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PRESS RELEASE

## **The Million Dollar Cup of Coffee**

Using Ben Franklin's theme that a penny earned is a penny saved, Gary Byrne and Lance Mason, have written a unique self help paperback from the perspective of avoiding poverty in these difficult times. *Seven Paths to Poverty: Finding Financial Stability in an Unstable World* is a succinct and easy to understand guide to explain how everyday decisions, such as not buying that extra cup of coffee, can result in long term monetary benefits. As the authors point out, "The pivotal truth behind this book is that nearly all of us, between our teens and retirement, handle enough money to become actual millionaires."

The key part of the publication, and why it should be considered as a must read for middle and high school life skills classes as well as being mandatory for those having credit problems, is that it shows readers who take the time to take control of their decision making can result in avoiding poverty as well as reaching financial security.

Seven Paths isn't a preachy book, but it does contain one message that lingers and that is simply to think. That simple act whether making a financial plan or taking the time to separate wants from needs is compelling and made easier with this soft cover \$15 book.

There are several wake-up calls in the book as the authors explain how people can't let others create impulse buying. "Among the most pertinent revelations in this book are how we let the media, celebrities, passing trends, a moment's impulse, and other people's choices dictate our lives." Seven Paths also explores the role of neurological phenomena in the spending experience. It discusses, for example, how shopping produces endorphins similar to the "highs" that runners get after miles of hard exercise. This book explains how a financially healthy citizen is the bedrock of a financially healthy society. It is not a how to get rich pointification, but a self-help book that explains how to avoid being poor due to the influence of debit and credit cards and the Internet that make non-stop shopping a reality. A great book for young readers, too.

Gary Byrne, Ph.D. is a former Presidential appointee, college professor, and bank president, and current managing director of an investment company. Lance Mason, DDS is a practicing dentist, novelist, award-winning essayist, and clinical instructor at the School of Dentistry, UCLA.

The authors are available for interviews: Gary Byrne, 805 966 9417; Lance Mason 805 910 5491. *Seven Paths to Poverty: Finding Financial Stability in an Unstable World*, 2010, Newcastle & Knowles, 176pp, paperback, \$14.95.

