

## Wall Street Journal Books

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.

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.

Unravel the Mysteries of the Financial Markets—the Language, the Players, and the Strategies for Success Understanding money and investing has never been more important than it is today, as many of us are called upon to manage our own retirement planning, college savings funds, and health-care costs. Up-to-date and expertly written, The Wall Street Journal Complete Money and Investing Guidebook provides investors with a simple—but not simplistic—grounding in the world of finance. It breaks down the basics of how money and investing work, explaining: • What must-have information you need to invest in stocks, bonds, and mutual funds • How to see through the inscrutable theories and arcane jargon of financial insiders and advisers • What market players, investing strategies, and money and investing history you should know • Why individual investors should pay attention to the economy Written in a clear, engaging style by Dave Kansas, one of America's top business journalists and editor of The Wall Street Journal Money & Investing section, this straightforward book is full of helpful charts, graphs, and illustrations and is an essential source for novice and experienced investors alike. Get your financial life in order with help from The Wall Street Journal. Look for: • The Wall Street Journal Complete Personal Finance Guidebook • The Wall Street Journal Personal Finance Workbook • The Wall Street Journal Complete Real Estate Investing Guidebook

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.

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.

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

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.

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 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.

The Wall Street Journal Guide to the 50 Economic Indicators that Really Matter is a must-have guide for investors. Dow Jones columnist Simon Constable and respected financial historian Robert E. Wright offer valuable tips and insight to help investors forecast and exploit sea changes in the global macroeconomic climate. Unlike other investment handbooks, Constable and Wright's guide explores the not widely known economic indicators that the smartest investors watch closely in order to beat the stock market—from “Big Macs” to “Zombie Banks.” Not only

valuable and informative, The Wall Street Journal Guide to the 50 Economic Indicators that Really Matter is also wonderfully irreverent and endlessly entertaining, making it the most fun to read investors' guide on the market.

From the author of the New York Times bestseller *Nothing Daunted*, *The Agitators* chronicles the revolutionary activities of Harriet Tubman, Frances Seward, and Martha Wright: three unlikely collaborators in the quest for abolition and women's rights. In Auburn, New York, in the mid-nineteenth century, Martha Wright and Frances Seward, inspired by Harriet Tubman's slave rescues in the dangerous territory of Eastern Maryland, opened their basement kitchens as stations on the Underground Railroad. Tubman was an illiterate fugitive slave, Wright was a middle-class Quaker mother of seven, and Seward was the aristocratic wife and moral conscience of her husband, William H. Seward, who served as Lincoln's Secretary of State. All three refused to abide by laws that denied them the rights granted to white men, and they supported each other as they worked to overturn slavery and achieve full citizenship for blacks and women. *The Agitators* opens when Tubman is a slave and Wright and Seward are young women bridling against their traditional roles. It ends decades later, after Wright's and Seward's sons--and Tubman herself--have taken part in three of the defining engagements of the Civil War. Through the sardonic and anguished accounts of the protagonists, reconstructed from their letters, diaries, and public appearances, we see the most explosive debates of the time, and portraits of the men and women whose paths they crossed: Lincoln, Seward, Frederick Douglass, William Lloyd Garrison, John Brown, Elizabeth Cady Stanton, Susan B. Anthony, Harriet Beecher Stowe, and others. Tubman, embraced by Seward and Wright and by the radical network of reformers in western New York State, settles in Auburn and spends the second half of her life there. With extraordinarily compelling storytelling reminiscent of Doris Kearns Goodwin's *No Ordinary Time* and David McCullough's *John Adams*, *The Agitators* brings a vivid new perspective to the epic American stories of abolition, the Underground Railroad, women's rights activism, and the Civil War.

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

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

An analysis of Gandhi's accomplishments as a politician and civil rights advocate reveals his conflicted ideologies and feelings about his place in history, offering insight into his philosophies, social campaigns, and private disappointments.

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.

A fascinating examination of how restricting speech has continuously shaped our culture, and how censorship is used as a tool to prop up authorities and maintain class and gender disparities. Through compelling narrative, historian Eric Berkowitz reveals how drastically censorship has shaped our modern society. More than just a history of censorship, *Dangerous Ideas* illuminates the power of restricting speech; how it has defined states, ideas, and culture; and (despite how each of us would like to believe otherwise) how it is something we all participate in. This engaging cultural history of censorship and thought suppression throughout the ages takes readers from the first Chinese emperor's wholesale elimination of books, to Henry VIII's decree of death for anyone who "imagined" his demise, and on to the attack on Charlie Hebdo and the volatile politics surrounding censorship of social media. Highlighting the base impulses driving many famous acts of suppression, Berkowitz demonstrates the fragility of power and how every individual can act as both the suppressor and the suppressed.

From WSJ Magazine's popular monthly "Columnists" feature, *ON POINT* is a collection of inspiring wisdom for the modern age. "Good advice," says writer Cheryl Strayed, "is simply about sharing your perspective." This concise, but powerful insight is one of the countless invaluable lessons shared in *On Point*. Here, hundreds of luminaries, across a diverse spectrum of professions and backgrounds, offer their hard-won knowledge "On Success," "On Fear," "On Solitude," "On Obsession," "On Risk," and about dozens of other compelling and universal topics. Based on WSJ Magazine's "Columnist" page, which debuted in 2013, *ON POINT* collects the very best of these interviews, from Dwayne Wade on Discipline and Simone Biles on Impulse to Yoko Ono on Patience and Sarah Jessica Parker on Transformation. The result is a beautifully designed, giftable book that informs, delights, and inspires. Each of the 250+ entries in *ON POINT* is accompanied by an iconic stipple drawing of the contributor.

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

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.

The conservative, thoughtful, thrifty investor's guide to building a real-estate empire. Profitable real-estate investing opportunities exist everywhere as long as you know what to look for and understand how to make prudent deals that transform property into profits. David Crook, of The Wall Street Journal, shows how to make safe and sane investments that ensure a good night's sleep as your real-estate portfolio grows, your properties appreciate and your income increases. *The Wall Street Journal Complete Real-Estate Investing Guidebook* offers the most authoritative information on:

- Why real-estate

investing is a great wealth-building alternative to stocks and bonds and why it's crucial that you avoid get-rich schemes • How to get the financing and make the contacts to get started • How to start small and local, be hands-on and go step-by-step with a vacation home to rent out, a pure rental property or a small apartment building • How to find and value great properties, do the numbers and ensure you have that beautiful thing called cash flow • How the government blesses real-estate investors with tax breaks and loopholes, and how you can be one of the anointed • How to deal with the nuts-and-bolts of being a landlord and have a strife-free relationship with your tenants

A guide to starting over financially after losing a spouse, declaring bankruptcy or foreclosing a home provides coverage of topics ranging from debt and housing to insurance and savings. Original.

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.

Set in the western sagebrush steppe, *Site Fidelity* is a vivid, intimate, and deeply human exploration of life on the shifting terrain of our changing planet. Firmly rooted in the modern American West, *Site Fidelity* follows women and families who feel the instinctual, inexplicable pull of a home they must work to protect from the effects of economic inequity and climate catastrophe. A seventy-four-year-old nun turns to eco-sabotage to stop a fracking project. A woman delivers her own baby in a Nevada ghost town. A young farmer hides her chicken flock from the government during a bird flu epidemic. An ornithologist returns home to care for her rancher father and gets caught up trying to protect a breeding group of endangered Gunnison sage grouse. In lean, lyrical prose, Claire Boyles evokes the bleakness and beauty of our threatened western landscapes. Spanning the decades from the 1970s to a plausible near future, this knockout debut introduces unforgettable characters who must confront the challenges of caregiving and loss alongside the very practical impacts of fracking, water rights law, and other agricultural policies. *Site Fidelity* is a vivid, intimate, and deeply human exploration of life on the shifting terrain of our changing planet.

Several times a year, The Wall Street Journal publishes Special Reports about e-commerce and technology. With this segment of the economy generating billions of dollars in revenue and market capitalization, it's no wonder that this is one of the most popular features of both the print and interactive versions of the Journal. Here, in *E-Commerce*, is the best of these Special Reports. Here are articles that profile the challenges facing "old-economy" businesses like car manufacturers as they go online, and uncover the Internet's dirty little secret: porn, the most profitable industry on the Web. Here are explorations of the many new business models for working on the Web, from "eating your own dog food" to show customers how well your technology works, to ensuring that customer service reigns supreme even in the New Economy -- and articles that highlight how even in a digital world, things like pricing structures and the difficulties of starting a business remain constant. Here are interviews with e-commerce pioneers, like the founders of Yahoo!, as well as articles that tell the tales of those who have taken the e-commerce plunge, like Merrill Lynch CEO David H. Komansky and Curran Catalog founder Jeff Curran. And a series of stories shows "How Technology Has Changed the Way We..." do just about everything, from staying in touch to doing homework to having babies. Collected and presented here for the first time in e-book format, *E-Commerce* is a searchable, portable, and valuable resource from the award-winning staff of The Wall Street Journal.

This book is about how the Wall Street Journal's opinion pages became the leading forum for the discussion of political and economic policies in the US. The Wall Street Journal also is international, with print editions in Europe and Asia, translated supplements in many foreign newspapers and online products available globally. The opinions on its pages are thus also part of an international debate. This book goes back to the original editorials of Charles Dow and his beliefs in political and economic freedom, to explain how the Journal attained such prominence and influence.

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.

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.

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.

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

**NEW YORK TIMES BESTSELLER** New York Times bestselling author and acclaimed linguist John McWhorter argues that an illiberal neoracism, disguised as antiracism, is hurting Black communities and weakening the American social fabric. Americans of good will on both the left and the right are secretly asking themselves the same question: how has the conversation on race in America gone so crazy? We're told to read books and listen to music by people of color but that wearing certain clothes is "appropriation." We hear that being white automatically gives you privilege and that being Black makes you a victim. We want to speak up but fear we'll be seen as unwoke, or worse, labeled a racist. According to John McWhorter, the problem is that a well-meaning but pernicious form of antiracism has become, not a progressive ideology, but a religion—and one that's illogical, unreachable, and unintentionally neoracist. In *Woke Racism*, McWhorter reveals the workings of this new religion, from the original sin of "white privilege" and the weaponization of cancel culture to ban heretics, to the evangelical fervor of the "woke mob." He shows how this religion that claims to "dismantle racist structures" is actually harming his fellow Black Americans by infantilizing Black people, setting Black students up for failure, and passing policies that disproportionately damage Black communities. The new religion might be called "antiracism," but it features a racial essentialism that's barely distinguishable from racist arguments of the past. Fortunately for Black America, and for all of us, it's not too late to push back against woke racism. McWhorter shares scripts and encouragement with those trying to deprogram friends and family. And most importantly, he offers a roadmap to justice that actually will help, not hurt, Black America.

An historical account of the largest-selling newspaper in the country describes the growth and success of the American institution behind the "Wall Street Journal," from the reporting of Charles Dow and Edward Jones to its rise in popularity after World War II

Over six terrifying, desperate days in October 1929, the fabulous fortune that Americans had built in stocks plunged with a fervor never seen before. At first, the drop seemed like a mistake, a mere glitch in the system. But as the decline gathered steam, so did the destruction. Over twenty-five billion dollars in individual wealth was lost, vanished, gone. People watched their dreams fade before their very eyes. Investing in the stock market would never be the same. Here, Wall Street Journal bureau chief Karen Blumenthal chronicles the six-day period that brought the country to its knees, from fascinating tales of key stock-market players, like Michael J. Meehan, an immigrant who started his career hustling cigars outside theaters and helped convince thousands to gamble their hard-earned money as never before, to riveting accounts of the power struggles between Wall Street and Washington, to poignant stories from those who lost their savings—and more—to the allure of stocks and the power of greed. For young readers living in an era of stock-market fascination, this engrossing account explains stock-market fundamentals while bringing to life the darkest days of the mammoth crash of 1929.

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.

Collects 175 cartoons from the newspaper's "Pepper...and Salt" humor column that present a comical view of business

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.

**NEW YORK TIMES BESTSELLER** Shortlisted for the Financial Times/McKinsey Business Book of the Year Award The unbelievable story of a secretive mathematician who pioneered the era of the algorithm--and made \$23 billion doing it. Jim Simons is the greatest money maker in modern financial history. No other investor--Warren Buffett, Peter Lynch, Ray Dalio, Steve Cohen, or George Soros--can touch his record. Since 1988, Renaissance's signature Medallion fund has generated average annual returns of 66 percent. The firm has earned profits of more than \$100 billion; Simons is worth twenty-three billion dollars. Drawing on unprecedented access to Simons and dozens of current and former employees, Zuckerman, a veteran Wall Street Journal investigative reporter, tells the gripping story of how a world-class mathematician and former code breaker mastered the market. Simons pioneered a data-driven, algorithmic approach that's sweeping the world. As Renaissance became a market force, its executives began influencing the world beyond finance. Simons became a major figure in scientific research, education, and liberal politics. Senior executive Robert Mercer is more responsible than anyone else for the Trump presidency, placing Steve Bannon in the campaign and funding Trump's victorious 2016 effort. Mercer also impacted the campaign behind Brexit. *The Man Who Solved the Market* is a portrait of a modern-day Midas who remade markets in his own image, but failed to anticipate how his success would impact his firm and his country. It's also a story of what Simons's revolution means for the rest of us.

A collection of essays written in the year after September 11, 2001, includes the author's observations about the return of religious faith to New York City, the experiences of living in Manhattan, and the nation's efforts to rebuild.

**Brand New for 2018:** an updated edition featuring a new afterword to mark the 10th anniversary of the financial crisis The brilliantly reported New York Times bestseller that goes behind the scenes of the financial crisis on Wall Street and in Washington to give the definitive account of the crisis, the basis for the HBO film "Too Big To Fail is too good to put down. . . . It is the story of the actors in the most extraordinary financial spectacle in 80 years, and it is told brilliantly." —The Economist In one of the most gripping financial narratives in decades, Andrew Ross Sorkin—a New York Times columnist and one of the country's most respected financial reporters—delivers the first definitive blow-by-blow account of the epochal economic crisis that brought the world to the brink. Through unprecedented access to the

players involved, he re-creates all the drama and turmoil of these turbulent days, revealing never-before-disclosed details and recounting how, motivated as often by ego and greed as by fear and self-preservation, the most powerful men and women in finance and politics decided the fate of the world's economy.

The incredible story of the creation of a continent—our continent— from the acclaimed author of *The Last Volcano* and *Mask of the Sun*. The immense scale of geologic time is difficult to comprehend. Our lives—and the entirety of human history—are mere nanoseconds on this timescale. Yet we are hugely influenced by the land we live on. From shales and fossil fuels, from lake beds to soil composition, from elevation to fault lines, what could be more relevant than the history of the ground beneath our feet? For most of modern history, geologists could say little more about why mountains grew than the obvious: there were forces acting inside the Earth that caused mountains to rise. But what were those forces? And why did they act in some places of the planet and not at others? When the theory of plate tectonics was proposed, our concept of how the Earth worked experienced a momentous shift. As the Andes continue to rise, the Atlantic Ocean steadily widens, and Honolulu creeps ever closer to Tokyo, this seemingly imperceptible creep of the Earth is revealed in the landscape all around us. But tectonics cannot—and do not—explain everything about the wonders of the North American landscape. What about the Black Hills? Or the walls of chalk that stand amongst the rolling hills of west Kansas? Or the fact that the states of Washington and Oregon are slowly rotating clockwise, and there a diamond mine in Arizona? It all points to the geologic secrets hidden inside the 2-billion-year-old-continental masses. A whopping ten times older than the rocky floors of the ocean, continents hold the clues to the long history of our planet. With a sprightly narrative that vividly brings this science to life, John Dvorak's *How the Mountains Grew* will fill readers with a newfound appreciation for the wonders of the land we live on. 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*

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](http://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.

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