

*The Grandmaster's Toolbox is a special gift for fans of  
[www.RichAsAKing.com](http://www.RichAsAKing.com)*



# *The Grandmaster's Toolbox*

Susan's and Doug's favorite, free (most of them), can't-live-without tools.

**W**hether you want to improve your chess game or your investments, use the same tools *Rich As A King* authors use every day.

This document is filled with convenient hyperlinks, so if you see an image or an idea that interests you, click on the link to learn more.

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## Doug's tools

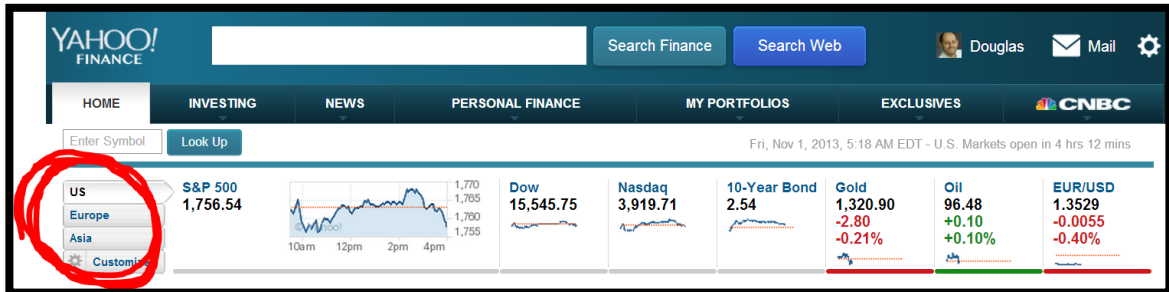
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Every day I need to keep track of the markets, run my business, and also make sure my family's finances are in order. When I'm not busy with that, I like to read business and time management books, as well as biographies. And then I've got a few sites that I use just for fun. Hope you enjoy these as much as I do.

## To check out investments

The first place I start my search is at [Yahoo's finance site](http://finance.yahoo.com/) (<http://finance.yahoo.com/>). As you can see, the top of the page gives a quick summary of the world's markets.



Since I often travel, I like to know what's going on from the West all the way to the East, and Yahoo puts that right on top. You can also get bond market pricing, currencies, and listing for world-critical commodities gold and oil.

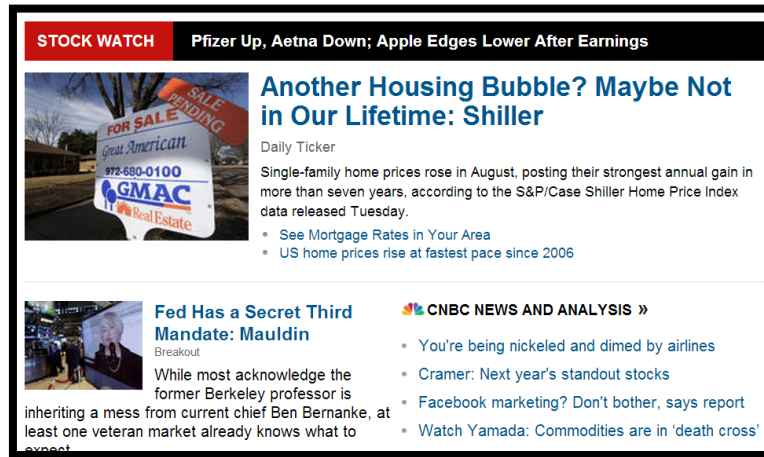
To get a detailed stock quote, just fill in the symbol (or if you don't know the symbol, type the name of the company) in the box at the top left. I'll show you a sample here, but don't take it as a stock recommendation – it's just for learning.

<b>Apple Inc. (AAPL) - NasdaqGS</b> <b>527.00</b> <span style="color: green;">↑ 1.04 (0.20%)</span> 12:15PM EDT - Nasdaq Real Time Price			
Prev Close:	525.96	Day's Range:	523.21 - 530.34
Open:	529.10	52wk Range:	385.10 - 603.00
Bid:	525.83 x 200	Volume:	5,729,350
Ask:	525.98 x 100	Avg Vol (3m):	13,072,000
1y Target Est:	552.33	Market Cap:	478.78B
Beta:	0.58	P/E (ttm):	13.12
Next Earnings Date:	28-Oct-13	EPS (ttm):	40.11
		Div & Yield:	12.20 (2.30%)

On this easy-to-read screen, you can find out a lot about the current activity of the stock. If you want to see a chart, just click on the “interactive” chart button on the left of the screen, which not only shows you a chart of the stock, but also allows you to compare it to other companies or indexes, like this comparison over the past two years of Apple (blue line) vs. Microsoft (red line) vs. the Nasdaq (green line):



Yahoo aggregates news from other top business news sites, which means you can get a sense of what many of the top financial media sites are covering. I got a kick out of seeing the name of Nobel Prize winning economist Robert Shiller as the top story recently because I had interviewed him for my [radio show](#) a while back. (Click on the image below if you want to see the interview or else go to [www.GoldsteinOnGelt.com](http://www.GoldsteinOnGelt.com) and click on “Listen Now.”)



## Trends in the market

To get a sense of the bigger picture in the market, I often go to a special market page on my website. [Click here](#) to see comparisons like “value vs. growth stocks,” how different industries are doing, or to compare various asset classes such as stocks, bonds, real estate, and commodities.

## Personal finance ideas and tips

**Kiplinger** By reading the articles at the Kiplinger website, I get lots of good ideas. Though I don't always agree with the opinions of the authors, it helps me to know what's the buzz. Try it: [www.kiplinger.com](http://www.kiplinger.com).

## Retirement planning and money saving ideas

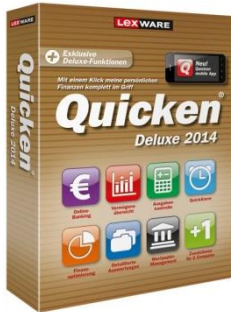


Since I spend most of my professional life helping people plan for retirement, I'm always looking for new resources and ideas. I get a lot of useful tips and good suggestions at the U.S. News Money site:  
<http://money.usnews.com>.



## To run my family finances

### Quicken by Intuit



Intuit, the producer of [Quicken](#), says the main features of the product include:

- Organize all your accounts in one place.
- Understand your spending.
- Create and stick to a budget.
- Develop a personal debt reduction and savings plan.

In my house, we mostly use the program to enter all of our receipts and then examine where we spend our money. Over the course of the year, the top three categories in our budget are groceries, education, and charity.

To teach our four kids about money, they each have to balance their income and expenses using [Quicken](#), which has made them very aware of the value of money.

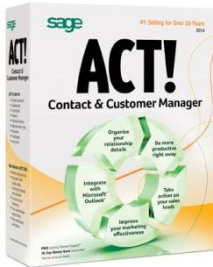
### Microsoft Excel



If you like designing your own systems, use [Microsoft Excel](#). We've used it for everything from [net worth analysis](#) to figuring out [how long will it take to make shakshuka](#) (a Tunisian poached egg recipe) if everyone in the family works together.

## To run my business

### Act by Sage – Customer relationship manager (CRM)



As a financial planner and investment advisor, I need to keep track of a lot of people, activities, and meetings. I've been using [Act](#) for over 20 years and have customized it for [my business](#). [Act](#) is the core program in my office, and is the tool that my whole team uses to keep the company running smoothly.

### Dragon Naturally Speaking



I write a huge amount. Though I type really fast (my mother made me learn when I was in fifth grade), nothing beats talking into the computer and having your words appear on the screen. Of all the software I use, I still marvel at the technology in [Dragon Naturally Speaking](#). One important thing is to get a really good headset since, if the microphone isn't great, the speech recognition won't work so well. I have used and liked both Plantronics and Logitech headsets. The one I'm using now is the [Plantronics 995 wireless stereo headset](#).



## Asana – Project management



If you work with a team and need to coordinate projects, try [Asana](#). It's free for up to 15 team members. You know how sometimes even small projects become unwieldy? Asana allows you to easily organize a project into step-by-step pieces and then assign tasks to everyone on your team. We've used it for lots of projects including designing and putting up new pages on our website, managing donations to charities, buying a car, and even for producing this "Grandmaster's Toolbox" document. I also like the Asana [iPad](#) app that integrates with the online system so I can handle projects from the road.

## Goaltime – to-do list



If you don't want a whole project management system, try [Goaltime to help you better manage your time](#). I've been using this free program for many years. Basically, it's just a list. But it's better than that. When I start my day, I enter all of the activities I have scheduled such as meetings, phone calls, writing blog posts, etc. Then I enter how long I want to allot for each activity. I can drag-n-drop to prioritize. (Don't forget to always do the most important things first so that if you run out of time during the day, at least you've accomplished the top priorities.) [Goaltime](#) then tells me if my plan is realistic because it calculates the finishing time of my total list. If it's unrealistic, meaning it shows me leaving the office at 11:30 PM, then I know that I've overprogrammed myself and I adjust. Planning your day is probably one of the most important steps you can take towards success.

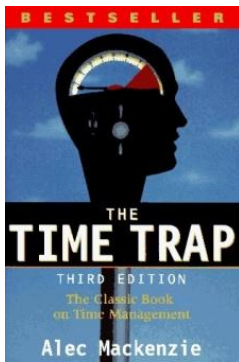
## Audacity – sound editor



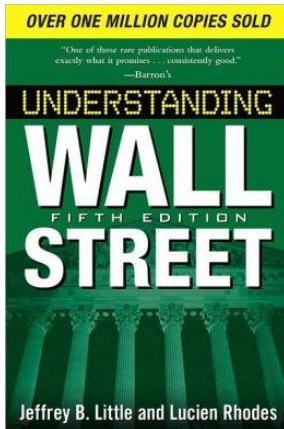
I still can't believe this super-powerful program is free. The sound engineers who put together my radio show, [\*The Goldstein on Gelt Show\*](#), make a fabulous program, combining interviews, voice overs, music, ads, and jingles into one smooth-sounding show. If you like recording or want to try doing a podcast, check out [Audacity](#).

## Favorite books on investing and business

I'm always in the middle of a few books at the same time. Having poured my heart and soul into writing several books, I know that authors go to extremes to create a valuable product. So when I'm on the receiving end, finding out what some author has to say about a topic that interests me, I am very appreciative. Here are some of my favorites (including one of my own which you can download for free as an e-book).

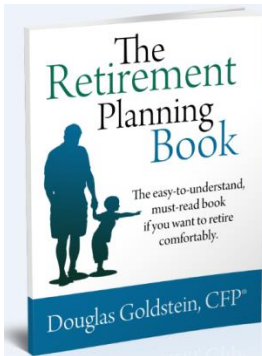


[\*The Time Trap: The Classic Book on Time Management\*](#) by Alec Mackenzie: The highly-praised classic book on time management, *The Time Trap*, has shown countless readers how to squeeze the optimal efficiency and satisfaction out of their work day. For those who feel swamped by work and information overload, this is the proven, up-to-the-minute guide they need for getting things done when there never seems to be enough time. (Amazon's description)



[Understanding Wall Street](#) by Jeffrey Little: For over 30 years this comprehensive, easy-to-read guide has served well as the definitive reference for successful investing. *Understanding Wall Street*, Fifth Edition, has new sections and information on the issues most important to today's investors, including:

- How to use the internet as an investing tool
- The shift to exchange traded funds (ETFs)
- The link between Wall Street and Main Street
- The risks and rewards of the global economy



[The Retirement Planning Book](#) by Douglas Goldstein (free e-book): According to the U.S. Department of Labor, less than half of the workforce has calculated how much they need to save in order to retire. People often look to their retirement as free time. But there is no such thing as “free” time – retirement has its own bills to pay. How do you meet your expenses when pension plans only cover a small percentage of your living costs? [The Retirement Planning Book](#) provides practical information and answers to

general retirement questions, and more specifically deals with cross-border retirement issues:

- How to start saving
- What are the different pension plans available to you?
- When can you start claiming a government pension?
- Can you work and still claim a pension?
- What about early retirement?
- And much, much more ...

## Just for fun

The Shutterfly logo, featuring the word "Shutterfly" in white text on an orange rectangular background.

If you've got too many pictures saved on your computer that you never look at, consider making a [Shutterfly](#) album. They're fun to put together and even more fun to look at. We keep them in the living room and the kids love to pull them off the shelf and giggle as they go through their history. When you sign up, [Shutterfly](#) gives you fifty 4x6 prints for free, and follows with other great deals.



When I want to check the news, I use my [iPad](#) and the cool free app, [Flipboard](#). Though it comes preprogrammed, you can customize the app-magazine so that all of the articles relate to topics that interest you. Mine, for example, includes news, technology, business, and science. It also includes my Twitter account, which makes reading the tweets feel like browsing through a magazine. You can also add your Facebook account as well as specific newspapers or journals you follow.



The founders of [TED](#) have created a fabulous resource of information. I always learn something from every TED talk, and I marvel at the high quality of the speakers. They are always entertaining and informative. Also, since my family doesn't have TV in the house, we enjoy watching TED talks with our kids. I wanted to list my favorite talk here, but I had a hard time deciding which one. If you're new to TED, check out "[How schools kill creativity](#)."

## Susan's Tools

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As a chess grandmaster, there are several chess sites and books that I really enjoy and find useful for both working and playing. I hope you'll find them as useful as I do.



## Chess sites

### Chess Daily News

#### Susan Polgar Chess Daily News and Information

-- Bringing you updated, timely, fair, and objective chess daily news and information from around the globe -- [www.ChessDailyNews.com](http://www.ChessDailyNews.com)

The world of chess is a busy place, and there's always something happening. If you visit [my blog, Chess Daily News](#), you'll find lots of chess tips, updates, bios of chess players, and more. Apart from general chess information and news, I also like to put up lots of fun things, such as chess puzzles and quizzes, and I devote part of the site to answering surfers' questions.

### Chess calendars and ratings



For straightforward chess information, such as tournament news and what's going on in the world of chess, I often visit the main [website of the World Chess Federation](#). My kids find it interesting to look up statistics like the top countries in the world for chess ratings or who the world's top players are right now.

### ChessBase



People often ask me which kind of chess software I recommend for learning and improving their game, and I tell them to check out [ChessBase](#).

[ChessBase](#) is a chess database that anyone can use, whether you are a grandmaster or a newbie who's interested in learning some simple chess moves. It teaches a lot of different tactics and ideas and is a great way to hone your skills.

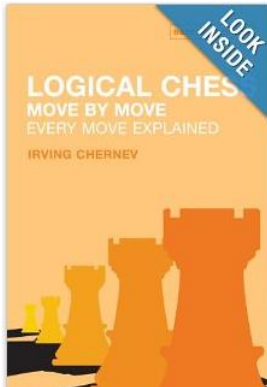
### Playing chess online



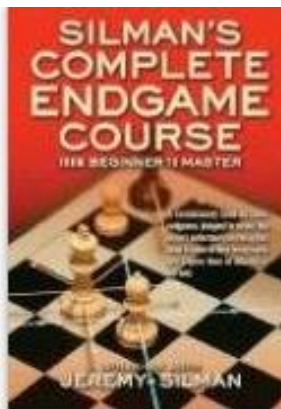
Want to play chess but can't find anyone to play with? Consider joining the [Internet Chess Club](#). For a relatively low subscription fee, you can find fellow chess enthusiasts to play against around the world. So when you're up for playing a round of chess at 2:00 am, this is the place to find a game!

## My Favorite Chess Books

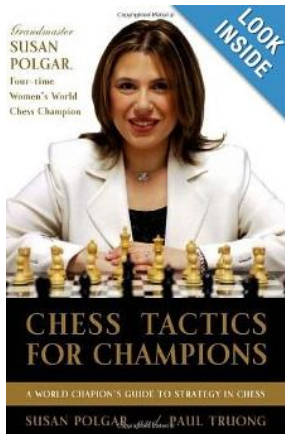
Even though there is so much available online, there's nothing like studying a good old-fashioned chess book. I have a few favorites that I think you would enjoy:



[Logical Chess Move by Move](#), written by Irving Chernev, is a chess classic that analyzes 33 chess games in close detail. Follow the moves and the reasons behind them, and brush up on your chess techniques easily and efficiently.



No chess booklist could be complete without Jeremy Silman's [Complete Endgame Course](#). This is the one and only endgame book you'll ever need. Designed to “speak” to a player in a very personal way, Silman teaches students everything they need to know at their current rating level, and builds on that knowledge for each subsequent phase of their development.



I must share with you my book, [\*Chess Tactics for Champions: A step-by-step guide to using tactics and combinations the Polgar way\*](#). My father, Laszlo Polgar, taught my sisters and me to play chess from when we were very young, and all three of us developed successful chess careers. I wrote this book with my husband Paul Truong to teach others some of the special chess techniques and tactics that we learned.

## Just for Fun

Of course, I don't only play chess all day. I do plenty of other things, and I thought I'd share some of my favorite, most useful sites.

### Skype



I come from a rather multinational family. Although we were born and raised in Hungary, my sister Judit is the only one of my sisters still living in our native land. Sofia lives in Israel, I'm in the United States, and my parents travel around the globe.

The easiest way for us to keep in touch with each other is through Skype ([www.skype.com](http://www.skype.com)). It's free to download Skype and to call anyone else with a Skype address. You can also get very cheap subscriptions from them to call landlines and mobiles abroad. And if you have a [webcam](#), it's even better as you can see the person you are speaking with in real time. You can also use Skype as an application on your mobile phone, so you're not tied to a computer all the time.

### Groupon



Despite all of my chess commitments, I still find time to shop. I do my discount shopping with Groupon – [www.groupon.com](http://www.groupon.com). I simply enter my city on the Groupon site and find the best offers and discounts on a variety of things – from restaurant meals to going to the gym, and even on visits to museums. I can then buy a coupon for a nominal price and save money.

## CrossFit



Whether you are playing chess or sitting in the office all day, it's vitally important to exercise. But very often for those leading a sedentary life, there's little time to go rushing off to the gym as often as you would want or need to. This is why I like to use CrossFit – [www.crossfit.com](http://www.crossfit.com). CrossFit teaches a whole concept in fitness, including exercise regimens, good nutrition, and training seminars that were originally created by Greg Glassman. The great thing is that you can do a lot of these exercises at home. The exercises are easy and simple, and I always feel a lot better afterwards.

# Disclosure

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