

# ORIGINAL



# RIP-OFF



# Rip Off

**Dave Sheridan**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name Dave Sheridan.

## **Rip Off:**

Stop the Retirement Rip-off David B. Loeper, 2009-03-23 Saving for retirement is a difficult task especially during these challenging economic times Individuals who participate in their retirement plans are being charged billions in fees annually and no one is looking out for their best interests even though the laws say both plan sponsors and employers should be held responsible for acting in their employees best interests The fact is that unless individuals are willing to stand up and secure their financial future they re likely to face less money in their retirement plan accounts and have to work longer to accumulate the funds they need for retirement In *Stop the Retirement Rip off* author David Loeper provides the necessary tools for readers to take action and make the most of their retirement plans It offers a road map for employees to understand the fees and costs associated with their plans as well as improve their standing within their company by proactively helping their employer to take needed action The book features a non confrontational positive approach to bringing your retirement plan problems to the attention of your employer Written in a straightforward and accessible style *Stop the Retirement Rip off* provides readers with sensible strategies for making the most of their retirement funds and will put them back in control of their financial future

*The Great American Rip-Off* Susan M. Finley, 2008 This book gives the reader a look at the complicated U S health care system through the eyes of a consumer It explores two key questions Why with all of the resources that have been devoted to solving the health care crisis does the situation continue to deteriorate And what exactly could be done differently this time to turn the situation around The author examines obstacles that have stood in the way of health care reform in the past including politics government red tape profit driven providers moneyed lobbyists and special interest groups and even our own consumer entitlement mentality and challenges the reader to envision a scenario in which innovation in health care might be possible The author argues that consumers are the key to forward progress on health care we ll only see consumer driven solutions when enough people demand them This book is a challenge to consumers to speak up and hold our leaders in the medical community the government and corporate America accountable for developing solutions that work for us Susan M Finley is a small business owner and marketing strategist She began her career as a bank product manager and in 1994 co founded Michaelson Kelbick Partners Inc MKP a firm specializing in marketing and communications for the financial services industry Over the course of a decade the agency managed marketing communications for some of the largest bank mergers in recent history In 2003 she left MKP now renamed mkp communications inc Her knowledge and understanding of the complicated U S health care financing system comes from a three year research and consulting project started in the hopes of serving as a catalyst for consumer driven changes in health care She lives in North Carolina where she and her husband have recently founded Finley and Finley LLC to continue their research on potential avenues for innovation in the health care and financial services industries

**The Great Rip-Off in American Education** Mel Scarlett, 2012-04-30 This hard hitting critique will serve as a wake up call to university

administrators and faculty as well as to the average parent or prospective college student facing ever increasing tuition costs While reports of poor teaching at the elementary and secondary school level have unleashed widespread public outcry for reform little attention has been paid to the quality of teaching in colleges and universities Yet according to the National Commission on Educating Undergraduates in the Research University universities have too often failed and continue to fail their undergraduate populations and the students paying the tuition get in all too many cases less than their money's worth Citing this report and other similar studies experienced university administrator Dr Mel Scarlett criticizes the deficits of the current undergraduate educational system and suggests improvements that would ensure that college students get the education they're paying for Among his suggestions for reform are Renewed emphasis on teaching skills in Ph D programs to ensure that those who do teach have some pedagogical training besides their special expertise The more active role of experienced professors in the teaching of undergraduates to reverse the current trend of using graduate assistants or part time faculty to teach lower level courses Encouraging students active participation in the learning process as opposed to the passive learning model of the lecture method An adjustment of the university's publish or perish reward system which stresses research and ignores teaching Dr Scarlett lists a total of 20 deadly sins committed by universities against undergraduates and 80 improvements that would help to reform the current inadequate higher educational system **The**

**Big Ripoff** Timothy P. Carney, 2011-01-13 Praise for THE BIG RIPOFF Politicians like to say that government is on the side of the little guy But with impressive documentation and persuasive examples Tim Carney shows how government power and regulation are typically used to assist the powerful Paul A Gigot Editorial Page Editor the Wall Street Journal Exposes the dirty little secret of American politics how big businesses work with statist politicians to diminish the prosperity and freedom of consumers taxpayers and entrepreneurs Carney employs top notch writing ability passion for liberty and understanding of economics to demolish the myth that big business is a foe of big government Everyone who seeks to understand who really benefits from big government should read this book as should anyone who still believes that the interventionist state benefits the average person Congressman Ron Paul U S House of Representatives 14th District of Texas Small entrepreneurial businesses are the backbone success of our great economy They are the biggest job and wealth creators Is that why big corporatic behemoth firms collude with big government for a liberal agenda of higher taxes and overregulation that will punish the small risk takers Tim Carney's new book describes how anti business big business can be Lawrence Kudlow Host of CNBC's Kudlow Company Tim Carney explodes the myth that big business and big government are natural opponents All too often as he points out they're both engaged in a common enterprise picking your pocket Ramesh Ponnuru Senior Editor National Review A romping tour de force of the love affair between big business and big government from Teddy Roosevelt and the Robber Barons to Enron and the Kyoto Treaty Indispensable for understanding how government regulation really works Donald Devine Grewcock Professor of Political Science Bellevue University Every CEO in America should read this

book today issue new directives to their bureaucrat appeasing Washington lobbyist tomorrow and join in the fight for economic liberalization Fred L Smith Jr Founder and President Competitive Enterprise Institute      **Get a Good Deal on Your Health Insurance Without Getting Ripped-Off** Jonathan Pletzke,2007-09 Whether you currently have health insurance are looking to purchase it or believe it is simply something you cannot afford to buy Get a Good Deal on Your Health Insurance Without Getting Ripped Off offers every consumer a complete and concise guide to getting the most from individual small business Medicare Medigap and employer health insurance This book and the accompanying website [www.BestHealthInsuranceBook.com](http://www.BestHealthInsuranceBook.com) features Advice from health insurance agents and financial advisors A step by step process that guides you through buying health insurance Plenty of sidebars and illustrations to keep a dry topic interesting A method to compare your health insurance options dollar to dollar to get the best deal Ways to avoid pitfalls scams and rip offs using real world tips and examples Tips to avoid losing health insurance when you leave a job retire retire early or get laid off Listings in the book and online that direct you to the right government association and business resources A way to get your best deal whether you are young old healthy or have a medical condition Get a Good Deal on Your Health Insurance Without Getting Ripped Off is concise saving you time by not including any fluff or filler that you have to wade through just useful information that is easy to understand and apply Truly a hands on cookbook for buying health insurance Get a Good Deal on Your Health Insurance Without Getting Ripped Off contains everything you need to know to make an educated decision about your health insurance and to be in control of this complex purchase      Dave Sheridan Dave Sheridan,2018-04-18 Dave Sheridan collects the best of the legendary underground cartoonist s tripped out comic strip hilarity It includes Sheridan s solo comics many reprinted for the very first time and his collaborations with Fred Schrier and Gilbert Shelton who writes the foreword along with his record covers beer labels and advertisements for more cough cough organic products      *Stop the 401(k) Rip-off!* David B. Loeper,2007 o How would you spend an extra 4 000 a year for the next twenty five years o How much more secure would your retirement be with an extra 100 000 or more o How much more time could you spend at your family dinner table if you could work an hour less each day o What would you do in retirement if you could retire three years earlier Your 401 k plan is probably one of your most important future sources of financial security This book makes it easy for you to take the five steps needed to add more than 100 000 to your retirement nest egg without taking more risk or saving more money This can allow you to improve your lifestyle increase your benefits identify the hidden costs and also improve your standing within your company by proactively helping your employer to take needed action A popular industry speaker and writer DAVID B LOEPER is the founder and CEO of Financeware Inc in Richmond VA He has appeared on CNBC and Bloomberg TV served on the Investment Advisory Committee of the 30 billion Virginia Retirement System and was chairman of the Advisory Council for the Investment Management Consultants Association IMCA He earned the CIMA designation Certified Investment Management Analyst from Wharton Business School in 1990 in conjunction with IMCA      Don't Get

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