

American Express Paper Application

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A dramatic inside look at the evolution of one of the most powerful financial institutions in the world. 16 pages of photographs.

Author of cult classics *The Pumpkin Plan* and *The Toilet Paper Entrepreneur* offers a simple, counterintuitive cash management solution that will help small businesses break out of the doom spiral and achieve instant profitability. Conventional accounting uses the logical (albeit, flawed) formula: Sales - Expenses = Profit. The problem is, businesses are run by humans, and humans aren't always logical. Serial entrepreneur Mike Michalowicz has developed a behavioral approach to accounting to flip the formula: Sales - Profit = Expenses. Just as the most effective weight loss strategy is to limit portions by using smaller plates, Michalowicz shows that by taking profit first and apportioning only what remains for expenses, entrepreneurs will transform their businesses from cash-eating monsters to profitable cash cows. Using Michalowicz's Profit First system, readers will learn that: - Following 4 simple principles can simplify accounting and make it easier to manage a profitable business by looking at bank account balances. - A small, profitable business can be worth much more than a large business surviving on its top line. - Businesses that attain early and sustained profitability have a better shot at achieving long-term growth. With dozens of case studies, practical, step-by-step advice, and his signature sense of humor, Michalowicz has the game-changing roadmap for any entrepreneur to make money they always dreamed of.

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Now in paperback-an inside look at Countrywide Home Loans and the mortgage crisis, from a former mortgage lender executive. In July 2004, Adam Michaelson attended a high-level meeting at Countrywide Financial headquarters about a new loan product that would allow borrowers to pay less than their minimum monthly payment. The "finance jocks" believed that the booming housing market would only get bigger, supporting homeowners in a cycle of borrowing against their houses and refinancing later. They were wrong. And when the bottom dropped out, Countrywide suffered the consequences-as did millions of Americans. With an insider's knowledge and thorough reporting on the impact on American families and the ripple effects on the economy, Michaelson examines the marketing of a mirage and the bad business decisions that destroyed a company, confronts the ethical questions that have arisen in the wake of the foreclosure crisis, and offers creative proposals to prevent such a meltdown from ever happening again.

Exposes how American Express used ruthless tactics to destroy the reputation of its competitor, Swiss banker Edmond Safra. This is a dramatic true crime story of corporate espionage and dirty dealing in the powerful world of international banking. Moving from the American Express offices in New York City to a luxurious estate in the South of France to secret meetings with government officials in Peru, it involves a rift between two men who have millions of dollars at stake, the shadowy peddling of information and a cast of characters that includes some of the most influential and successful bankers of the 80s.

A LONG, WILD RIDE Paper Fortunes is the richly-detailed story of Wall Street from post-war heyday to present woes, from a player whose experiences, profiles of the colorful personalities involved and learned observations of the forces shaping the business make it insightful and timely. Smith, a long-time Goldman Sachs banker and now a distinguished NYU professor of finance, enables anyone working on the Street, investing with it, or just appalled by its worst shenanigans to understand how the industry has grown, changed and evolved, and what its future prospects are. From various Goldmans, Sachses, and Lehmans through to Richard Fuld, Henry Paulson and Tim Geithner, Paper Fortunes tells the ongoing story of the shifting U.S. market economy through the actions of the people who've shaped it for the last 60 years and will shape it for the next 60 years.

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