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Jeff Wuorio Could Save You a Lot of Money

Financial primer takes some of the worry out of personal finance

By Gerry Boyle '78



Got Money?

Jeff Wuorio '79
AMA Publications
267 pages

If when you hear the word “Roth,” you think David Lee, not IRA, this is the book for you—or maybe for your kids.

Got Money? by Jeff Wuorio '79 is a sort of Michelin Guide to money management, a collection of financial advice given in such down-to-earth terms that even the English majors among his

readers will emerge enlightened.

This is a book aimed at readers in their 20s and 30s, people who are so busy with new careers, new apartments, new cities that they've had neither the time nor the inclination to ponder the long-term implications of their financial decisions. Reading this book—and keeping it on the shelf—could save them, well, a lot of money.

Wuorio knows of what he speaks. An English major at Colby, he became a newspaper reporter, not a financier, and learned about money management the hard way. After he received an inheritance, a financial planner convinced him to put some of the money into a municipal bond fund. The earnings were tax free, but years later another financial planner pointed out that Wuorio wasn't earning enough money to need the tax-sheltered fund. “In short, my little foray in munis probably cost me thousands of dollars I could have

earned elsewhere,” Wuorio writes. “So don't be blinded by the lure of tax free—sometimes a little whap from the tax paddle may actually be a good thing.”

Wuorio, who lives in Gorham, Maine, eventually turned his financial lessons into a career. For more than 15 years he has written on investing and personal finance for a variety of publications, including *Money* magazine, *The New York Times*, *Good Housekeeping*, *Worth* and *Men's Fitness*. He also has contributed to several on-line publications, including Quicken.com, and has geared this book to readers who are just as likely to go to the Internet for financial information as they are to consult a book or magazine. In addition to breezy prose, the book includes lists of Web sites offering information on financial topics, from buying a first house or car, to insurance options and the hazards of credit card debt.

The point is simple enough:

“Not only does that knowledge head off some pretty nasty financial pitfalls—mountains of credit card debt, an inability to get a loan or buy a house—but it can also open up some pretty attractive possibilities—vacations that you can actually pay for rather than sloughing them off on a credit card, a nice home in which to live, college for your kids, and, perhaps most appealing of all, financial solvency that lasts . . .”

The advice is pithy. Wuorio explains the difference between bonds and stocks, certificates of deposit (no, not all CDs contain music). He explains the benefits of renter's insurance, tells how to evaluate a financial planner's credentials and how to better understand your employer's 401K plan. Pretty dry stuff? Not in Wuorio's hands, according to glowing reviews in *USA Today* and *The New York Times*, among others. After all, this is a book that opens with a quote from that Buffet fellow. Jimmy, not Warren. ♦

Everything but the Poetry Is Out of Its Element Here

Fish Out of Water

Ronald Moran '58
Juniper Press
23 pages

Everything's out of its true element in Ronald Moran '58's chapbook of poems, *Fish Out of Water*—everybody's in the wrong war, the wrong time, the wrong life. In the title poem, a carp dies in a pool of water recycled from air conditioners. In “Renegade,” a lone wolf who's only trying to make a living is trapped by a rancher and euthanized. This

small collection of 17 narrative poems offers classic stuff in miniature: characters in conflict with their environment, their times or themselves.

Moran's poems are crafted out of glimpses of the American scene or recalled from the past with perfect clarity. Details and metaphors wryly understate emotion. One speaker, remembering crossing a Grange Hall dance floor as if it were a mine field between himself and a girl, also remembers that he “would fix on her like the North Star.” Scary as it was,

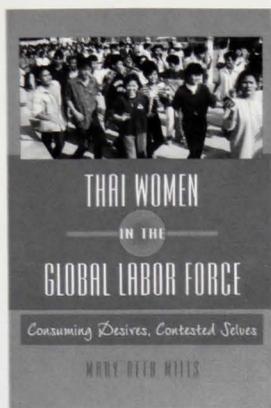
he knew where he was headed, and everything held promise.

The speaker in “Riding It Out” buys a new motorcycle every spring. “When it throbs/beneath me, promising, I put on my/gloves, drop the visor of my helmet/into place,” he says, like a knight girding for battle, then delivers deadpan an admission of perpetual unreadiness and resignation: “With my hand and foot/I feel for the clutch and gears./Where is the clutch? How does it work?”

How to handle this life that is always so full of promise—and

always includes the promise of letdown or defeat? *Fish Out of Water*, which also might be taken as an imperative, says there's more than one way to be a fish out of water, so aim high and deep. In “For You,” Moran writes, “You can only wait the best way you know/for the right time, when all signs say Go/the rainbow's brilliant leap into air/the beaver's slick and calculated plunge.”

Moran recently retired as professor of English and associate dean at Clemson University. This is his fifth collection of poems. ♦



Thai Women in the Global Labor Force: Consuming Desires, Contested Selves

Mary Beth Mills

Rutgers University Press
218 pages

Thousands of young Thai women migrate each year from rural areas to the factories of

Familial Thais in a Global Economy

Bangkok. The work, predictably, is boring and stressful, but it pays well and offers freedoms not available to Thai women only a couple of decades ago.

Compared to rural Thai communities and their economic practices, gender roles and familial tensions (which often are catalysts for labor migration), the vibrant city of Bangkok grants the women of the workforce the liberty to do and see and buy without familial supervision.

Mary Beth Mills inspects the long-term importance of these migrations of rural laborers for the workers themselves and for the less visible urban industries

they work in, and she conducts an ethnographic analysis of gender and gender relations in contemporary Thai society.

Returning to their rural homes and to marriage and family still seems desirable to many modern Thai women, however, if not expected and inevitable. Mills explores the conflicting desires and "contested selves" that result when the women must choose between the rural and the urban, the traditional and the new, the family-oriented village life and the chancier life of the thriving city. "These struggles reveal not only the individual circumstances and needs of particular migrants and their families," Mills writes,

"but also the effects of more wide-ranging structural and ideological tensions within Thai society as a whole."

An associate professor of anthropology at Colby, Mills spent six years researching this thoroughgoing academic study of Thai women in the labor force, but it's in no way bookish. The beginning reads like the start of a novel, and her use of the first-person pronoun invites us to join Mills on a personal journey of discovery. The general reader as well as scholars in women's studies, South East Asian studies or anthropology should find the book accessible and informative. ♦

fresh prints

Family Honor

Robert B. Parker '54

Putnam, 1999

Robert B. Parker launched a new mystery series with the publication of *Family Honor*, his first novel to feature a woman in the lead role. Actress Helen Hunt asked Parker to create a woman detective that she could play. *Family Honor* introduces Sunny Randall, a wise-cracking divorced P.I., hired by a wealthy Boston family to find their runaway teenage daughter.

From East Germans to Germans?: The New Postcommunist Elites
Jennifer Yoder (government, international studies)

Duke University Press, 1999

In 1990, Germany's transplantation of democracy into the former East Germany was unique even within the tide of democratization that was sweeping Eastern Europe. Yoder fills what one political scientist called "a serious gap in the transition literature" by focusing on the adjustments of the political beliefs and behaviors of the East Germans and on the shifts required in their culture and identity. Based on her field research in East Germany, Yoder rejects the notion that the country had an easy, ready-made route to democratic capitalism.

Cover Story

Gerry Boyle '78

Berkley, January 2000

Jack McMorrow, former *New York Times* reporter turned Maine freelance knockabout, returns to Manhattan in *Cover Story*. McMorrow's fall from grace, perhaps not unexpected to readers of Boyle's five previous

McMorrow mysteries, is faced dead-on in this book about the murder of the mayor of New York. Fans who thought they knew McMorrow may be in for more surprises than just learning who murdered the mayor.

Across the Taiwan Strait: Mainland China, Taiwan and the 1995-1996 Crisis

Suisheng Zhao (government), editor

Routledge, 1999

Is the burgeoning economic interaction between China and Taiwan a sign of a political thaw, or is it just a distraction that keeps the world from seeing a growing political estrangement? Suisheng Zhao (government) edited this collection of essays on the conflict between China and Taiwan and their chances of reconciliation.

New York's 50 Best Places to Have Brunch

Ann Volkwein & Jason Oliver Nixon '92

City & Company, 1999



This assignment—go off with a notebook and an appetite and return with an annotated list of the best places to brunch in New York City—might seem daunting. But Nixon was well suited to the task. A former producer at the TV Food Network, Nixon is editor-in-chief of both *Hamptons* and *Ocean Drive's Palm Beach* magazines. Moreover, he and his co-author have lived in nearly every neighborhood in Manhattan. The result is a guidebook for visitors as well as for any New Yorker,

"from an Alphabet City hipster to an Upper East Side family and everything in between," according to the introduction.