

# WISE WOMEN INVESTOR



WiseWomenInvestor.com

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## How To Invest In Today's Real Estate Market – One Investor's Story Part 2

Before I left for Florida, I reviewed dozens of foreclosure sites, did cost-of-living studies, researched education, arts, crime, and other statistics that I felt were necessary to identify communities I would be interested in investing in before I left for Florida.

I read with interest that Florida is on sale. Now I needed to see for myself if the sale is like a promo where the retailer advertises a sale but there really is no great deal, or are we talking SALE!

like the interstate and shopping not far away?

Here is what I learned on my trip before even starting to look:

- Chinese drywall. Everywhere I went, everyone was talking about the lawsuits from homeowners against builders and previous owners on poorly constructed homes with "Chinese drywall" problems. Apparently, some of the neighborhoods in the developments I was visiting are experiencing environmental hazards as a result of drywall that was not cured properly. So not only do I need home inspections for the structure itself, but I need an additional inspection for houses built since 2004 to address this new problem.

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*There is more than one reason why property is on sale in Florida.*

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I had three objectives for my real estate tour:

1. Reinvest the profit from the exchange.
2. The property must generate positive cash flow. If I put down 10%, how much will I make every month to cover the 10% down payment? How quickly will I get my money back? Is there enough of a positive cash flow to make up for any emergencies, vacancies, or other surprises?
3. Invest in newer family communities where people want to live. Is there a pride of ownership and amenities

- There is more than one reason why property is on sale in Florida. Many areas I visited had property that investors bought on speculation. When the market turned upside down, these investors walked away from the property. Whole communities are vacant as a result of investors making poor decisions, and new communities sit in various stages of completion. I for one am not interesting in acquiring property in areas where no one wants to live.

- Many new communities have covenants and HOA fees (homeowner association fees) that are outrageous. In one

## From the Editor

As we get closer to the end of another year, we take stock of what this year has brought either by celebrating what a good year it's been or by saying, "Thank goodness, it's almost over!"

For many of us, 2009 has been a rough year. The economy, the increasing foreclosures, the growing loss of jobs, to name just a few issues that are on everyone's mind. We probably all know someone who has been impacted by this economy.

Jenn Dizmang, a professional speaker to the Real-estate markets, shares what a year it has been for her personally and motivates us to "stop listening and do something to help improve your situation." On a lighter note, Adriane Berg has outdone herself with a hilarious article that any woman would appreciate. We also get sound advice from Jamie Raskulinecz, who shares strategies on creating a colorful portfolio; Jennifer Williams helps us learn the options of converting a dormant 401(k) plan to an IRA. This issue also includes part 2 of my real estate shopping experience.

I hope to see many of my friends this November at the National Association of Realtors and also at the NoteWorthy convention, both being held in San Diego, California. Visit [www.wisewomeninvestor.com](http://www.wisewomeninvestor.com) and to get up-to-date information on these conventions and other important events this quarter. You can also follow me on Twitter!

Enjoy the upcoming holiday season, and don't forget to take some time for yourself—rejuvenation is a key to success. From all of us at Wise Women Investor, Happy Holidays!  
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community, I would have to pay almost \$2,000 a year for HOA fees. That is close to \$200 per month just to a community association, which would have an impact on my cash flow. Also, if there are enough foreclosures, short sales, or other distressed property, who is paying the HOA dues on all of these problem properties?

I discovered that in communities that are overbuilt, tons of houses sit empty, and property values are well below 50% from the 2007 high. I visited three communities on my trip. One area was so bad that I was sure that there were more empty properties in this area than occupied ones!

It will take courage along with cash to get into this market. I better know the market inside and out before I buy so that I don't get burned. Also, the areas I visited have a long way to go before coming back up in value, so I needed to be prepared to hold property for years! The good news—if you want to call it that—is that with the number of foreclosures still to come, people will need a place to live, so the rental market will get tighter. But is that enough to continue my tour?

I must have looked at three dozen short sales and foreclosures before I found one that I was ready to make an offer on. It turned out to be a property where the borrower was not having taxes and insurance escrowed by the lender, so they fell behind ... 3 years behind.

The county cannot operate without real estate tax funds to pay for services like fire and police. And, of course, insurance is mandatory for fire, floods, and more. The lien on the taxes for the last three years was sold as certificates to an investor, and time was running out. The property needed to be sold in early June; otherwise, the investor who owned the tax lien certificates would be able to sue for the deed. The chances that the lender would allow about \$15,000—the amount of the last three years of delinquent taxes—to stand in the way of their position were slim to none. The lender needed a sale and a closing. Period.

The asking price on this home was \$249K in December 2008. The lender dropped the price to \$199K in March. I did a cash-flow analysis. The property was a four-bedroom, two-bath in a nice area where people want to live. I researched the area and determined it would get between \$1200–\$1500 a month in rent. I decided to put in an offer. With the short time available to close, it had to be a cash offer to get the bank excited.

I offered \$130K cash. Of course, where I would get the cash I would worry about later, but at least I had an offer in with a deposit that the bank could review. Well, that was not enough for the bank—they wanted more. They wanted verification that the funds would be immediately available before they would accept the offer: no verification, no acceptance. My next step was to get prequalified, so I could do cash deals. In other

words, I needed to have a financing strategy in place and show the bank the money!

The lesson for this week? Better have the cash or financing in place before you go shopping. With the economy what it is, the banking industry in turmoil, the tightening of all markets, and the average credit score falling to 651 (according to Trans Union, one of the three major credit-reporting companies), banks want cash. They just don't want to be the ones to give it to you! Sure, some banks will finance the purchase, especially if it is an owner-occupied property and your credit score and debt ratios make sense to the lender.

I made a couple of offers on houses that I saw, but in the end, none of my offers were accepted. I also discovered that one of the properties went to a local investor who was well connected with the bank who was the lender on the short sale.

I needed to reassess my thinking and my objectives and revise my expectations after my experience of real estate shopping in today's market. So I considered the following:

- I can lower my standards for the type of property I want to buy, pay a lot less in different markets, and gain opportunity to maximize my income and cash flow.
- I can look at other ways to buy the property, with seller financing or OPM/OPI (other people's money, private loans, or other people's IRAs).
- I could give up and go home.
- I can practice the "Acres of Diamonds" philosophy of investing, meaning invest in my own back yard.

In the end, I decided to go home and look locally. By developing relationships with investors who having something to sell at the right price, I would have more choices that match my goals. By establishing local lender connections and focusing on purchases other than short sales, it might be easier to get my offers accepted and not compromise my investment strategy, which is to buy single-family homes in neighborhoods where people want to live.

The lesson I learned from all of this was to not think that the market I am focusing on is on sale—that I can just waltz in to an area on a one-time trip and buy whatever I want for the price I want to pay. Some things might be more affordable now, but nothing is as easy as it appears. And just because something is "on sale," doesn't mean it's the right fit for you. Shopping around takes time, and it's much easier doing it locally.

*Lisa Moren Bromma has been a real estate investor since 1978, a note investor since 1998 and has worked with some of the top private mortgage institutional buyers. She is Advisor for The Entrust Group, the nation's largest network of self-directed IRA administrators, and the author of Real Estate Investing for the Utterly Confused, and Wise Women Invest in Real Estate. See complete bio on page eight.*

## How to Turn Abandoned and Neglected 401(k)s into Profitable Investments

Do you have an old 401(k) or 403(b) that you have forgotten about? Perhaps one from a previous employer from several years ago that you don't know the status of. Or maybe you know that you are invested in various stocks and bonds but that the account value has not been as high in the last year or two as you would like or need. Well, don't worry. You have options! You can roll over a dormant 401(k) or 403(b) account into a self-directed traditional IRA without it being a taxable event.

Many people feel that the only way that they can save enough just to maintain their current lifestyle when retired is by taking control of and nurturing their retirement plan now. And they're right. Self-directed IRAs give you greater control over your future as well as more options and greater reward. They also allow you to more easily and readily diversify your IRA portfolio and invest in what you know best.

With IRAs, the IRS does not tell you what you can invest in but it does tell you what you cannot invest in, which is life insurance and collectables. Otherwise, you can invest in most other assets. Would you like to have the option of investing in a condo to rent out, buying a foreclosed property and then flipping it, or perhaps making a loan to an individual to pay off their credit card debt? How about making a loan or note to a company that you believe in, buying shares in an LLC, investing in a pediatric rehab center, trading Forex or managed futures, or buying tax liens? You can do all of these and much more with a self-directed IRA with Entrust.

Just as your funds grew tax-deferred in your old 401(k) account, all of your funds and profits will grow tax-deferred until you start withdrawing them at retirement age. So hunt down those old dormant accounts and start breathing new life into them with a self-directed IRA.

*Jennifer Williams, Business Development Manager, Entrust Financial Services, LLC. works closely with investors, agents, brokers, and business owners, in addition to her work with CPAs and financial advisors.*

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## Gray Hair, Pink Cheeks

### Why Age-Appropriate Dressing Makes Me Mad

It was in the press room at the last AARP conference that I met the male host of the "What Not to Wear" TV show. I was covering his appearance for one of my Ageless Beauty magazine pieces. Next to me was a doctor who wrote for a women's medical health journal. Meeting us next, was the legendary Shirley MacLaine, who was to be interviewed about her TV role as Coco Chanel. So we all figured we would learn a lot about fashion after 50.

Forgetaboutit.

Mr. What Not To Wear was a young guy with good taste, but no appreciation for us mature folks. I think he hoped we would become invisible as soon as possible. In any case, we were not a sight worthy of fashion that did anything other than cover us up. He made it clear that no short skirts, no bright colors, and, heaven forbid, no low-cut blouses must disgrace our closets.

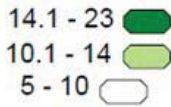
Well, phooey.

As the founding member of WOW, (Wild Old Women, not Worn Out Women), I have different ideas. Let it all hang out, no matter how low they hang.

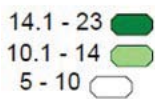
Are you uncomfortable with the thought of women over 50, 60, or 70 looking sexy? If so, too bad. The fact is that we women turn ourselves on, and if we don't feel sexy, we can't turn men on. So we have a grave responsibility beyond ourselves. I fully appreciate the Darwinian theory, which makes us obsolete after menopause. But Menopause the Funeral has been replaced by Menopause the Musical, and it's no wonder.

Look at the maps on next page.

### % Population Over Age 55 2005



### % Population Over Age 55 2025



The top one shows that Florida already has nearly 20% of its population over 65. In 2025, almost every state in the union will be that way. If we 50-plus women fade into the woodwork, who'll be left to take up the slack? Not the busy, driven 30-somethings or the yummy mommies. No, we have an obligation in our post-Darwinian civilization to be seductive after our child-bearing years and show a little cleavage.

And it's not just sex, it's also fashion. Why do I need to cut my hair short and look like I have a painted-on bicycle helmet instead of tresses? My hair is long and blond and inappropriate. Deal with it. Why is it inappropriate for me to look like a teenage girl but not a teenage boy? One after the other, beauty salons churn out bathing caps that are supposed to be coiffures as soon as you you hit 60. That's not the case for BeautyBecomesYou.Org, whose motto is "We're Changing the Way Society Looks at Seniors," The Beauty Becomes You Foundation teaches beauty professionals to check out the skin, hair, and more to understand that even dementia patients remember that they have hair appointments.

And now for the issue of shoes. Do these blue stilettos match my varicose veins? I hope so, because I plan to wear them. I admit that when I wore them for four hours while teaching a marketing course, I was lame for a week, but one must suffer for glamour. I also have strong opinions about hiding behind neck scarves. Unless you are Jane Fonda or French, don't camouflage your neck ropes with a scarf. American women can't pull it off. We look like we are about to hang ourselves, which is a bit too much suffering for glamour. I don't care if you can play Für Elise on your neck strands; it's a badge of courage and probably matches your décolleté.

How about knees? Show them, knobs and all. Yes, I liked Hillary and her traveling pants suits. But Nancy Pelosi wears short skirts, and she's the one that got elected. So does that mean you can wear those slits, shimmies, and Red Carpet halter backs? Yep. Wear anything you like, except toilet paper stuck to your shoe.

And while we're at it, how about body art after 50? If your only encounter with a tattoo was at the Edinborough Festival, please consider a butterfly inked to show off your ankle or shoulder. What about a belly rose? Maybe a belly ring instead. At 50, bellies tend to shift in size, space, and girth. It's easier to adjust a ring than a tattoo. So what if being a WOW takes a little long-range planning? At least that's an affirmation that there is a long range.



You can see where this is going. Some will shake their head in disgust and long for those nice little ladies with aprons and Mamie Eisenhower spit curls. Others will applaud those sadder but wiser women who are looking for a little shippo opi and don't mind advertising it. Of course, there are always those perfect 50-pluses like Susan Sarandon and Helen Mirren, who look great without any make up, tummy tucks, or Botox. They are natural beauties with whom time has not played.

Sure, and I'm the Queen of Rumania.

*Adriane Berg is a keynote speaker and CEO of Generation Bold, [www.GenerationBold.com](http://www.GenerationBold.com), a business-consulting firm helping companies and not-for-profits reach the boomer and senior generations, and author of "The Critical Path Success Method of Business Development," [www.CriticalPathSuccess.com](http://www.CriticalPathSuccess.com), teaching you how to succeed in a startup business, and "How Not to Go Broke at 102: Achieving Everlasting Wealth," Wiley 2008.*

## TAKE ACTION BEFORE THE YEAR END TO FUND YOUR QUALIFIED PLAN!

Reduce your current taxable income while helping build your nest egg for retirement. Make sure complete your 401(k) deferral by the end of the year. You have until then to maximize this benefit which allows you to put more away today than ever before! Interested in learning more about Qualified Plans and establishing your own 401(k) plan to buy Real Estate? Visit our web site at [www.TheEntrustGroup.com](http://www.TheEntrustGroup.com).

To see if you qualify for an Individual (k) plan today... Don't wait! Why pay Uncle Sam? Entrust...educating investors on self-directed retirement plans.

## Create a “Colorful” Retirement Portfolio

Our landscape will soon be changing as the foliage advances from the greens of summer to the much more varied colors of fall. This would be a perfect time to consider creating a more “colorful” retirement portfolio, by including non-traditional assets among your investments.

Your retirement plan does not have to be restricted to the world of stocks, bonds, and mutual funds. These types of investments may have a place as a portion of your retirement plan portfolio. However, a steadily growing group of investors have realized that true diversification is an option. Your retirement plan is permitted to include non-traditional assets, including real estate, loans, partnerships and more.

Utilizing a self-directed retirement plan gives investors the options to include these non-traditional assets within their tax-advantaged retirement plans. The gains from these investments would be tax-deferred in a Traditional IRA, or tax-free in a Roth IRA. These investments could also be included in your special purpose savings accounts, such as a Coverdell Education Savings Account or a Health Savings Account.

Real estate has consistently been the most popular type of investment within self-directed retirement accounts, and understandably so. With the recent condition of the real estate market, savvy investors have been able to make great buys using cash available in their retirement plans. Because real estate is an asset held within a retirement plan, the investor cannot personally use the property. Investors are, however, permitted to rent out the property. The rental income from these properties goes into the retirement plan, and any expenses are paid from the plan. There are no limits on how long the property must be held within the retirement plan, so the client can choose to hold the property, or sell it at whatever point they choose. Once the client reaches retirement age, they can choose to take that piece of real estate as an in-kind distribution from the retirement plan, and begin using the property personally.

Other popular types of investments to hold within a tax-advantaged retirement plan are notes and loans. There are few restrictions; this could be in the form of an unsecured note, a mortgage, or a note secured by some other type of asset. The interest rate and other terms are negotiated by the account holder and the borrower, allowing for great flexibility. We have seen numerous clients providing loans to persons or entities not otherwise able to find financing. By doing so, some clients have been able to make double digit returns, often in their tax-free Roth IRAs. There is, of course, risk as with any other investment, but the level of risk depends upon the individual borrower. Since the account holder is responsible for finding

a suitable borrower, and doing any appropriate financial/background checks, they can choose an investment with a level of risk that is tolerable for their particular situation.

These are just two of the possible categories of non-traditional investments. The IRS does not provide a list of “allowed investments” within retirement plans. Instead, it only lists those types of investments that are not permitted, namely life insurance and collectibles. This leaves many options still remaining, including, but not limited to:

- Tax Lien Certificates
- Private Placements
- LPs & LLCs
- Hedge Funds
- Joint Ventures
- Precious Metals
- Auto Paper
- Trust Deeds
- Contract Options
- Building Bonds
- Commercial Paper
- Commodities / Futures
- Leases
- Factoring
- Tangible Asset Deeds
- Accounts Receivable Financing

Many creative and savvy investors are choosing alternative investments every day. As with any type of asset, it is important that you do your due diligence before making any non-traditional investment. Since your account is self-directed, you should not rely on your account administrator to verify the investment that you intend to make. Additionally, you should speak with your account administrator to discuss the details of any transaction involving a disqualified person (e.g., yourself, your spouse, family members), as this could potentially create a prohibited transaction.

The recent conditions of both the traditional financial markets as well as the real estate market have prompted many investors to re-evaluate their portfolios. Many are realizing that true diversification means including assets outside of those traditional financial markets. Additionally, the current economic conditions have made more individuals more aware of their own financial situations than ever before. It makes sense that these investors would want to invest their retirement funds into assets that they know, and understand. Self-directed retirement plans can be a very useful tool in accomplishing a truly diversified, “colorful” portfolio.

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## Thank Goodness for This Economy

Our current state of affairs is one reportedly of gloom and doom. According to news reports, the sky is continually falling, and recently I've been waiting for Chicken Little to pop out of her hiding place to tell us the worse is yet to come.

People are depressed, clients are broke, friends are losing their homes, and very few can find hope. Yet here I am, feeling more thankful and emotionally prosperous now than I have in years. While others spread the gloom and doom, I have decided to stop listening. Yes, money is not as free flowing as in years past, but guess what? It has encouraged me to figure out how to put a new spin on my career and my methods and techniques, to continue to survive and thrive in this moment. I have discovered that when life changes, it does not stop.

We all have our own challenges and walls that we are facing that we need to climb over. Many people have lost their jobs, their homes, their retirement portfolios. This year, I contracted with a company for six months of work that they decided not to pay me for. Did it affect my bank statement? You bet. Did it stretch me financially? Absolutely. Did I crawl in a hole and stop trying? No way.

We all have the choice of how we handle situations. We can be reactive or proactive. In my situation, some people might have lost many more months of productive time and energy dwelling on the wrongs that had been done to them. Some would have decided to embark in a legal battle that would take more time, resources, and soul than it would have been worth. I'm from the school of "what comes around goes around." No country has ever sued its way to greatness. For me, this experience was the opportunity I needed to stretch outside of the comfort zone I had been coasting in for years.

As a professional speaker, I have spent seven years traveling the country, teaching others about the Real Estate IRA and creative methods of investing. Always reaching to be bigger and have a wider following has kept me on the road about 300 days a year. After my experience with the company that didn't hold up its end of the bargain, I needed to rebuild my speaking presence and gigs to make up for a year of lost income and opportunity. Or so I thought.

My first blessing came in the form of a friend and colleague who, upon finding out my circumstance, offered me a two-month training position with their company as a speaker's coach. This allowed me to catch up on debt that I had been floating from the other company. After the gig was over, I came home to lick my wounds of disappointment and re-group. Surprisingly, it took me a little longer than anticipated. I was holding on to feelings of betrayal, disappointment, anger,



and frustration of missed opportunities and successes. My normally sunny disposition had been replaced with feelings of victimization, which I have never allowed in myself.

And then something miraculous happened. By being quiet, by calming the noise that typically accompanies my everyday life, I found something. I became reacquainted with my inner self, with the me that is inspired by helping others, the me that is creative in my thinking, the me that is overflowing with love for others and the desire to share it with them. I pulled old seminars and material off the shelf and realized that there was some really good stuff in those old journals, just waiting to be shared with the world.

And then the moment of truth came. I decided that I would rebuild my business in my own backyard. The place I had started all those years ago and then left behind in the pursuit of perceived greatness. My first sales call was a song to my heart when I heard the broker tell me, "Of course, I remember you Jenn! When will you be coming back to our office to share some more good stuff with us?" and then gave me speaker billing as "our old friend Jenn."

These are the type of moments that give others hope, that lift the heart and free the soul to fly. The broker didn't know that he had given me a hand up with his kind words. His kindness propelled me to start working my business again with the enthusiasm and diligence that I had been missing for years. In the handwritten thank you that I sent him after the seminar, I told him how meaningful his kindness had been to me.

How often, by being focused only on ourselves and our current needs and situations, do we miss the opportunity to give someone a hand up? Most people are not looking for a handout—they are looking for a hand up. Let's make it a goal to say at least one kind thing to people everyday. To let go of fear, doubt, and worry, and instead focus on the things that we have to be thankful for.

An exercise that I have come back to is keeping a daily journal. Everyday I list three things that I learned today, and three "wins" that I had. You might want to give this a try. It is a nice thing to come back to and read over when the day has been challenging and helps put focus back on thankfulness.

The naysayers have the stage to pontificate from on the terrible state of our current economy, but as an "average Jenn" among the masses, I say, now is a wonderful time. As a society, we are finally again finding ways to entertain ourselves that don't require money, have time to reconnect with those we love, have the opportunity to be support systems for those in need, and have been forced to refocus on the truly important things in life. Less money and material possessions doesn't mean less value, it means greater opportunity to find the spirit that created our great country and rise again from the ashes to reinvent ourselves to be the person that we want to become.

*Jennifer Dizmang has been an independent contractor for The Entrust Group since 1998. She leads workshops and provides training for real estate agents, CPAs, CFPs, and investors nationwide on how to use IRAs to invest in real estate and other non-traditional assets. In addition to her teaching credentials, Jennifer is a seasoned real estate investor specializing in the purchase of real estate and non-traditional investments in IRAs and 401(k)s.*

## Think Outside The Box To Create Retirement Wealth!!

### The Advanced IRA Investor Workshop

Friday, October 9, 2009

DoubleTree Club Hotel

Santa Ana, CA

#### Attend the Entrust Advanced Investor Workshop and learn:

- Top five reasons investors use their IRA to purchase real estate in this market.
- How to invest in real estate and other alternative assets with your IRA and not get burned.
- Where to find the resources and create a network of like-minded professionals to help you succeed.
- How to tap into retirement wealth within your existing network.

If you are an entrepreneur, financial professional, CPA, CFP, attorney, real estate broker or agent, or anyone that wants to rescue their retirement savings, this workshop is for you. Professionals earn 8 hours of continuing education credits!

Entrust makes it easy and affordable! You do not need to attend an expensive two-day boot camp to learn how to take self-direction to the next level.

This event is almost sold out. Space is limited so reserve your seat today.

**Register at: [www.entrustcalifornia.com/investor-workshop](http://www.entrustcalifornia.com/investor-workshop)**



### About the Editor:

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Lisa has been a real estate investor since 1978, a note investor since 1988, and a well-known marketing expert. She has consulted for some of the nation's top financial services industries in the private mortgage, business loans, and Individual Retirement Plans. Lisa has taught over 1,000 workshops and seminars devoted to real estate investing, marketing and business forums.

She is a professional member of the National Speaker's Association and sits on the board of the National Real Estate Investor's Association. She is an advisor to The Entrust Group, the nation's largest network of third party administrators. Entrust provides record keeping services for individuals who wish to truly self-direct their retirement plans to buy real estate or any alternative investment allowable by the IRS.

Lisa recently published two books by McGraw-Hill. *Real Estate Investing for The Utterly Confused* has motivated new investors with factual information told in her humorous and easy going manner. *Wise Women Invest in Real Estate* is a must read for 2009! Pick up your copy today! Both titles are available at [www.amazon.com](http://www.amazon.com).

Coming in October 2009, Lisa has a new book, *Beyond the Stock Market... How to make money in alternative investments*.