

Financial Resources for Consumers

We all need help

When it comes to finances, we all need help. Every decision seems to involve answers to an incredible array of searching questions. Don't you wish that you could just hide in the closet sometimes? That would be great, but there are too many financial issues that affect us whether we understand them and deal with them or not.

Help is at hand

Fortunately, help is at hand. Besides financial courses, workshops, and professional services, there are also some very good financial columns, newsletters, magazines, and books. Below is my top-10 list of financial resources for consumers. These selections are based on three criteria: relevance, accuracy, and helpfulness.

- **Relevance** means that the publication zeroes in on the aspects of an issue important for consumers to know and understand.
- **Accuracy** means that both the information presented and judgements based on it are sound and properly qualified.
- **Helpfulness** means that the information is helpful in enabling consumers to act in their own best interests and on their own behalf.

No. 1. *Consumer Reports*. This monthly magazine wins my award for the best research, analysis, and ratings of financial products and services. Write: Consumer Reports, PO Box 51166, Boulder, CO 80323-1166. \$24.00/year.

No. 2. *Kiplinger's Personal Finance Magazine*. This monthly magazine wins my award for the most readable and timely coverage of personal finance issues. Write: The Kiplinger Washington Editors, 1729 H Street, NW, Washington, D.C. 20006-3938. \$23.95/year.

No. 3. "Savings Game." This syndicated column by Humberto Cruz appears Mondays in the Honolulu Star-Bulletin. It wins my award for the most expert and reliable analysis of financial issues. Hawaii Newspaper Agency. \$0.50/issue.



No. 4. "Your Money." This syndicated column by Jane Bryant Quinn appears in the Sunday Honolulu Advertiser. It wins my award for the most searching exploration of financial issues. Hawaii Newspaper Agency. \$1.75/issue.

No. 5. *Kiplinger's Retirement Report*. This monthly newsletter wins my award for the best coverage of financial issues, resources, and opportunities for retirees.

Write: The Kiplinger Washington Editors, 1729 H Street, NW, Washington, D.C. 20006-3938. \$59.95/year.

No. 6. *Get a Financial Life*. This book by Beth Kobliner wins my award for the most appropriate and meaningful exploration of financial issues for young adults. Published by Simon and Schuster, 1230 Avenue of the Americas, New York, NY 10020. \$12.00.

No. 7. *AII Journal*. This journal of the American Association of Individual Investors is published 11 times each year. It wins my award for the most informative self-help investing resource. Write: AII, 625 North Michigan Ave., Chicago, IL 60611-3110. \$49/year.

No. 8. *The Vanguard Guide to Planning for Retirement*. This book by the Vanguard Group wins my award for the most complete and accurate guide to retirement planning. Published by McGraw-Hill, 11 West 19th St., New York, NY 10011. \$17.95.

No. 9. *The Insurance Forum*. This monthly newsletter edited by Joseph M. Belth wins my award for best reference for insurance news and analysis from a consumer perspective. Write: Insurance Forum, PO Box 245, Ellettsville, IN 47429-0245. \$75/year.

No. 10. *Morningstar FundInvestor*. This monthly periodical wins my award for the best reference for mutual fund information, analysis, and ratings. Write: Morningstar, Inc., 225 West Wacker Drive, Chicago, IL 60606. \$79/year.

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These recommendations should not be considered endorsements to the exclusion of other suitable products, companies, or services.