

## **Lower Your Taxes Big Time 2017 2018 Edition Wealth Building Tax Reduction Secrets From An Irs Insider**

Tax season doesn't just have to be about paying Uncle Sam his due. Sure, giving up your hard-earned dollars hurts, but you can turn lemons into lemonade by turning knowledge into immediate and long-term tax savings. What's more, wising up about your tax situation can only increase your financial savvy and bolster your future fiscal health. Combining tax-preparation and tax-planning advice, *Taxes 2007 For Dummies* is the latest offering in the highly praised *Taxes For Dummies* series. This easy and fun guide (yes, a fun tax guide) walks you line-by-line through the most common forms, with analysis especially relevant for TurboTax and other tax software users. Fully updated for 2006, including Alternative Minimum Tax relief and Roth IRA conversions, this handy resource covers critical tax code changes and provides new tips for money-saving end-of-year tax moves. You'll find out how to: Itemize your deductions Negotiate with the IRS Take advantage of tax credits to reduce what you owe Make tax-wise personal finance decisions Avoid common mistakes before you file Audit-proof your tax return Fill out the dreaded Schedule D Packed with standout tips, tax cut opportunities, warnings, reminders, and sidebars, *Taxes 2007 For Dummies* is a clear road map to doing your taxes in 2007—and to wisely planning your future finances for years ahead.

The easy way to get your personal finances in order *Personal Finance For Canadians For Dummies* offers readers a comprehensive roadmap to financial security. Written by expert authors Eric Tyson and Tony Martin, it offers pointers on how you can eliminate debt and rein in spending, along with helpful tips on how to reduce taxes and save more. The guide also offers a primer on investing, showing how you can build your wealth to ensure a comfortable retirement and university or college for the kids. With up-to-date Canadian examples and references, *Personal Finance For Canadians For Dummies* arms you with the tools you need to take control of your financial life—in good times and bad. Make smart personal finance decisions Plan the personal finance portfolio that's right for you Reach your personal finance goals Know all of your options The expert advice offered in *Personal Finance For Canadians For Dummies* is for anyone looking to ensure that their finances are on the right track—and to identify the best strategies to improve their financial health.

It's A Shame To Pay More Income Tax Than Necessary! The truth is, having a home-based business is one of the least understood tax loopholes to creating wealth. With this book you'll learn... ? How the government looks at your home business from a tax perspective ? Why you are overpaying on taxes massively and what do to about it ? The key expense triggers that are most likely the cause of an audit ? How to claim tax write-offs even if you are not generating a positive

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income ? How a part-time side hustle can lower your taxes ? Save thousands each year in income tax simply by claiming what you are already missing It is not the responsibility of the government to point out what you are missing for legitimate business deductions; and most tax preparers do not proactively advise their clients on tax write-offs. This is why Doug wrote this book for the home-based business community. Inside, you'll also discover how to: Legally write-off thousands of dollars you never knew you could Avoid easy-to-correct mistakes that drain your savings account Turn tax season from annoyance and frustration into profit Eliminate the chance of being audited Understand why your tax preparer is giving you bad advice And so much more! It's time you will learn everything you need to claim all of your home-based business tax deductions and lower you taxes. You are about to discover why readers are calling this "The Most Informative Book Ever Written on Taxes for the Home-Based Business!" This comprehensive book is easy to follow and will teach exactly what you need to know about work from home tax deductions! Are you ready to lower your taxes big time and change your tax paying future forever? Get it now!

Presents a guide to lowering taxes, outlining strategies and audit-proofing techniques for business, education, and entertainment deductions while detailing the changes resulting from the American Taxpayer Relief Law.

If you are starting a practice for the first time or your existing practice needs a kick-start, this is the book/CD Rom package you need. It covers everything you need to know about the business of practicing acupuncture and Chinese medicine. Used by over 25 schools as a required text, the companion CD Rom alone is worth the price. \* advice and stories from real practitioners all over the U.S. and Canada \* scores of pages of downloadable forms, letters, work sheets, and templates on the CD Rom so you don't have to invent them yourself \* a well-organized, easy-to-read, compact and humor-filled writing style \* condensed "points to ponder" at the end of each chapter \* hundreds of resources, websites, and tips to make your professional life easy \* Many effective marketing ideas \* New chapter on buying and selling a practice

Completely revised and updated--the must-have resource for saving thousands of dollars at tax time A former IRS attorney, Sandy Botkin has saved hundreds of thousands of taxpayers hundreds of millions of dollars. And in this powerhouse bestselling handbook, he again delivers money-saving strategies, including: Advice on properly documenting any business deduction Guidance for getting big tax subsidies for starting a home business Ways to turn tuition, entertainment, orthodontia, and other expenses into huge deductions Important information on small-business tax changes and extensions recently passed by the American Taxpayer Relief Law "Who better to turn to for tax advice than an insider? Sandy Botkin trained IRS attorneys and now shares his wealth of knowledge in Lower Your Taxes—Big Time!. Follow his practical strategies for a more financially abundant and fulfilling life." -- Anthony Robbins, author of Awaken the Giant Within and Unlimited Power "Lower Your Taxes—Big Time! guarantees every

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American a raise of \$3,000–\$15,000 or more annually courtesy of the United States Government." -- David D'Arcangelo, author of Wealth Starts at Home "If you don't study money, how can you ever expect to have any? Lower Your Taxes—Big Time! will put thousands of dollars in your pocket every year and teach you, in clear simple steps, how to audit proof your records from the IRS forever." -- Mark Victor Hansen, cocreator, #1 New York Times bestselling series Chicken Soup for the Soul

Completely revised and updated for 2017-the must-have resource for saving thousands of dollars at tax time! Whether you're a consultant, small-business owner, or independent contractor, you want to keep more of what you earn. Lower Your Taxes-Big Time! 2017 provides everything you need to know about saving money on April 15-and every other day of the year. Sandy Botkin has taught hundreds of thousands of taxpayers how to save over \$300 million on their taxes with his Tax Reduction Institute seminars. Now, the acclaimed tax expert shows you how to legally and ethically take advantage of the tax system to get a yearly subsidy of \$5,000 or more back from the IRS-and bulletproof your records forever. Packed with money-saving strategies, this essential guide includes: - Advice on properly documenting any business deduction - Expert guidance for getting big tax subsidies for starting a home business - Legitimate ways to turn tuition, entertainment, orthodontia, vacations, and other expenses into huge deductions - Important information on small-business tax changes and extensions recently passed by the American Taxpayer Relief Law, and more - Latest tax law changes arising from the Protecting Americans From Tax Hikes Law.

The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

The Thoroughly Updated Guide to Reducing Tax Liability for the Trader and Serious Investor What would you do to increase your trading profits by as much as 50%? Most traders and investors would do whatever it takes. Those same traders will much to often what the profits earned with their blood, sweat and tears shrink considerable as they prepare their tax returns. You have in your hands the easy-to-use tools that will protect your hard earned assets. Packed with proven strategies that reduce your tax exposure this comprehensive guide is completely updated with information and strategies for the most recent tax changes. Here are invaluable business, estate, retirement planning, and tax-saving strategies that virtually anyone can implement within the new tax laws. It is simple to use and includes specific information to help traders reduce their tax liability, with individual case studies, real-world examples, and model tax returns. CPA and expert tax consultant Ted Tesser provides current solutions for the tax problems facing most U.S. traders, investors, and income earners today-excessive tax payments to federal and local governments, insufficient preparation for retirement, and , ultimately, the fate of bequests. In this book, Tesser shows

everyone concerned: How to disinherit the federal government How Trader Status is upheld, even under audit How to augment underfunded retirement plans How to master the basics of estate tax planning How to integrate the "triple crown"-Tesser's latest strategy for tax avoidance and wealth accumulation-into your trading plan and much more. Keep the profits you work so hard to earn, whether from trading, investing, or hard work-and take control of your financial destiny. The NEW Trader's Tax Solution has puts years of experience at your fingertips. With the "triple crown," you will learn how to unleash the full power of Trader Status by combining it with a Trading Entity. You will also learn how to establish a Welfare Benefit Trust to accomplish all these goals and more. This program enables you to take advantage of little known facets of the tax law that have been on the books for almost three-quarters of a century. You'll learn how to: Contribute and deduct substantial amounts of money over any period of time Grow the principle in a fully tax-deferred, 100% secure environment Access the money at a future date, not limited by age, income, or retirement plan status Avoid the restrictions of ordinary retirement plans by using the same techniques that have been used by America's largest corporations since 1928 Whether you are looking for last minute tax saving tips or trading techniques that position you for the optimal tax reduction, The NEW Trader's Tax Solution is a must-have addition to any trading library. Get the government to pick up the tab on this years trading profits, foot the bill for any trading losses, and increase your wealth by 50%, instantly. After putting Trader Status on the map, Tesser now takes it to another dimension, complete with real world case studies, illustrations, templates, and filled-out, ready to be filed tax forms.

Make extra money—and your guests extra happy—with Airbnb! You've got that spare tower, mansion, apartment, couch, or perhaps even treehouse (really—there are more than 2,400 treehouses listed on Airbnb). You're a polite, clean, and tolerant host. And you want to make some money. Congratulations, you're fully qualified to become part of the Airbnb revolution! Whether you're looking to break into the business, or have already started and are researching ways of making your guests feel even more pampered as you grow your reputation and income, Airbnb for Dummies is the perfect venue for you. And this applies whether you currently own property or not! Sit back in your lounge recliner and let the owners and founders of Learnairbnb.com show you the ins and outs of the short-term rental boom that connects hosts with travelers looking for more economical and personal travel experiences across the world. Sip a refreshing drink as you learn how to manage the day-to-day—from maintaining listings to keeping things clean for your guests—and how to maximize and increase your profits. Make an attractive listing Perfect your pricing Profit without a property Create amazing guest experiences So, get hold of a copy, read it in your favorite spot, and watch as the money and excited guests beat a path to your door!

A guide to the powerful tax advantages of being a consultant, independent

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businessperson, or small business owner.

Completely revised and updated for 2017—the must-have resource for saving thousands of dollars at tax time! Whether you're a consultant, small-business owner, or independent contractor, you want to keep more of what you earn.

Lower Your Taxes—Big Time! 2017 provides everything you need to know about saving money on April 15—and every other day of the year. Sandy Botkin has taught hundreds of thousands of taxpayers how to save over \$300 million on their taxes with his Tax Reduction Institute seminars. Now, the acclaimed tax expert shows you how to legally and ethically take advantage of the tax system to get a yearly subsidy of \$5,000 or more back from the IRS—and bulletproof your records forever. Packed with money-saving strategies, this essential guide includes:

- Advice on properly documenting any business deduction
- Expert guidance for getting big tax subsidies for starting a home business
- Legitimate ways to turn tuition, entertainment, orthodontia, vacations, and other expenses into huge deductions
- Important information on small-business tax changes and extensions recently passed by the American Taxpayer Relief Law, and more
- Latest tax law changes arising from the Protecting Americans From Tax Hikes Law

Having a Massive Revenue Strategy™ is critical to athletes heading into the pros; The International Center for Athletic Financial Development™ is the foundation where college and professional athletes find guidance to develop powerful financial strategies that allow them to fully enjoy their earnings both now and in the future. This book is a compilation of those strategies. Dr. Gifford brings the difficult and often taboo topic of finances to clients in an easy-to-understand, applicable format; for over 15 years she has helped clients maximize the impact of their success and live their dreams and luxury lifestyles through financial development and efficient resource planning. The Money Shot addresses a unique and underserved market, and provides clear-cut tactics in a voice that is credible.

The one-stop tax guide for the first-time or last-minute filer Updated and revised for the 2008 tax year, Taxes 2009 For Dummies is the only tax guide on the market that walks readers through the major tax forms line by line, including the 1040 Schedules A through E. Filled with helpful tips and strategies for filing income tax returns accurately and on time, this book is aimed at individuals who want to do their own taxes without hiring a preparer. Financial expert Eric Tyson teams up with tax experts Margaret Munro and David Silverman to answer the most frequently asked tax questions in plain English.

Learn how to navigate the latest changes to the tax law—and save big on your taxes! For most people, tax time is the most dreaded time of the year. After the recent tax overhaul enacted by Congress, taxpayers are more anxious and confused than ever. Lower Your Taxes—Big Time! helps you understand how the latest tax bill affects your personal and business taxes. Fully updated for the 2019 – 2020 season, this essential book covers everything you need to know

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about saving money on tax day—and every other day of the year. Whether you're a consultant, business owner, independent contractor, or home filer, you'll learn how to legally, morally and ethically take advantage of the tax system to get a yearly subsidy of \$5,000 or more back from the IRS—and bulletproof your records forever. Written by tax expert and former IRS attorney Sandy Botkin, this is a must-have resource for saving thousands of dollars at tax time. Lower Your Taxes Big Time! shows you how to:

- Properly document any business deduction so you never have to worry about being audited
- Get a tax subsidy of \$5,000 or more for starting up your own home-based business
- Turn tuition, entertainment, orthodontia, and other expenses into huge deductions
- Take advantage of small-business tax changes and extensions recently passed by the American Tax Cuts and Jobs Act, and more.
- Learn how to easily navigate and maximize the new 20% pass through deduction for most small businesses

Completely revised and updated--the must-have resource for saving thousands of dollars at tax time A former IRS attorney, Sandy Botkin has saved hundreds of thousands of taxpayers hundreds of millions of dollars. In the newest edition of this powerhouse bestselling handbook, he continues to deliver money-saving strategies, including:

- Advice on properly documenting any business deduction
- Guidance for getting big tax subsidies for starting a home business
- Ways to turn tuition, entertainment, orthodontia, and other expenses into huge deductions
- Important information on small-business tax changes and extensions recently passed by the American Taxpayer Relief Law

"Who better to turn to for tax advice than an insider? Sandy Botkin trained IRS attorneys and now shares his wealth of knowledge in Lower Your Taxes--Big Time! Follow his practical strategies for a more financially abundant and fulfilling life." -- ANTHONY ROBBINS, author of *Awaken the Giant Within* and *Unlimited Power*

"Lower Your Taxes--Big Time! guarantees every American a raise of \$3,000–\$15,000 or more annually courtesy of the United States Government." -- DAVID D'ARCANGELO, author of *Wealth Starts at Home*

"If you don't study money, how can you ever expect to have any? Lower Your Taxes--Big Time! will put thousands of dollars in your pocket every year and teach you, in clear simple steps, how to audit-proof your records from the IRS forever." -- MARK VICTOR HANSEN, cocreator, #1 New York Times bestselling series *Chicken Soup for the Soul*

Strategies from an IRS insider for slashing taxes, maximizing legal deductions, avoiding audits, and more Completely updated for all of the new 2005 and 2006 Tax Laws! Through his years as an IRS tax attorney, Sandy Botkin discovered that most Americans could legally and dramatically cut their tax bills by establishing themselves as independent contractors or businesspersons. In Lower Your Taxes--Big Time!, fully updated for 2005 and 2006, Botkin explains how, outlining a straightforward program for writing off everything from family vacations to movies and plays, and receiving a subsidy of \$5,000 or more from the IRS each and every year. From tips for launching a business to strategies for audit-proofing a return, Lower Your Taxes--Big Time! is a gold mine of

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information for every frustrated taxpayer. Tax-cutting strategies include: How, why, and when to incorporate Fail-safe methods for deducting a home office and family car Simple but essential record-keeping tips Tax advantages of being a consultant, independent contractor, or independent businessperson

This fact-filled guide serves as an introductory handbook or as a refresher for those who want to research a specific topic or update their research skills.

Lower Your Taxes - BIG TIME! 2019-2020: Small Business Wealth Building and Tax Reduction Secrets from an IRS Insider McGraw Hill Professional

Mastering your money is like a puzzle-it's only possible when you have all the pieces. Unfortunately, you're not likely to get those pieces from the latest pop financial advisors who are full of feel-good philosophies that inspire but ultimately don't solve money problems. If you want to get out of debt, live rich, retire wealthy, and even have enough to help others, stop what you're doing and open this book!

IRS insider Sandy Botkin reveals the tax strategies you can use to increase your ROIs by as much as 20 percent-whether you're a home owner or a real estate investor. This accessible guide demystifies real estate taxes and shows how to achieve maximum benefit when buying, owning, selling, managing, repairing, and investing in properties. Features numerous forms, charts, sample documents, and other valuable tax-saving tools Gives you the basics on real estate taxes and shows how to take full advantage of tax loopholes

Orange Coast Magazine is the oldest continuously published lifestyle magazine in the region, bringing together Orange County's most affluent coastal communities through smart, fun, and timely editorial content, as well as compelling photographs and design. Each issue features an award-winning blend of celebrity and newsmaker profiles, service journalism, and authoritative articles on dining, fashion, home design, and travel. As Orange County's only paid subscription lifestyle magazine with circulation figures guaranteed by the Audit Bureau of Circulation, Orange Coast is the definitive guidebook into the county's luxe lifestyle.

Any linguist can become an entrepreneurial linguist, work with direct clients, and make a good living while maintaining a healthy work/life balance. This book by longtime translating twins Judy and Dagmar Jenner will teach you how to start your entrepreneurial linguist journey. Written in a purposely non-academic style, "The Entrepreneurial Linguist: The Business-School Approach to Freelance Translation" will show you how to market your services to direct clients, build and nurture relationships, grow your client base in a structured way, use web 2.0 to promote your services, and much more. This book is intended for both beginning and established translators and interpreters around the world.

Tax-Free Wealth is about tax planning concepts. It's about how to use your country's tax laws to your benefit. In this book, Tom Wheelwright will tell you how the tax laws work. And how they are designed to reduce your taxes, not to increase your taxes. Once you understand this basic principle, you no longer need to be afraid of the tax laws. They are there to help you and your business—not to hinder you. Once you understand the basic principles of tax reduction, you can begin, immediately, reducing your taxes. Eventually, you may even be able to legally eliminate your income taxes and drastically reduce your other taxes. Once you do that, you can live a life of Tax-Free Wealth.

And on your right, ladies and gentlemen, please observe The Conservative (Conservitus Americanus). This fascinating species in-habits vast territories across middle America, but

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rarely reveals itself in coastal urban areas. It is commonly believed to be uptight, humorless, and devoid of compassion, and is often characterized as racist, homophobic, and highly eco-unfriendly. Primary behaviors include unnecessary warmongering, tax cutting, and gun collecting. For decades, conservatives have proven to be hopelessly un-hip, and their mating habits dull. They are highly feared and often despised, for so few know and understand their true nature. Get ready to meet the conservative next door or in the office down the hall, the person you never thought in a million years was one of "them." Lively, witty, and thought-provoking, *Why You're Wrong About the Right* blows the lid off the stereotypes that have long been associated with the American Right, and reveals the face of today's conservatives: an intellectually and philosophically diverse new breed of young, outgoing, smart, friendly professionals who live and work among liberals everywhere! Themselves closet conservatives in Leftoid Land (aka Manhattan), S. E. Cupp and Brett Joshpe inject their own unique and colorful points of view into an honest dialogue on conservative ideas in American life and popular culture, and draw from interviews with a roster of renowned writers and political personalities, including Tony Stewart, Tucker Carlson, Brian C. Anderson, Laura Ingraham, Pat Toomey, David Horowitz, Ted Hayes, and many more. Undercover conservatives, reveal your true colors with pride! Liberals, hug a conservative today! And whichever side you find yourself on, you'll be engaged, surprised, and happily re-educated when you discover *Why You're Wrong About the Right*.

Radford uses Joseph Campbell's path of the hero as a template to help people define their purpose, discover their passion, and build a life of wealth and fulfillment.

Maximize your bottom line with the nation's most trusted small business tax guide J.K. Lasser's *Small Business Taxes 2020* is the small business owner's ultimate guide to a money-saving, stress-free tax season. Providing straightforward advice from the nation's most trusted tax expert on small business taxes, this book gives you the answers you need quickly, with clear, concise guidance. Updated to cover changes from the Tax Cuts and Jobs Act and other legislation, this edition also includes an e-supplement covering additional developments from Congress and the IRS to keep you fully up-to-date. A complete listing of all available business deductions and credits helps you identify those you qualify for, and includes critical information on dollar limits, recordkeeping requirements, and how to actually take the write-off—all the way down to the IRS form to use. Organizational and planning strategies help you get through the process quickly and with fewer headaches, and this year's changes to the tax laws are explained in terms of how they affect your filing. Keeping up with the intricacies of tax law and filing is a full-time job—but it's not your full-time job. You have a business to run. This book gives you the guidance you need in the time that you have so you can get taxes out of the way and get back to work. Learn which expenses qualify for deductions—and which ones don't. Adopt a more organized recordkeeping system to streamline the filing process. Explore small-business-specific strategies for starting or closing a business, running a sideline business, and operating in multiple businesses. Decode the various forms and worksheets correctly with step-by-step guidance. Audit-proof your return. Review obligations for the "other taxes," including payroll and excise taxes. Every year, millions of small business owners overpay their taxes because they lack the time and expertise to make tax-sensitive business decisions throughout the year only to learn that it's too late to act when it comes to tax time. Now you can put your money back where it belongs—in your business. J.K. Lasser's *Small Business Taxes 2020* helps you take wise actions during the year and tells you how to file completely and accurately while maximizing your bottom line.

The tax facts and strategies that every small business owner needs to know for their 2020 tax return and year-round planning. Owning a small business is a big responsibility. While all small business owners seek to improve their bottom line, few realize all the ways that both current and new tax laws can help them do so. With J.K. Lasser's *Small Business Taxes 2021* you'll

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quickly discover how. Written in a straightforward and accessible style, this reliable resource offers a complete overview of small business tax planning and provides you with the information needed to make tax-smart decisions throughout the year. Focusing on strategies that help you use deductions and tax credits effectively, shield business income, and maximize other aspects of small business taxes, this practical guide will show you how your actions in business today can affect your bottom line from a tax perspective tomorrow. It also shows COVID-19-related refund opportunities to improve your cash flow. In this fully updated volume, you'll find: Detailed coverage of the newest tax laws, court decisions, and IRS rulings Planning strategies that can help you run a tax-smart business all year long Comprehensive information on each available write-off, such as the QBI deduction, as well as dollar limits and record-keeping requirements Clear instructions on where to report income and claim deductions and credits on your tax forms Guidance on tax implications for PPP loans, opening or closing a business, running a sideline activity or multiple businesses, and succession planning Help with state taxes and a guide to information returns you may need to file Sample forms and checklists to help you prepare for tax time

Updated to reflect recent and upcoming changes in the U.S. tax law One of the top best tax books according to Entrepreneur magazine

Expert online investing advice that you can take to the bank! Want to take firm control of your investments and reach your financial goals, but baffled by the dizzying array of online tools? Start with this bestselling guide. Investing Online For Dummies, 8th Edition will help you build your portfolio with the latest financial management information, tools, and resources available. This top-notch, incredibly popular guide will help you pick stocks, find an online broker, construct a profitable portfolio, research investment data online, parse risk, analyze stocks and financial statements, and so much more. Addresses critical issues for beginning investors to understand, from setting expectations to determining how much to invest, assessing your comfort level for risk, and finding a broker you trust Guides online investors on how to invest wisely, grow their portfolios, and weigh all their options before making key decisions Highlights a variety of websites, online calculators, databases, and online communities that will help you make beneficial decisions Explores using online tools to calculate returns and risk, how to select mutual funds with online databases, buying bonds online, and more Investing Online For Dummies, 8th Edition is one investment that is sure to yield a profit...and fast!

Investors, shell-shocked by the "Great Recession" of 2008-2009, are looking for answers, for something fresher than the old 'buy-and-hold' mantra. They hunger for stability, yet yearn for growth to rejuvenate their battered portfolios. Ray Lucia's The Buckets of Money Retirement Solution: The Ultimate Guide to Income for Life provides just that—a reassuring and scientifically proven strategy that gives investors both growth and income. Lucia, a Certified Financial Planner who's helped thousands of people invest more than \$2 billion, explains how to spend down 'safe' buckets (containing, for example, Treasuries, CDs, bonds), while leaving a riskier bucket (real estate, stocks and alternative investments) to grow long-term. This strategy shields investors from the short-term ups and downs of the market. And it gives them the courage and discipline to stay

invested no matter what the future holds. Written in a breezy, accessible style and loaded with tons of examples and clear, specific calculations, the book explains how to set your financial goals, divvy up your money accordingly, and then invest intelligently. With this book as your guide, readers will learn how to achieve both income and growth while at the same time reducing risk. "All in all," Lucia writes, "this plan is akin to a sports car that seats six, approximating the best of both worlds. In this case by being a conservative strategy that's also growth-oriented." Almost every kind of investment—stocks, bonds, commodities, real estate—plunged in the past year or two, turning off millions of investors who'd been planning for and counting on a reasonably comfortable retirement. These retirees or near-retirees need solutions ... something fresher than the old 'buy-and-hold' mantra. Yet here's what they hear from the financial-services industry: Set up an asset-allocation model, then take a systematic withdrawal to support your retirement ... remembering, of course, to rebalance the accounts to remain in sync with the model. Wrong! That maximizes the advisors' fees but doesn't protect the investors' assets during the tough times.

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