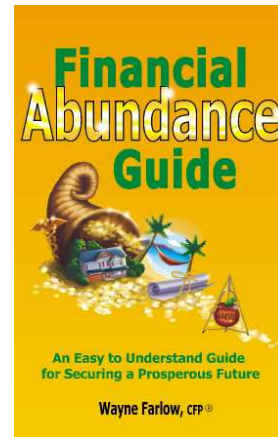


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Build your wealth

Denver Business Journal - by [Brian Giulieri](#)

A local author says everyone can increase their wealth -- and has written a book to show you how.



Certified Financial Planner Wayne Farlow of Westminster-based Financial Abundance LLC said he wrote and self-published "Financial Abundance Guide" (231 pages, \$19.95; e-book, \$9.95) to give readers easy-to-understand tips that can yield financial security.

But Farlow says it's not a get-rich-quick book.

"I wanted to focus on really helping people understand how the aspects of financial planning apply to them," he said. "It's very important that people learn to appreciate abundance."

Farlow said the keys are spending less than you earn, using tax laws to your advantage and making sound investments that meet current financial needs while ensuring a secure retirement.

Identifying your excess earnings is the first step. Farlow said everybody needs to know how much money they have left after subtracting expenses from yearly income.

The guide includes an exercise to determine this amount -- critical information to have in a consumer-driven society that Farlow said encourages people to spend all their money.

Readers also can learn how to reduce college education expenses by using tax credits and how to maximize retirement savings through tax breaks offered by IRAs and company retirement plans.

The guide uses real-life stories that Farlow said show how to meet these objectives.

The guide is available online at www.financialabundanceguide.com, the Bookies in Denver, the Boulder Book Store and the Tattered Cover beginning in January. Web site purchases include free shipping.