

Financial Intelligence Berman

"In this essential guide, Karen Berman and Joe Knight customize the approaches and insights from their acclaimed book *Financial Intelligence* specifically for entrepreneurs. The authors not only demystify common financial terms and tools, they also show how you can use this knowledge to gauge your company's performance and make better decisions."--Back cover.

The goal of risk management isn't to eliminate risk. It's to understand it. Strategic risk management isn't just about how, it's about why. In *The Upside of Risk*, author Michael Berman shows readers why risk management and strategic planning are inseparable. Building off research, historical examples, and the most current enterprise risk management framework, he shows why good risk management isn't about risk avoidance. It's about risk awareness, which empowers financial institutions to be prepared, protected, and positioned for opportunities. Underlining his message with lessons learned from the financial crisis and the COVID-19 pandemic, Berman coaches readers to critically and systematically evaluate the assumptions propelling the decision-making process. From governance and culture to risk assessments and setting measurable strategy goals and objectives, he demonstrates why the most successful financial institutions approach risk management with curiosity and an open mind, leveraging their discoveries to make smarter decisions that support long-term strategic goals. Thoughtful and accessible, *The Upside of Risk* weaves together risk management theory and practical advice to deliver actionable takeaways for transforming risk management into a strategic advantage. It's a must-read for anyone in the banking industry who cares about creating value and building resilient institutions.

Predominantly, finance and accounting texts are often geared towards accounting and finance professionals. Few texts are geared toward the practical knowledge needed by non-financial managers in the workplace. Our goal is to help the Information Technology professional to understand how numbers matter in an Information Technology department of a business, or for a Information Technology driven business.

Your all-in-one accounting resource If you're a numbers person, it's your lucky day! Accounting jobs are on the rise — in fact, the Bureau of Labor Statistics projects a faster-than-average growth rate of 11% in the industry through 2024. So, if you're seeking long-term job security while also pursuing your passion, you'll be stacking the odds in your favor by starting a career in accounting. Accountants don't necessarily lead a solitary life behind a desk in a bank. The field offers opportunities in auditing, budget analysis, financial accounting, management accounting, tax accounting, and more. In *Accounting All-in-One For Dummies*, you'll benefit from cream-of-the-crop content culled from several previously published books. It'll help you to flourish in whatever niche you want to conquer in the wonderful world of accounting. You'll also get free access to a quiz for each section of the book online. Report on financial statements Make savvy business decisions Audit and detect financial fraud Handle cash and make purchasing decisions Get free access to topic quizzes online If you're a student studying the application of accounting theories or a professional looking for a valuable desktop reference you can trust, this book covers it all.

No one knows who may be the next threat in this "action-packed" thriller by the New York Times-bestselling author of *National Security* (Publishers Weekly). From coast to coast, our nation is witnessing a new wave of terror. Suicide bombers incite blind panic and paralyzing fear. A flight attendant tries to crash an airliner. A police officer opens fire on fans in a stadium. And at CIA headquarters, a Deputy Director goes on a murderous rampage. The perpetrators appear to be American—but they are covert agents in a vast network of terror, selected and trained for one purpose only: the complete annihilation of America. Special Agent Jericho Quinn has seen the warning signs. As a classified "instrument" of the CIA reporting directly to the president, Quinn knows that these random acts of violence pose a clear and present danger. But Quinn may not be able to stop it. The search for terrorists has escalated into an all-out witch hunt. And somehow, Quinn's name is on the list... "Quinn is most definitely one of the best characters in the thriller realm."—*Suspense Magazine*

Don't let your fear of finance get in the way of your success. This digital collection, curated by Harvard Business Review, brings together everything a manager needs to know about financial intelligence. It includes *Financial Intelligence*, called a "must-read" for decision makers without expertise in finance; *A Concise Guide to Macroeconomics*, which covers the essentials of macroeconomics and examines the core ideas of output, money, and expectations; *Essentials of Finance and Budgeting*, which explains everything HR professionals need to know to make wise financial decisions; *Ahead of the Curve*, Joseph H. Ellis's forecasting method to help managers and investors understand and predict the economic cycles that control their businesses and financial fates; *Beyond Budgeting*; which offers a coherent management model that overcomes the limitations of traditional budgeting; *Preparing a Budget*, packed with handy tools, self-tests, and real life examples to help you hone critical skills; and *HBR Guide to Finance Basics for Managers*, which will give you the tools and confidence you need to master the fundamentals of finance.

Critical insights for savvy financial analysts *Financial Planning & Analysis and Performance Management* is the essential desk reference for CFOs, FP&A professionals, investment banking professionals, and equity research analysts. With thought-provoking discussion and refreshing perspective, this book provides insightful reference for critical areas that directly impact an organization's effectiveness. From budgeting and forecasting, analysis, and performance management, to financial communication, metrics, and benchmarking, these insights delve into the cornerstones of business and value drivers. Dashboards, graphs, and other visual aids illustrate complex concepts and provide reference at a glance, while the author's experience as a CFO, educator, and general manager leads to comprehensive and practical analytical techniques for real world application.

Financial analysts are under constant pressure to perform at higher and higher levels within the realm of this consistently challenging function. Though areas ripe for improvement abound, true resources are scarce—until now. This book provides real-world guidance for analysts ready to: Assess performance of FP&A function and develop improvement program Improve planning and forecasting with new and provocative thinking Step up your game with leading edge analytical tools and practical solutions Plan, analyze and improve critical business and value drivers Build analytical capability and effective presentation of financial information Effectively evaluate capital investments in uncertain times The most effective analysts are those who are constantly striving for improvement, always seeking new solutions, and forever in pursuit of enlightening resources with real, useful information. Packed with examples, practical solutions, models, and novel approaches, *Financial Planning & Analysis and Performance Management* is an invaluable addition to the analyst's professional library. Access to a website with many of the tools introduced are included with the purchase of the book.

Explains what business numbers mean and why they matter, and addresses issues that have become more important in recent

years, including questions about the financial crisis and accounting literacy.

THE NEW YORK TIMES BESTSELLER *Chasing Daylight* is the honest, touching, and ultimately inspirational memoir of former KPMG CEO Eugene O'Kelley, completed in the three-and-a-half months between his diagnosis with brain cancer and his death in September 2005. Its haunting yet extraordinarily hopeful voice reminds us to embrace the fragile, fleeting moments of our lives--the brief time we have with our family, our friends, and even ourselves. This paperback edition features a new foreword by his wife, Corinne O'Kelley and a readers' group guide and questions. "Voicing universal truths . . . shared . . . simply and clearly."--Janet Malin, *New York Times* "Words to live by."--Kerry Hannon, *USA Today* "One of the most unexpected and touching books you're likely to read this year."--Edward Nawotka, *Bloomberg News* "An honest, thought-provoking memoir . . . O'Kelly has many lessons to teach us on how to live."--Steve Powers, *Houston Chronicle* "[A] well-written and moving book."--*TheEconomist.com*

"I don't have time to look at the numbers." "That's what the accountant is for." "I can see what the balance is--that's all I need to know." Why do so many business owners dread looking at the numbers? Financial statements, ledgers, profit and loss reports--many avoid these and treat them like junk mail and phone solicitors. But as a small business owner, having an intimate knowledge of all these crucial numbers yourself is the most important tool you can equip yourself with in order to survive the constantly changing and highly competitive marketplace of the twenty-first century. Nevertheless, it's true--you're not a numbers person. How can you learn to make sense out of all this Greek? Accounting for the Numberphobic to the rescue! This easy-to-follow guide demystifies your company's financial dashboard: the Net Income Statement, Cash Flow Statement, and Balance Sheet. The book explains in plain English how each measurement reflects the overall health of your business--and impacts your decisions. Even self-proclaimed numbers dummies will discover:

- How your Net Income Statement is the key to growing your profits
- How to identify the break-even point that means your business is self-sustaining
- Real-world advice on measuring and increasing cash flow
- What the Balance Sheet reveals about your company's worth
- And more

Don't leave your company's finances entirely in the hands of a third-party accounting service or an employee who is only loyal to the highest paycheck. Even worse--don't ignore them altogether! Knowing the numbers yourself isn't just about seeing how your company is doing . . . it's about knowing where it is going--and guiding it toward the highest profits possible.

"Read even the first chapter of this extraordinary book and you'll find yourself cheering, screaming, jumping up and down with excitement. The companies described in this book are decades ahead of the reengineers -- and you don't need to be a Bill Gates or a Jack Welch to put their ideas into practice today." -- George Gendron, editor in chief, Inc. "Companies that practice open-book management seem to have captured some sort of lightning in a bottle." -- Chris Lee, *Training* "This book should be required reading in corporate America." -- *Chicago Tribune* "If you want to give your preconceived notions a good kick in the you-know-where, give Case the opportunity to articulate the merits of open-book management." -- *Entrepreneur* Open-book management is not so much a technique as a way of thinking, a process that actively involves employees in the financial life of the company. Numerous companies have already found that employees who are informed and aware of the company's financial situation are motivated to seek solutions to problems and assume a greater degree of responsibility for its performance. John Case begins by examining the current competitive climate and the history of established management techniques. He shows how the traditional treatment of workers as "hired hands" with little involvement or responsibility beyond their own area is no longer effective in today's ever more competitive global environment. Case clearly and carefully explains the principles of open-book management: timely sharing of crucial financial information with employees; educating the employees to understand and apply the information; empowering employees to apply the information to their own work; and offering employees a stake in the successful implementation of their ideas. Open-book management will take different forms at every company, Case notes, but he offers a wide range of suggestions and guidelines for implementing these principles. He concludes with a series of in-depth case studies, featuring companies of various sizes and financial situations that have successfully implemented open-book management. *Open-Book Management* is the indispensable guide to teaching employees how to think and act like owners.

How the world's leading innovators push their ideas to fruition again and again Edison famously said that genius is 1 percent inspiration, 99 percent perspiration. Ideas for new businesses, solutions to the world's problems, and artistic breakthroughs are common, but great execution is rare. According to Scott Branson, the capacity to make ideas happen can be developed by anyone willing to develop their organizational habits and leadership capability. That's why he founded Behance, a company that helps creative people and teams across industries develop these skills. Branson has spent six years studying the habits of creative people and teams that are especially productive--the ones who make their ideas happen time and time again. After interviewing hundreds of successful creatives, he has compiled their most powerful--and often counterintuitive--practices, such as:

- Generate ideas in moderation and kill ideas liberally
- Prioritize through nagging
- Encourage fighting within your team

While many of us obsess about discovering great new ideas, Branson shows why it's better to develop the capacity to make ideas happen--a capacity that endures over time.

Steven Silbiger has distilled the material of the ten most popular business schools in order to teach readers the language of business. At the rate of one easy-to-understand chapter a day, this book will enable readers to absorb the material, speak the language, and, most importantly, acquire the confidence and expertise needed to get ahead in the competitive business world.

From microaggressions to the wage gap, *The Memo* empowers women of color with actionable advice on challenges and offers a clear path to success. Most business books provide a one-size-fits-all approach to career advice that overlooks the unique barriers that women of color face. In *The Memo*, Minda Harts offers a much-needed career guide tailored specifically for women of color. Drawing on knowledge gained from her past career as a fundraising consultant to top

colleges across the country, Harts now brings her powerhouse entrepreneurial experience as CEO of The Memo to the page. With wit and candor, she acknowledges "ugly truths" that keep women of color from having a seat at the table in corporate America. Providing straight talk on how to navigate networking, office politics, and money, while showing how to make real change to the system, The Memo offers support and long-overdue advice on how women of color can succeed in their careers.

Want to know what accounting numbers really mean without flatlining your pulse? Ditch the dry numbers and allow the authors, through the story of Toms bike shop, to give you easy-to-understand pointers on assets, liabilities, income statements and other finance and accounting tools of the trade. Whether your business is a sole proprietorship or a 5000 employee corporation, these vividly illustrated financial concepts and tools will keep you in the black without making you see red.

How to close the gap between strategy and execution Two-thirds of executives say their organizations don't have the capabilities to support their strategy. In Strategy That Works, Paul Leinwand and Cesare Mainardi explain why. They identify conventional business practices that unintentionally create a gap between strategy and execution. And they show how some of the best companies in the world consistently leap ahead of their competitors. Based on new research, the authors reveal five practices for connecting strategy and execution used by highly successful enterprises such as IKEA, Natura, Danaher, Haier, and Lego. These companies: • Commit to what they do best instead of chasing multiple opportunities • Build their own unique winning capabilities instead of copying others • Put their culture to work instead of struggling to change it • Invest where it matters instead of going lean across the board • Shape the future instead of reacting to it Packed with tools you can use for building these five practices into your organization and supported by in-depth profiles of companies that are known for making their strategy work, this is your guide for reconnecting strategy to execution.

Everyone interested in building a stronger business needs to understand and use the information captured in financial statements. In Managing by the Numbers, business education and accounting experts Chuck Kremer and Ron Rizzuto team up with open-book management authority John Case to demystify the numbers. They present a practical, common-sense approach to reading financial statements and to managing the three bottom lines of business financial performance: net profit, operating cash flow, and return on assets. The book features numerous exercises and examples (with associated templates available on the Web), a powerful new management tool known as "The Financial Scoreboard," and an extensive glossary. Managing by the Numbers is an essential resource for entrepreneurs, business owners, managers, and anyone eager to improve their mastery of the financial side of running a business.

Using the groundbreaking formula they introduced in their book Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean, Karen Berman and Joe Knight present the essentials of finance specifically for entrepreneurial managers. Drawing on their work training tens of thousands of people at leading organizations worldwide, the authors provide a deep understanding of the basics of financial management and measurement, along with hands-on activities to practice what you are reading. You'll discover: Why the assumptions behind financial data matter - What income statements, balance sheets, and cash flow statements really reveal - How to use ratios to assess your venture's financial health - How to calculate return on your investments in your enterprise - Ways to use financial information to do your own job better - How to instill financial intelligence throughout your team Authoritative and accessible, Financial Intelligence for Entrepreneurs empowers you to "talk numbers" confidently with colleagues, partners, and employees-- and fully understand how to use financial data to make better decisions for your business.

It's part of the human condition: we struggle to keep our emotions from interfering with logical decisions about money. In this book, Doug Lennick provides a simple and clear four-step method for making wise financial and life decisions based on your core values.

Companies expect managers to use financial data to allocate resources and run their departments. But many managers can't read a balance sheet, wouldn't recognize a liquidity ratio, and don't know how to calculate return on investment. Worse, they don't have any idea where the numbers come from or how reliable they really are. In Financial Intelligence, Karen Berman and Joe Knight teach the basics of finance--but with a twist. Financial reporting, they argue, is as much art as science. Because nobody can quantify everything, accountants always rely on estimates, assumptions, and judgment calls. Savvy managers need to know how those sources of possible bias can affect the financials and that sometimes the numbers can be challenged. While providing the foundation for a deep understanding of the financial side of business, the book also arms managers with practical strategies for improving their companies' performance--strategies, such as "managing the balance sheet," that are well understood by financial professionals but rarely shared with their nonfinancial colleagues. Accessible, jargon-free, and filled with entertaining stories of real companies, Financial Intelligence gives nonfinancial managers the financial knowledge and confidence for their everyday work. Karen Berman and Joe Knight are the owners of the Los Angeles-based Business Literacy Institute and have trained tens of thousands of managers at many leading organizations. Co-author John Case has written several popular books on management. As an HR manager, you're expected to use financial data to make decisions, allocate resources, and budget expenses. But if you're like many human resource practitioners, you may feel uncertain or uncomfortable incorporating financial numbers into your day-to-day work. In Financial Intelligence for HR Professionals, Karen Berman and Joe Knight tailor the groundbreaking work they introduced in their book Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean to present the essentials of finance specifically for HR experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, Berman and Knight provide you with a deep understanding of the basics of financial management and measurement, along with hands-on activities to practice what you are reading. You'll discover: • Why the assumptions behind financial data matter • What your company's income statement, balance sheet, and cash flow statement really reveal • How to use ratios to assess your company's financial health • How to calculate return on investment • Ways to use financial information to support your business units and do your own job better • How to instill financial intelligence throughout your team Authoritative and accessible, this book empowers you to "talk numbers" confidently with your boss, colleagues, and direct reports--and with the finance department.

Don't let a fear of numbers hold you back. Today's business environment brings with it an onslaught of data. Now more than ever, managers must know how to tease insight from data--to understand where the numbers come from, make sense of them, and use them to inform tough decisions. How do you get started? Whether you're working with data experts or running your own tests, you'll find answers in the HBR Guide to Data Analytics Basics for Managers. This book describes three key steps in the data analysis process, so you can get the information you need, study the data, and communicate your findings to others. You'll learn how to: Identify the metrics you need to measure Run experiments and A/B tests Ask the right questions of your data experts Understand statistical terms and concepts Create effective charts and visualizations Avoid common mistakes

They draw you in with the promise of empowerment, self-discovery, women helping women. The more secretive those connections are, the more exclusive you feel. Little did you know, you just joined a cult. Sex trafficking. Self-help coaching. Forced labor. Mentorship. Multi-level marketing. Gaslighting. Investigative journalist Sarah Berman explores the shocking practices of NXIVM, a cult run by Keith Raniere and many enablers. Through the accounts of central NXIVM figures, Berman uncovers how dozens of women seeking creative coaching and networking opportunities instead were blackmailed, literally branded, near-starved, and enslaved. Don't Call It a Cult is a riveting account of NXIVM's rise to power, its ability to evade prosecution for decades, and the investigation that finally revealed its dark secrets to the world.

What if a happier life was only a few simple choices away? A successful entrepreneur living in Southern California, Scott Rieckens had built a "dream life": a happy marriage, a two-year-old daughter, a membership to a boat club, and a BMW in the driveway. But underneath the surface, Scott was creatively stifled, depressed, and overworked trying to help pay for his family's beach-town lifestyle. Then one day, Scott listened to a podcast interview that changed everything. Five months later, he had quit his job, convinced his family to leave their home, and cut their expenses in half. Follow Scott and his family as they devote everything to FIRE (financial independence retire early), a subculture obsessed with maximizing wealth and happiness. Filled with inspiring case studies and powerful advice, Playing with FIRE is one family's journey to acquire the one thing that money can't buy: a simpler — and happier — life. Based on the documentary

Over 200,000 copies sold! Thomas R. Ittelson's master work for entrepreneurs, non-financial managers, business students, lawyers, lenders, and investors - the bestselling book of its kind, with over 200,000 copies in print - has gotten even better with this 20th anniversary edition. Ittelson is an expert at translating complicated financial topics in an accessible way for non-financial audiences. In this book, he empowers readers by clearly and simply demonstrating how the three major accounting statements interact to offer a snapshot of a company's financial health. This book teaches readers how to use specialized accounting vocabulary and makes accessible the structure and purpose of the three major numeric statements that describe a company's financial condition. Each statement paints a different and essential picture - the "three-legged stool" of company reporting: The income statement shows the manufacturing (or service offerings) and selling actions of the company that result in profit or loss during a period. It gives a very important perspective on the company's performance, its profitability. The cash flow statement details cash into and out of the company for a period. You need money to make money. Running out of cash is bad. Duh. The balance sheet records at the end of a period, an instant in time, what the company owns and what it owes, including the owners' stake, called shareholders' equity. With two new major topic sections (nonprofit organization accounting and pricing theory for profitability) and spot color reformatting to improve comprehension, this third edition of Financial Statements is simply the clearest and most comprehensive introduction to financial reporting available. No accounting background is required.

Financial reports speak their own language, and managers without a strong finance background often find themselves bewildered by what is being said. Finance for NonFinancial Managers helps managers become familiar with essential financial information, showing them how to "speak the language of numbers" and implement financial data in their daily business decisions. In addition, it clarifies how and why financial decisions impact business and operational objectives.

Economics, demystified! From the collapse of housing prices to the thousand-point drops in the stock market, the past five years have been full of economic crises. These changes not only affect the overall market--they can also drastically influence your personal finances and day-to-day life. In this easy-to-understand guide, Peter Sander explains how the financial system works, as well as the most important concepts, terms, and programs in economics. Using simple language, he details how the evolving climate will affect world economies--and what kind of shifts you are going to see in your finances as a result. In this updated edition, Sander also includes valuable information on: The housing market and what it may do in the future The impact of Obamacare on the economy The scope of the Great Recession and how the U.S. is still struggling to recover How to take advantage of the economy as it begins to rise again An essential guide, 101 Things Everyone Should Know about Economics, 2nd Edition helps you fully understand today's economy and shows you how to secure your financial future even as the market changes.

The 10th anniversary edition of the bestselling foundational business training manual for ambitious readers, featuring new concepts and mental models: updated, expanded, and revised. Many people assume they need to attend business school to learn how to build a successful business or advance in their career. That's not true. The vast majority of modern business practice requires little more than common sense, simple arithmetic, and knowledge of a few very important ideas and principles. The Personal MBA 10th Anniversary Edition provides a clear overview of the essentials of every major business topic: entrepreneurship, product development, marketing, sales, negotiation, accounting, finance, productivity, communication, psychology, leadership, systems design, analysis, and operations management...all in one comprehensive volume. Inside you'll learn concepts such as: The 5 Parts of Every Business: You can understand and improve any business, large or small, by focusing on five fundamental topics. The 12 Forms of Value: Products and services are only two of the twelve ways you can create value for your customers. 4 Methods to Increase Revenue: There are only four ways for a business to bring in more money. Do you know what they are? Business degrees are often a poor investment, but business skills are always useful, no matter how you acquire them. The Personal MBA will help you do great work, make good decisions, and take full advantage of your skills, abilities, and available opportunities--no matter what you do (or would like to do) for a living.

Based on a popular class taught by a Harvard Business School professor. If you're not a numbers person, then finance can be intimidating and easy to ignore. But if you want to advance in your career, you'll need to make smart financial decisions and develop the confidence to clearly communicate those decisions to others. In How Finance Works, Mihir Desai--a professor at Harvard Business School and author of The Wisdom of Finance--guides you into the complex but endlessly fascinating world of finance, demystifying it in the process. Through entertaining case studies, interactive exercises, full-color visuals, and a conversational style that belies the topic, Professor Desai tackles a broad range of topics that will give you the knowledge and skills you need to finally understand how finance works. These include: How different financial levers can affect a company's performance The different ways in which companies fund their operations and investments Why finance is more concerned with cash flow than profits How value is created, measured, and maximized The importance of capital markets in helping companies grow Whether you're a student or a manager, an aspiring CFO or an entrepreneur, How Finance Works is the colorful and interactive guide you need to help you start thinking more deeply about the numbers.

With an insider's view of the mind of the master, Mary Buffett and David Clark have written a simple guide for reading financial statements

from Buffett's successful perspective. They clearly outline Warren Buffett's strategies in a way that will appeal to newcomers and seasoned Buffettologists alike. Inspired by the seminal work of Buffett's mentor, Benjamin Graham, this book presents Buffett's interpretation of financial statements with anecdotes and quotes from the master investor himself. Destined to become a classic in the world of investment books, Warren Buffett and the Interpretation of Financial Statements is the perfect companion volume to *The New Buffettology* and *The Tao of Warren Buffett*.

Venture capitalists are the handmaidens of innovation. Operating in the background, they provide the fuel needed to get fledgling companies off the ground--and the advice and guidance that helps growing companies survive their adolescence. In *Creative Capital*, Spencer Ante tells the compelling story of the enigmatic and quirky man--Georges Doriot--who created the venture capital industry. The author traces the pivotal events in Doriot's life, including his experience as a decorated brigadier general during World War II; as a maverick professor at Harvard Business School; and as the architect and founder of the first venture capital firm, American Research and Development. It artfully chronicles Doriot's business philosophy and his stewardship in startups, such as the important role he played in the formation of Digital Equipment Corporation and many other new companies that later grew to be influential and successful. An award-winning *Business Week* journalist, Ante gives us a rare look at a man who overturned conventional wisdom by proving that there is big money to be made by investing in small and risky businesses. This vivid portrait of Georges Doriot reveals the rewards that come from relentlessly pursuing what-if possibilities--and offers valuable lessons for business managers and investors alike.

A must-have reference for financial advisors In step-by-step detail, *Success as a Financial Advisor For Dummies* covers how a current or would-be financial advisor can maximize their professional success through a series of behaviors, activities, and specific client-centric value propositions. In a time when federal regulators are changing the landscape on the standard of care that financial services clients should expect from their advisors, this book affords professionals insight on how they can be evolving their practices to align with the regulatory and technological trends currently underway. Inside, you'll find out how a financial advisor can be a true fiduciary, how to compete against the growing field of robo-advisors, and how the passive investing trend is actually all about being an active investor. Additionally, you'll discover time-tested advice on building and focusing on client relationships, having a top advisor mindset, and much more. Master the seven core competencies Attract and win new business Pick the right clients Benchmark your performance Start your own firm Brimming with practical expert advice, *Success as a Financial Advisor For Dummies* is a priceless success tool for any wannabe or experienced financial advisor.

The heartbreaking story of the love affair between Boris Pasternak, the author of *Doctor Zhivago*, and Olga Ivinskaya—the true tragedy behind the timeless classic When Stalin came into power in 1924, the Communist government began persecuting dissident writers. Though Stalin spared the life of Boris Pasternak—whose novel-in-progress, *Doctor Zhivago*, was suspected of being anti-Soviet—he persecuted Boris's mistress, typist, and literary muse, Olga Ivinskaya. Boris's affair with Olga devastated the straitlaced Pasternaks, and they were keen to disavow Olga's role in Boris's writing process. Twice Olga was sentenced to work in Siberian labor camps, where she was interrogated about the book Boris was writing, but she refused to betray the man she loved. When Olga was released from the gulags, she assumed that Boris would leave his wife for her but, trapped by his family's expectations and his own weak will, he never did. Drawing on previously neglected family sources and original interviews, Anna Pasternak explores this hidden act of moral compromise by her great-uncle, and restores to history the passionate affair that inspired and animated *Doctor Zhivago*. Devastated that Olga suffered on his behalf and frustrated that he could not match her loyalty to him, Boris instead channeled his thwarted passion for Olga into the love story in *Doctor Zhivago*. Filled with the rich detail of Boris's secret life, Lara unearths a moving love story of courage, loyalty, suffering, drama, and loss, and casts a new light on the legacy of *Doctor Zhivago*.

Financial IntelligenceA Manager's Guide to Knowing what the Numbers Really MeanHarvard Business Press

DON'T LET YOUR FEAR OF FINANCE GET IN THE WAY OF YOUR SUCCESS Can you prepare a breakeven analysis? Do you know the difference between an income statement and a balance sheet? Or understand why a business that's profitable can still go belly-up? Has your grasp of your company's numbers helped—or hurt—your career? Whether you're new to finance or you just need a refresher, this go-to guide will give you the tools and confidence you need to master the fundamentals, as all good managers must. The HBR Guide to Finance Basics for Managers will help you: Learn the language of finance Compare your firm's financials with rivals' Shift your team's focus from revenues to profits Assess your vulnerability to industry downturns Use financial data to defend budget requests Invest smartly through cost/benefit analysis

As an IT manager, you're expected to make key decisions and recommend major investments. And that means understanding your decisions' financial impact on your company. But if you're like many information technology practitioners, you may feel uncomfortable incorporating the financials into your day-to-day work. Using the groundbreaking formula they introduced in their book *Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean*, Karen Berman and Joe Knight present the essentials of finance specifically for IT experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, the authors illuminate the basics of financial management and measurement and provide hands-on activities for practicing what you are reading. You'll discover:

- Why the assumptions behind financial data matter
- What your company's income statement, balance sheet, and cash flow statement reveal
- How to use ratios to assess your company's financial health
- How to calculate return on IT investments
- Ways to use financial information to support your company's business units and do your own job better
- How to instill financial intelligence throughout your team

Authoritative and accessible, *Financial Intelligence for IT Professionals* empowers you to "talk numbers" confidently with your boss, colleagues, and direct reports -- and understand how the financials affect your part of the business.

Rise and shine! From roasts to brews, coffee bean to coffee cup, this "Essential Guide to Your Favorite Perk-Me-Up" gets you into the espresso lane with more than 70 tempting recipes for hot, cold, and spirited coffee drinks, plus treats to make with coffee, and (of course) treats to eat with coffee. Also covers coffee's history, geography, processing and roasting, the art of tasting, and much more. From Caffe Latte to Coffee-Maple Whip, from Irish Coffee to a Midnight Martini, from Mocha Cheesecake to Viennese Sacher Torte, this is the perfect book for any coffee connoisseur!

A wedding organizer holds all your important plans, details & memories.

No More Headaches, Hypertension, or Heartburn If your work involves projects, then this book is for you. It will show every company owner and project manager—at businesses large and small—how to run projects differently. You'll benefit if you've ever:

- been over budget on a project
- exceeded a timeline on a project
- worked on a project that completely stalled as you neared the finish line
- lost money on a sure-thing project and had no idea why
- noticed that scope and feature creep held you back
- watched a project take three times as long as planned
- felt too embarrassed to perform a review of your successes and failures
- wondered whether your project actually made any money

By the time you finish the book, you'll be ready to implement Project

Management for Profit in your own company—and be prepared to keep your projects on track and on budget. From the Fab Five--the beloved hosts of Netflix's viral hit *Queer Eye*--comes a book that is at once a behind-the-scenes exclusive, a practical guide to living and celebrating your best life, and a symbol of hope. Feeling your best is about far more than deciding what color to paint your accent wall or how to apply nightly moisturizer. It's also about creating a life that's well-rounded, filled with humor and understanding--and most importantly, that suits you. At a cultural moment when we are all craving people to admire, *Queer Eye* offers hope and acceptance. After you get to know the Fab Five, together they will guide you through five practical chapters that go beyond their designated areas of expertise (food & wine, fashion, grooming, home decor, and culture), touching on topics like wellness, entertaining, and defining your personal brand, and complete with bite-sized Hip Tips for your everyday quandaries. Above all else, *Queer Eye* aims to help you create a happy and healthy life, rooted in self-love and authenticity.

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