minds of Our Time.” Compiled by Alan Murray, Deputy Managing Editor of the Wall Street Journal, this is the definitive guide to how to be a successful manager from the world’s most respected business publication—an indispensable handbook for new managers and veterans alike, providing solid business strategies to help them put their best ideas to work.

From America’s most authoritative source: the quintessential primer on understanding and managing your money Money courses through just about every corner of our lives and has an impact on the way we live today and how we’ll be able to live in the future. Understanding your money, and getting it to work for you, has never been more important than it is today, as more and more of us are called upon to manage every aspect of our financial lives, from managing day-to-day living expenses to planning a college savings fund and, ultimately, retirement. From The Wall Street Journal, the most trusted name in financial and money matters, this indispensable book takes the mystery out of personal finance. Start with the basics, learn how they work, and you’ll become a better steward of your own money, today and in the future. Consider The Wall Street Journal Complete Personal Finance Guidebook your cheat sheet to the finances of your life. This book will help you:

- Understand the nuts and bolts of managing your money: banking, investing, borrowing, insurance, credit cards, taxes, and more
- Establish realistic budgets and savings plans
- Develop an investment strategy that makes sense for you
- Make the right financial decisions about real estate
- Plan for retirement intelligently

Also available—the companion to this guidebook: The Wall Street Journal Personal Finance Workbook, by Jeff D. Opdyke Get your financial life in order with help from The Wall Street Journal. Look for:

- The Wall Street Journal Complete Money and Investing Guidebook
- The Wall Street Journal Complete Identity Theft Guidebook
- The Wall Street Journal Complete Real Estate Investing Guidebook

Your Road to Lifelong Financial Independence It’s about time you felt empowered to better manage your money because—in tough economic times more than ever—your financial freedom depends on making smart choices. But it’s hard to know where to begin, especially when you’re just starting out. And of course, it only gets more complicated as you go through life: How do you establish good credit? Do you buy or rent? What kinds of health coverage do you really need? How do you actually stay afloat in an uncertain market? The Wall Street Journal Guide to Starting Your Financial Life gets you off on the right financial foot, from tackling everyday choices like cell-phone plans and pet ownership to big decisions such as smart investment strategies and buying

Get Free The Wall Street Journal Complete Personal Finance

a car or a house. You'll learn:

- How to open your first checking and savings accounts, get your first credit card, and establish good credit
- The ins and outs of starting a job, including information about taxes, choosing health insurance options, and saving for retirement
- How to budget for big purchases and expenses, such as paying off student loans, buying a car, and affording your housing
- Strategies for buying the little things you want and need without going broke
- The basics of investing, how to manage an inheritance, and the documents you need to protect your assets

This valuable resource puts you in the driver's seat, so you will be in control of your money and on your way to achieving lifelong financial independence across any economic terrain.

Covers banking services, credit, home finance, financial planning, investments, and taxes.

Offers advice on estate-planning, identifies key documents, and explains the technical jargon.

The definitive guide for Main Street readers who want to make sense of what's happening on Wall Street, and better understand how we got here and what we need to know to in days to come. Written by seasoned financial writer Dave Kansas, this official Wall Street Journal guide will be filled with practical information, revealing what the crisis means for reader's financial lives, and what steps they should be taking now to inform and protect themselves.

Drawing on startling new evidence from the mapping of the genome, an explosive new account of the genetic basis of race and its role in the human story Fewer ideas have been more toxic or harmful than the idea of the biological reality of race, and with it the idea that humans of different races are biologically different from one another. For this understandable reason, the idea has been banished from polite academic conversation. Arguing that race is more than just a social construct can get a scholar run out of town, or at least off campus, on a rail. Human evolution, the consensus view insists, ended in prehistory. Inconveniently, as Nicholas Wade argues in *A Troublesome Inheritance*, the consensus view cannot be right. And in fact, we know that populations have changed in the past few thousand years—to be lactose tolerant, for example, and to survive at high altitudes. Race is not a bright-line distinction; by definition it means that the more human populations are kept apart, the more they evolve their own distinct traits under the selective pressure known as Darwinian evolution. For many thousands of years, most human populations stayed where they were and grew distinct, not just in outward appearance but in deeper senses as well. Wade, the longtime journalist covering genetic advances for *The New York Times*, draws widely on the work of scientists who have made crucial breakthroughs in establishing the reality of recent human evolution. The most provocative claims in this book involve the genetic basis of human social habits. What we might call middle-class social traits—thrift, docility, nonviolence—have been slowly but surely inculcated genetically within agrarian societies, Wade argues. These “values” obviously had a strong cultural component, but Wade points to evidence that agrarian societies evolved away from hunter-gatherer societies in some crucial respects. Also controversial are his findings regarding the genetic basis of traits we associate with intelligence, such as literacy and numeracy, in certain ethnic populations, including the Chinese and Ashkenazi Jews. Wade believes

deeply in the fundamental equality of all human peoples. He also believes that science is best served by pursuing the truth without fear, and if his mission to arrive at a coherent summa of what the new genetic science does and does not tell us about race and human history leads straight into a minefield, then so be it. This will not be the last word on the subject, but it will begin a powerful and overdue conversation.

An expert on presenting information visually provides a step-by-step guide to executing clear, concise and intelligent graphics and charts for everyone from the average PowerPoint user to the sophisticated professional. Reprint.

This book tells the story of the turbulent decades when the book publishing industry collided with the great technological revolution of our time. From the surge of ebooks to the self-publishing explosion and the growing popularity of audiobooks, *Book Wars* provides a comprehensive and fine-grained account of technological disruption in one of our most important and successful creative industries. Like other sectors, publishing has been thrown into disarray by the digital revolution. The foundation on which this industry had been based for 500 years – the packaging and sale of words and images in the form of printed books – was called into question by a technological revolution that enabled symbolic content to be stored, manipulated and transmitted quickly and cheaply. Publishers and retailers found themselves facing a proliferation of new players who were offering new products and services and challenging some of their most deeply held principles and beliefs. The old industry was suddenly thrust into the limelight as bitter conflicts erupted between publishers and new entrants, including powerful new tech giants who saw the world in very different ways. The book wars had begun. While ebooks were at the heart of many of these conflicts, Thompson argues that the most fundamental consequences lie elsewhere. The print-on-paper book has proven to be a remarkably resilient cultural form, but the digital revolution has transformed the industry in other ways, spawning new players which now wield unprecedented power and giving rise to an array of new publishing forms. Most important of all, it has transformed the broader information and communication environment, creating new challenges and new opportunities for publishers as they seek to redefine their role in the digital age. This unrivalled account of the book publishing industry as it faces its greatest challenge since Gutenberg will be essential reading for anyone interested in books and their future.

For more than sixty years, *The Wall Street Journal* has prided itself not just on its serious journalism, but also on the whimsical and arcane stories that amuse and delight its readers. In that regard, animal stories have proven to be the most beloved of all. Now, veteran *Journal* reporter and *Page One* editor Ken Wells gathers the finest, funniest, and most fascinating of these animal tales in one exceptional book. Here are lighthearted, witty stories of breakthroughs in goldfish surgery, the untiring efforts of British animal lovers who guide lovesick toads across dangerous motorways, and the quest to tame doggy anxieties by prescribing the human pacifier Prozac. Other pieces reflect on mankind's impact on the

animal kingdom: a close-up look at the nascent fish-rights movement, the retirement of U.S. Air Force chimpanzees that once soared through space, and ongoing scientific efforts to defeat that most hardy enemy -- the cockroach. Each of these fifty-odd stories -- from the outlandish to the poignant -- exemplifies the superb feature writing that makes The Wall Street Journal one of America's best-written newspapers. This charming and utterly captivating collection will be a joy not only to animal lovers, but to all those who appreciate artful storytelling by writers who are obviously having a wonderful time spinning the tales.

NAMED A BOOK OF THE YEAR BY THE ECONOMIST AND ONE OF THE BEST BOOKS OF 2021 BY THE TIMES AND THE SUNDAY TIMES "Irreversible Damage . . . has caused a storm. Abigail Shrier, a Wall Street Journal writer, does something simple yet devastating: she rigorously lays out the facts." —Janice Turner, The Times of London Until just a few years ago, gender dysphoria—severe discomfort in one’s biological sex—was vanishingly rare. It was typically found in less than .01 percent of the population, emerged in early childhood, and afflicted males almost exclusively. But today whole groups of female friends in colleges, high schools, and even middle schools across the country are coming out as “transgender.” These are girls who had never experienced any discomfort in their biological sex until they heard a coming-out story from a speaker at a school assembly or discovered the internet community of trans “influencers.” Unsuspecting parents are awakening to find their daughters in thrall to hip trans YouTube stars and “gender-affirming” educators and therapists who push life-changing interventions on young girls—including medically unnecessary double mastectomies and puberty blockers that can cause permanent infertility. Abigail Shrier, a writer for the Wall Street Journal, has dug deep into the trans epidemic, talking to the girls, their agonized parents, and the counselors and doctors who enable gender transitions, as well as to “detransitioners”—young women who bitterly regret what they have done to themselves. Coming out as transgender immediately boosts these girls’ social status, Shrier finds, but once they take the first steps of transition, it is not easy to walk back. She offers urgently needed advice about how parents can protect their daughters. A generation of girls is at risk. Abigail Shrier’s essential book will help you understand what the trans craze is and how you can inoculate your child against it—or how to retrieve her from this dangerous path.

"Surging sea levels are inundating the coasts." "Hurricanes and tornadoes are becoming fiercer and more frequent."

"Climate change will be an economic disaster." You've heard all this presented as fact. But according to science, all of these statements are profoundly misleading. When it comes to climate change, the media, politicians, and other prominent voices have declared that "the science is settled." In reality, the long game of telephone from research to reports to the popular media is corrupted by misunderstanding and misinformation. Core questions—about the way the climate is responding to our influence, and what the impacts will be—remain largely unanswered. The climate is changing,

but the why and how aren't as clear as you've probably been led to believe. Now, one of America's most distinguished scientists is clearing away the fog to explain what science really says (and doesn't say) about our changing climate. In *Unsettled: What Climate Science Tells Us, What It Doesn't, and Why It Matters*, Steven Koonin draws upon his decades of experience—including as a top science advisor to the Obama administration—to provide up-to-date insights and expert perspective free from political agendas. Fascinating, clear-headed, and full of surprises, this book gives readers the tools to both understand the climate issue and be savvier consumers of science media in general. Koonin takes readers behind the headlines to the more nuanced science itself, showing us where it comes from and guiding us through the implications of the evidence. He dispels popular myths and unveils little-known truths: despite a dramatic rise in greenhouse gas emissions, global temperatures actually decreased from 1940 to 1970. What's more, the models we use to predict the future aren't able to accurately describe the climate of the past, suggesting they are deeply flawed. Koonin also tackles society's response to a changing climate, using data-driven analysis to explain why many proposed "solutions" would be ineffective, and discussing how alternatives like adaptation and, if necessary, geoengineering will ensure humanity continues to prosper. *Unsettled* is a reality check buoyed by hope, offering the truth about climate science that you aren't getting elsewhere—what we know, what we don't, and what it all means for our future.

A tale about big business, an imploding dynasty, a mogul at war, and a deal that epitomized an era of change. While working at the Wall Street Journal, Sarah Ellison won praise for covering the \$5 billion acquisition that transformed the pride of Dow Jones and the estimable but eccentric Bancroft family into the jewel of Rupert Murdoch's kingdom. Here she expands that story, using her knowledge of the paper and its people to go deep inside the landmark transaction, as no outsider has or can, and also far beyond it, into the rocky transition when Murdoch's crew tussled with old Journal hands and geared up for battle with the New York Times. With access to all the players, Ellison moves from newsrooms to estates and shows Murdoch, finally, for who he is—maneuvering, firing, undoing all that the Bancrofts had protected. Her superlative account transforms news of the deal into a timeless chronicle of American life and power.

Your Map for a Brave New Real-Estate World The days of real-estate mania—when you really couldn't go wrong with buying a home, then selling it in a few years for a lot more than you paid for it—are over. Inflated prices and the "subprime" mortgage crisis have finally burst the bubble. Now, more than ever, it's important for current and prospective home buyers to understand just what they're getting into when they take that plunge—and to think smarter when it comes to making the most of their biggest asset. *The Wall Street Journal. Complete Home Owner's Guidebook* shows readers how to become savvy home buyers—and eventually owners—not only in this new, uncertain era but in any market:

- Understand the benefits and pitfalls of owning versus renting
- Make sense of the housing market—ask the important

questions, factor in the unforeseen costs, and explode the big myths of home ownership • Take advantage of current opportunities if you're a first-time home buyer • Overcome the challenges if you're looking to trade up or cash out on your home for retirement • Make the best profit on your home in any market • Understand why your home—your number one asset—really isn't such a great investment From the Trade Paperback edition.

As you think about retirement, you've got facts to face, planning to do, decisions to make and numbers to crunch. With the experts at The Wall Street Journal to guide you, you'll learn how to tailor a financial plan for the lifestyle you want. • Answers your biggest question—How big does my nest egg need to be?—by linking it to your particular hopes for how you want to spend your days in retirement • Shows how to translate your dreams and interests into daily activities, whether traveling, opening a business, volunteering or going back to school • Provides a timeline for decisions to make and steps to take ten years, five years and one year before you retire • Offers tips on investing wisely and working with the right financial adviser • Tells you how to maximize your benefits from Social Security and Medicare • Guides you through the intricacies of 401(k)s, IRAs, annuities and other financial tools and resources Today, the average person can expect to spend two decades in retirement—why leave it to chance? For all of its changes and challenges, a well-planned retirement could very well be the best part of your life.

Why did so many intelligent people—from venture capitalists to Wall Street elite—fall for the hype? And how did WeWork go so wrong? In little more than a decade, Neumann transformed himself from a struggling baby clothes salesman into the charismatic, hard-partying CEO of a company worth \$47 billion—on paper. With his long hair and feel-good mantras, the six-foot-five Israeli transplant looked the part of a messianic truth teller. Investors swooned, and billions poured in. Neumann dined with the CEOs of JPMorgan and Goldman Sachs, entertaining a parade of power brokers desperate to get a slice of what he was selling: the country's most valuable startup, a once-in-a-lifetime opportunity and a generation-defining moment. Soon, however, WeWork was burning through cash faster than Neumann could bring it in. From his private jet, sometimes clouded with marijuana smoke, he scoured the globe for more capital. Then, as WeWork readied a Hail Mary IPO, it all fell apart. .

Here at last is the indispensable resource that has helped the writers and editors of The Wall Street Journal earn a reputation for the most authoritative business writing anywhere. Originally written exclusively for the paper's staff, The Wall Street Journal Guide to Business Style and Usage is a landmark work. Many years in preparation, it has now been expanded and revised for anyone who wants to write well, but especially for those in the business community. The only book of its kind, it offers A-Z guidance on style and usage, bearing in mind the special needs of business professionals and including the latest business terminology. If ABC is no longer the American Broadcasting Company, what is it? What

is the difference between "adjusted gross receipts" and "adjusted gross income"? How about the differences among "adopt," "approve," "enact" and "pass"? When should you say "affect" and when "effect"? When did Generation X end and Generation Y begin? And what the heck is the new name of Andersen Consulting? Our language is ever changing, ever mutating, and the choice of the right word bolsters your credibility with readers. As the go-to resource for these questions and others, *The Wall Street Journal Guide to Business Style and Usage* gives readers a competitive edge for succeeding in the world of business. It is an invaluable resource for any member of the business community who has ever had to write a memo, report, proposal, press release or e-mail. Destined to be the standard resource for years to come, *The Wall Street Journal Guide to Business Style and Usage* provides readers with access to the Journal Web site (www.wsjbooks.com), which will feature updates as new business terms enter the language or as old definitions or usages give way to new. This guide is the definitive reference work to keep close to your desk -- the last word for everyone who works with words.

Provides a concise explanation of stocks, bonds, mutuals funds, futures and money.

It could happen when you make a routine withdrawal from an ATM, respond to an e-mail asking for information about an online account, or leave a new box of checks unattended in your mailbox. Identity theft is one of the easiest crimes to commit in America—and one of the hardest to prosecute. As thieves become increasingly clever, Americans have more reasons than ever to fear this elusive, ubiquitous crime. Now there's a book to help you beat it. In two easy-to-understand sections, Terri Cullen, *The Wall Street Journal's* expert on identity theft, first walks you through the most common types of identity theft and how to arm yourself against them, and then leads victims step-by-step through the process of reclaiming a stolen identity. The average victim loses more than \$6,000 and spends approximately 600 hours negotiating the complex bureaucracies and paperwork—this book will help save time and effort by laying out the process. And by following the advice in the first half, you may never need the second! You'll learn:

- how to avoid the most common scams, from "phishing" to "dumpster diving"
- why children under eighteen are the fastest-growing target, and how you can protect your family
- why your credit report is the single most important document for protecting your identity
- how to use the sample letters, forms, and other useful tools inside for recovering from identity theft

In today's marketplace, your two most valuable assets are your credit and your identity. No one should be without this vital guide to protecting them.

This comprehensive history and analysis of the country's most influential financial newspaper traces its evolution over the past century, profiles the leaders that shaped its course, and examines its organization, policies, and key issues and controversies.

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Everything you thought you knew about saving, managing risk, and securing your financial future has changed. The world is very different in the wake of the biggest financial crisis since the Great Depression. Retirement accounts have been eviscerated, risk appetites diminished, and questions raised about age-old personal finance strategies such as "buy and hold" and the efficacy of relying heavily on stock mutual funds. In *The Wall Street Journal Guide to the New Rules of Personal Finance*, Dave Kansas offers guidelines for understanding the new regulations for finance firms, the rising importance of international investing, and the very different environment that now exists for home buyers. With valuable chapters on debt reduction, diversification, retirement planning, real estate, commodities, and other vital topics, this essential volume is designed to help the individual determine which tenets of an investing strategy remain sound and which deserve re-examination. It is the ultimate guide to profitably investing your money in a world that has fundamentally changed.

The #1 New York Times bestseller. Over 3 million copies sold! *Tiny Changes, Remarkable Results* No matter your goals, *Atomic Habits* offers a proven framework for improving--every day. James Clear, one of the world's leading experts on habit formation, reveals practical strategies that will teach you exactly how to form good habits, break bad ones, and master the tiny behaviors that lead to remarkable results. If you're having trouble changing your habits, the problem isn't you. The problem is your system. Bad habits repeat themselves again and again not because you don't want to change, but because you have the wrong system for change. You do not rise to the level of your goals. You fall to the level of your systems. Here, you'll get a proven system that can take you to new heights. Clear is known for his ability to distill complex topics into simple behaviors that can be easily applied to daily life and work. Here, he draws on the most proven ideas from biology, psychology, and neuroscience to create an easy-to-understand guide for making good habits inevitable and bad habits impossible. Along the way, readers will be inspired and entertained with true stories from Olympic gold medalists, award-winning artists, business leaders, life-saving physicians, and star comedians who have used the science of small habits to master their craft and vault to the top of their field. Learn how to: • make time for new habits (even when life gets crazy); • overcome a lack of motivation and willpower; • design your environment to make success easier; • get back on track when you fall off course; ...and much more. *Atomic Habits* will reshape the way you think about progress and success, and give you the tools and strategies you need to transform your habits--whether you are a team looking to win a championship, an organization hoping to redefine an industry, or simply an individual who wishes to quit smoking, lose weight, reduce stress, or achieve any other goal.

Congested roads waste commuters' time, cost them money, and degrade the environment. Most Americans agree that traffic congestion is the major problem in their communities—and it only seems to be getting worse. In this revised and expanded edition of his landmark work

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Stuck in Traffic, Anthony Downs examines the benefits and costs of various anticongestion strategies. Drawing on a significant body of research by transportation experts and land-use planners, he counters environmentalists and road lobbyists alike by explaining why seemingly simple solutions, such as expanding public transit or expanding roads, have unintended consequences that cancel out their apparent advantages. He argues that while there might be some measurable gains from increasing housing densities, most other land-use strategies have little effect. Indeed, the most powerful solutions, including higher gasoline taxes, increased public funding for transit, and highway tolls, are also the least palatable politically. Still Stuck in Traffic contains new material on the causes of congestion, its dynamics, and its relative incidence in various parts of the country. In clear and realistic terms, Downs seeks to explore why traffic congestion has become part of modern American life and how it can be kept under control.

Almost Everything You Need to Know About Leading the Good Life Too many decisions. Too many choices. What today's smart consumer must have is a money-and-time-saving guide for conducting the "business of life"—both the big challenges, such as getting top-notch health care for the family and the best education for the kids, and the pleasurable ones, like plotting the family summer vacation. Nancy Keates and her expert colleagues at The Wall Street Journal provide all-new material that gives the lowdown on: The Savvy Traveler: How to cut to the chase and not only avoid the indignity of cramped plane seats and overpriced tickets, but also get the best and safest seats at the same time. The Fine Art of Dining and Drinking: Landing the hottest table in town—at a discount; picking wine without becoming a wine snob; and learning about "barley matters"—the newest, hottest beers. How to Speak Geek: Demystifying tech trends, with smart advice on not only what high-tech gadgets to buy but how to shop for them. Everything You Need to Know About Buying, Selling and Financing a Car: How to get the best and safest vehicle at the best price. Real Estate: Will the bubble burst? Here's how to be an informed buyer and seller along with the basics of remodeling and designing your home. How to Be an Informed Patient: Choosing a hospital, playing private investigator with your M.D., and learning about the tests you really ought to have (even if you have to pay for them yourself). Getting Real Bang for Your Education Bucks: What you need to know from preschool through college and graduate school. The Great Balancing Act: Managing work and family, and finding out how to avoid the overstretched child and parent syndromes. Financing Your Life: It was easy in the 1990s, but the world has changed dramatically. Here's how to deal with the new world of saving, investing and borrowing money. Shopping: The New Sex? Throw away your Kama Sutra. The number one thrill in shopping is getting a good deal—here's how to play the game and get the best stuff at the best price. The Wall Street Journal Guide to the Business of Life is both an instruction manual for living life to the fullest and a fun read about what really matters in the day-to-day. It has all the basic insight and information you need to navigate through life along with hilarious side trips such as "The Three-Decorator Experience" and "Cruises: Sailing New Waters."

On any given day, millions of Wall Street Journal readers put aside the serious business and economic news of the day to focus first on the paper's middle column (a.k.a. the A-hed), a virtual sound-bubble for light literary fare -- a short story, a tall tale, an old yarn, a series of vignettes, and other unexpected delights that seem to "float off the page." In this first-ever compendium of middle-column pieces, you'll find an eclectic selection of writings, from the outlandish to the oddly enlightening. Read about: • one man's attempt to translate the Bible into Klingon • sheep orthodontics, pet-freezing, and toad-smoking • being hip in Cairo, modeling at auto shows, piano-throwing • the fate of mail destined for the World Trade Center after 9/11 • the plight of oiled otters in Prince William Sound ...and much, much more. Edited by 20-year Journal veteran Ken Wells, and with a foreword by Liar's Poker author Michael Lewis, Floating Off the Page is the perfect elixir for fans of innovative prose in all its forms and function.

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Traces the history of money and discusses stocks, bonds, mutual funds, futures, and options.

Are you looking for a mere job—the kind where you do virtually the same thing day after day, year after year, and spend the hours counting down the minutes until the clock hits five p.m.? Or are you looking for a career—the kind that engages your interests and passions, constantly presents new and exciting opportunities and challenges, and allows you to grow personally and professionally? If you chose the latter, this is the book for you. In *The Wall Street Journal Guide to Building Your Career*, former Wall Street Journal careers editor Jennifer Merritt shows you how to build the foundation for the fulfilling professional career that leads to that corner office. She'll walk you through how to:

- Select and nab that important career-launching college internship
- Ace your first interview—and blow them away in the second round
- Navigate the unwritten rules of any office culture
- Negotiate tastefully and successfully for the salary your skills are worth
- Get that critical promotion when you're at the peak of your learning curve
- Choose the mentor (or mentors) who can best help you achieve your goals
- Leap ahead of other high achievers racing you to the top

Drawing on advice from industry experts, career coaches, and ordinary people who've made the climb themselves, Merritt offers insider tips for landing and moving up in the kind of job that's not just about earning a paycheck but about realizing your ambitions and achieving the kind of success you've always dreamed of.

A chronicle of the massive transformation in Hollywood since the turn of the century and the huge changes yet to come, drawing on interviews with key players, as well as documents from the 2014 Sony hack

American law assumes that individuals are autonomous, defined by their capacity to choose, and not obligated to each other. But our bodies make us vulnerable and dependent, and the law leaves the weakest on their own. O. Carter Snead argues for a paradigm that recognizes embodiment, enabling law and policy to provide for the care that people need.

An accessible handbook designed for the average investor furnishes a comprehensive overview of the world of real-estate investment, explaining how to incorporate real-estate holdings into one's overall investment portfolio while discussing such topics as how to select investment properties, property management, and how to find the right deal. Original. 30,000 first printing.

Shows how to use the Journal to understand the business cycle, federal fiscal policy, the stock market, and international transactions

A hands-on, interactive guide to managing your money and building your financial future Many of the worksheets in this book are available online and can be saved, printed, and recalculated at any time. Go to: WSJ.com/BookTools

Understanding your money, and getting it to work for you, is more important today than it ever was, because you alone are responsible for every aspect of your financial life, from managing your day-to-day living expenses to planning a college savings fund and, ultimately, retirement. The sooner you start taking control of your financial life the better, and there's no greater authority on financial matters than *The Wall Street Journal*. This workbook takes the mystery out of personal finance and addresses every topic you'll need to master, from building a solid financial base to growing your financial assets. Worksheets, charts, and step-by-step instructions throughout help you do the math and work through the basics, making it quick and easy to organize your cash and eventually build wealth. Learn how to:

- Create a spending plan and budget
- Balance a checkbook
- Make decisions about what types of—and how much—insurance you need
- Manage credit and debt
- Finance big expenses like real estate and education
- Understand and properly assess your own appetite for risk
- Formulate the right asset allocation
- Start building an investment portfolio
- Make real estate decisions like purchasing vs. renting
- Refinance a mortgage
- Manage your 401(k)
- Deal with taxes
- Plan for college expenses

Also available—the companion to this workbook: *The Wall Street Journal Complete Personal Finance Guidebook*, by Jeff D. Opdyke

Get your financial life in order with help from *The Wall Street Journal*. Look for:

- *The Wall Street Journal Complete Money and Investing*

Get Free The Wall Street Journal Complete Personal Finance

Guidebook • The Wall Street Journal Complete Identity Theft Guidebook • The Wall Street Journal Complete Real Estate Investing Guidebook

Have you heard that language is violence and that science is sexist? Have you read that certain people shouldn't practice yoga or cook Chinese food? Or been told that being obese is healthy, that there is no such thing as biological sex, or that only white people can be racist? Are you confused by these ideas, and do you wonder how they have managed so quickly to challenge the very logic of Western society? In this probing and intrepid volume, Helen Pluckrose and James Lindsay document the evolution of the dogma behind these ideas, from its coarse origins in French postmodernism to its refinement within activist academic fields. Today this dogma is recognizable as much by its effects, such as cancel culture and social-media dogpiles, as by its tenets, which are all too often embraced as axiomatic in mainstream media: knowledge is a social construct; science and reason are tools of oppression; all human interactions are sites of oppressive power play; and language is dangerous. As Pluckrose and Lindsay warn, the unchecked proliferation of these anti-Enlightenment beliefs present a threat not only to liberal democracy but also to modernity itself. While acknowledging the need to challenge the complacency of those who think a just society has been fully achieved, Pluckrose and Lindsay break down how this often-radical activist scholarship does far more harm than good, not least to those marginalized communities it claims to champion. They also detail its alarmingly inconsistent and illiberal ethics. Only through a proper understanding of the evolution of these ideas, they conclude, can those who value science, reason, and consistently liberal ethics successfully challenge this harmful and authoritarian orthodoxy—in the academy, in culture, and beyond.

Because starting a small business is not only a huge financial risk but also a complete lifestyle change, anyone who wants to be his or her own boss needs to approach entrepreneurship thoughtfully and with careful planning. That's why there is no better resource than The Wall Street Journal Complete Small Business Guidebook, a practical guide for turning your entrepreneurial dreams into a successful company, from America's most trusted source of financial advice. It answers would-be business owners' biggest question—how do I fund my venture?—then explains the mechanics of building, running and growing a profitable business. You'll learn: • How to write a winning business plan • Secrets to finding extra money during the lean years and beyond • Ways to keep your stress in check while maintaining a work/life balance • How to manage your time, including taking vacations and dealing with sick days • Strategies for keeping your business running smoothly—from investing in technology to hiring the right people • Marketing and management basics • When angel investors or venture capital might be an appropriate way to grow • How to execute your exit strategy Running the show may not always be easy, but the rewards can be tremendous. You may be on the job 24/7, but you have the freedom to call the shots, to hire whomever you want, to work when you want and to take your business as far as you want to go.

This book seeks to elucidate its subject—the governing of democratic state-by making intelligible the party politics of democracies. Downs treats this differently than do other students of politics. His explanations are systematically related to, and deducible from, precisely stated assumptions about the motivations that attend the decisions of voters and parties and the environment in which they act. He is consciously concerned with the economy in explanation, that is, with attempting to account for phenomena in terms of a very limited number of facts and postulates. He is concerned also with the central features of party politics in any democratic state, not with that in the United States or any other single country.

In more than five decades as a reporter, editor and publisher, Peter Osnos has had an especially good view of momentous events and relationships with some of the most influential personalities of our time. As a young journalist for I.F. Stone's Weekly, one of the leading

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publications of the turbulent 1960s and in 18 years at The Washington Post , he covered the war in Vietnam and Cambodia, the Soviet Union at the height of Kremlin power, Washington D.C. as National Editor, "Swinging London" in the 60s and Thatcher's Britain in the 1980s. At Random House and the company he founded, PublicAffairs, he was responsible for books by four presidents -Carter, Clinton, Obama and Trump; celebrated Washington figures including Robert McNamara, House Speaker Tip O'Neill and Vernon Jordan, first ladies Rosalynn Carter and Nancy Reagan, the billionaire George Soros, basketball superstars Kareem Abdul Jabbar and Magic Johnson, legendary spies, political dissidents and the writers, Molly Ivins and Peggy Noonan, among many others. In this unusually wide-ranging memoir, Osnos uses a reporter's skills to portray historic events and encounters beginning with his parents' extraordinary World War II experiences escaping Europe to India, where he was born, to the present day. He shares unique portraits of the famous people he worked with and an insider's perspective of the news and publishing businesses. As he charts the evolution of his career and recent history, he also explores the influence and impact of family, character, curiosity, luck, resilience, a well-pressed suit and some unexpected wrinkles. Also featuring a "virtual attic" of photographs.

Inside this gilt-edged puzzle offering from the Wall Street Journal are 250 Sunday-size crosswords that take the bull (and bear) by the horns to prove that finance can be fun! Brand names, slogans, movers and shakers—they're all here, in witty puzzles from the best in the business. And thanks to editor Mike Shenk, these crosswords will hold your interest even if you think the market is just some place to buy food.

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