

## Meet *Bill MacKay*, the Author of **SAVING Is for Suckers**

Bill MacKay is the Managing Director of the Glen Douglas Group, (Toronto, ON & Buena Vista, CO) consultants in organization development, leadership and customized training programs.

For more than 30 years, MacKay has consulted at the Fortune 500 level as well as developed and delivered programs for several colleges and nonprofit associations. The hallmark of his work is a real world analytical approach to helping clients achieve a competitive advantage through their human resources and their strategic organization.

His client list includes Hershey Foods, Seagrams, Brown & Williamson Tobacco, Diversey Water Treatment Technologies, Castle & Cooke (Dole), and the National Association of Convenience and Petroleum Retailers (NACS).

This veteran business analyst has now applied his skills to creating a unique, practical approach to the challenge of budgeting. It is the first major innovation in decades to help consumers get more from every dollar of their income in just one try.

The lifestyle mantra MacKay proposes ... *spend your way to living your dreams* ... may not be so revolutionary. While others counsel saving it is, by and large, a failing strategy. For many, saving is a myth. Our pursuit of happiness is through spending with debt as our help mate.

His is the only book on budgeting that embraces our culture of excess and debt with a relevant new way to manage the credit-based spending our lifestyles depend on. MacKay cleverly adopts our natural inclination to spend (*not save*) as our best strategy to create a better lifestyle now and in the future. Using an approach built on consumers' motivation for what they buy MacKay eliminates the central flaw of traditional budgeting ... its sacrificial focus on what you can't have ... which renders it impotent in an era of entitlement. He replaces it with what you want and must have to meet your dreams.

The author's experience as an investment adviser, coach, and educator shines through in his 3 step process called *Spending On Purpose* which will have consumers' enjoying more of what really matters most and establishing a lifestyle where saving will be possible.

This is a no guilt way for consumers to solve their money problems without abandoning credit and debt cold turkey. As MacKay advises, they have to get this right because it's the first step of all successful saving, investing, and retirement strategies.

BILL MACKAY finally got it right and divides his time among the wild life in the Colorado Rockies, the urban pleasures of downtown Toronto, and cottage life in the Haliburton Highlands. He has two adult daughters who share his enthusiasm for canoeing and the outdoors.