

Every few months, I compile a list of articles or videos that had an impact on the way I see the world, think about the future, relate to others. In Tony's Top Reads, I like to share some of these tasty morsels that brought me clarity, perspective or joy.

HEALTH CARE COSTS IN RETIREMENT (5 minute read)

There is a simple and unsettling reality in the United States. Many Americans don't feel financially prepared for health care costs in retirement. We've all heard these costs are rising faster than inflation, but how do we plan for something that feels so uncertain?

RICARDO SEMLER: HOW TO RUN A COMPANY WITH (ALMOST) NO RULES (Awesome Ted Talk... worth the 21 minutes)

What if your job didn't control your life? Brazilian CEO Ricardo Semler practices a radical form of corporate democracy, rethinking everything from board meetings to how workers report their vacation days (they don't have to). It's a vision that rewards the wisdom of workers, promotes work-life balance — and leads to some deep insight on what work, and life, is really all about.

Bonus question: What if schools were like this too?

FEDERAL BUDGET DEFICITS LARGEST IN MODERN HISTORY | NATIONAL REVIEW

(Political Warning Label: Leans towards Conservative)

Over the past 15 years, federal-budget numbers have escalated to the point of numbing most Americans with their incomprehensible magnitude. The laws of economics have not changed — economic growth has not been high enough to make these budget-busting promises affordable — but Washington's spending appetite has swelled to a level unseen during any peacetime period in American history.

13 IMPORTANT DETAILS TO REVIEW WITH YOUR FINANCIAL ADVISOR AT EACH CHECK-IN (5 minute read)

Meetings with Financial Advisors can be more beneficial if all the essential bases are reviewed.

What important details should be discussed? There's some great advice in this article.

WARREN BUFFETT 2021 SHAREHOLDER LETTER (15 pages: 15 minute read)

Warren Buffett released his annual letter to Berkshire Hathaway shareholders in late February. The 90-year-old investing legend has been publishing the letter for six decades and it has become a must read for investors around the world.

If you find something of value in this edition of Tony's Top Reads, please forward to someone you care about!

We're at your service!

TP.

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