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DeFrain, 2012-06-22 Couples and families have it in their power to be happy with each other and create a pleasant and peaceful home environment in which they live together Our aim in writing about getting connected and staying connected is to accentuate the positive to show clearly and simply how happy couple and family relationships are created and maintained over time We will be continuously demonstrating what works well in creating strong enduring relationships The focus will be on six key couple and family strengths 1 appreciation and affection for each other 2 commitment to the family 3 positive communication 4 enjoyable time together 5 a sense of spiritual well being and shared values and 6 the ability to manage stress and crisis effectively Studyguide for Personal Finance by Forgue, Garman &, ISBN 9780618214174 Cram101 Textbook Reviews, Raymond E. Forgue, 2006-10 Never HIGHLIGHT a Book Again Virtually all of the testable terms concepts persons places and events from the textbook are included Cram101 Just the FACTS101 studyguides give all of the outlines highlights notes and guizzes for your textbook with optional online comprehensive practice tests Only Cram101 is Textbook Specific Accompanys 9780618214174 9780618437177 Strategies in Personal Finance Keith V. Smith, Jane A. Smith, 2005 Every family should have financial goals for the future Being unprepared can lead to monetary chaos Financial Management of Your Future deals with strategies for accomplishing financial goals What investment returns are necessary to achieve explicit family goals How are returns logically related to risks for investment opportunities that are considered Can different families have different tolerances for experiencing investment risk Why is asset allocation the key investment decision for most families What are the characteristics and valuations of bonds stocks mutual funds real estate and international securities that a family might consider How should a family construct monitor and revise a portfolio of investments over time How should careful estate planning be done by a family in order to delay or avoid taxes in passing on property to their children grandchildren and favorite charities And how can some of the concepts and techniques from modern portfolio theory be helpful to a family as it attempts to answer these questions This book deals with financial strategies for three adult age categories 1 Families of ages twenty to forty in the earlier years of active employment child raising and the beginning of saving for retirement 2 Families of ages forty to sixty in their years of maximum income high educational expenses for their children and more serious thinking about forthcoming retirement and 3 Families of ages sixty to eighty having retired or approaching full retirement

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