

**MEDIA RELEASE**  
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**20 Key Strategies for Making Enough**  
from *How Much Is Enough?*  
*Balancing Today's Needs with Tomorrow's Retirement Goals*

by Diane McCurdy

1. If you know what you want, you can get it.
2. It's never too late—or too early—to start financial planning.
3. A little is better than nothing.
4. Any interest you pay is money you can't spend on yourself.
5. Clearing up debt is short-term pain for long-term gain.
6. Make compound interest work for you, not against you.
7. Pay yourself first: take at least 10% off the top to save and invest.
8. Registered retirement plans put more money in your hands and registered education plans put more money in your children's hands.
9. Revisit your wish list to refocus on what you're aiming for.
10. If you didn't want something in the first place, it's not a deal no matter how cheap it is.
11. Never hand over financial control—no one else cares about your future the way you do.
12. Get rich slowly—put your money regularly into solid investments.
13. Markets go up and down. Don't panic.
14. Invest only in things you understand and feel comfortable with.
15. If you miss an opportunity, there will always be others.
16. Borrow only for things that appreciate in value (except for your first car).
17. A financial advisor can make sure you're making the most from your money.
18. By taking care of yourself, you're helping other people.
19. Reward yourself in big and little ways for staying on track.
20. Know where you are on the road to where you're going.

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For more information on *How Much is Enough*, or to arrange an interview with Diane McCurdy, please contact Erin Kelly at 416.646.4582 or ekelly@wiley.com.

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