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THE PROCRASTINATOR'S GUIDE TO RETIREMENT

A FINANCIAL GUIDE TO RETIRING IN TEN YEARS OR LESS

a CPA Canada book by **DAVID TRAHAIR**

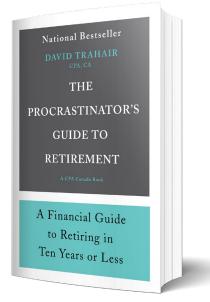
National Bestseller

Let's face it, planning and saving for retirement is not easy. We are told that the earlier we start, the better and that the "magic of compounding" will make our dreams come true if we simply trust the stock market and our investment advisor.

But for most people it's simply not possible. People in their twenties are often saddled with student debt and may be struggling to find suitable full-time employment. Saving for retirement is the last thing on their minds.

Then in our thirties and forties we tend to do things like get married, have kids, and buy houses. All these things cost a lot of money! So for many people there simply isn't any money left to put away for retirement. As a result, many of us become procrastinators when it comes to saving for our golden years.

But there is hope. This book will take you step-by-step through planning and saving for retirement starting in your fifties. It is designed for people approaching retirement who want to ensure it is comfortable and stress-free.



ISBN 978-1-77086-611-9 \$19.95 TP • 6" x 9" • 156 pp In-warehouse Date: February 1 - 15 Publication Date: March

BUS050040 BUSINESS & ECONOMICS / Personal Finance / Retirement Planning BUS050030 BUSINESS & ECONOMICS / Personal Finance / Money Management BUS050000 BUSINESS & ECONOMICS / Personal Finance / General

Author hometown: Toronto, ON

Available rights: World outside Canada; film and television; audio

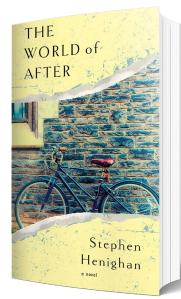
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David Trahair, CPA, CA, is a personal finance writer, trainer, speaker, and eLearning developer. His books include *Smoke and Mirrors: Financial Myths That Will Ruin Your Retirement Dreams; Enough Bull: How to Retire Well Without the Stock Market, Mutual Funds, or Even an Investment Advisor; Cash Cows, Pigs and Jackpots: The Simplest Personal Finance Strategy Ever, and his latest, <i>The Procrastinator's Guide to Retirement: A Financial Guide to Retiring in Ten Years or Less.* His views are totally independent because he does not sell any financial products. He currently operates his own personal finance training and eLearning development firm and offers live webinars and online courses to people through organizations, including the CPA provincial and territorial bodies.



Fiction





ISBN 978-1-77086-619-5 \$24.95 TP w/ flaps • 5.5" x 8.5" • 384 pp In-warehouse Date: February 2 - 16 Publication Date: March

FIC019000 FICTION / Literary FIC071000 FICTION / Friendship FIC014000 FICTION / Historical / General

Author hometown: Guelph, ON

Available rights: World outside Canada; film and television; audio

THE WORLD OF AFTER a novel by STEPHEN HENIGHAN

Praise for previous work, Blue River and Red Earth:

"Fascinating." — Quill & Quire

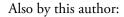
"The voice is neither ornate nor self-consciously stripped down ... drew me into the stories as magnetically as the characters did." — *Guelph Mercury Tribune*

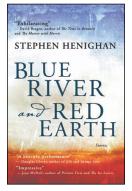
When Kevin, an Irish Montrealer, attends graduate school at Oxford University in the early 1990s, he meets Leon, a London Jew from a Communist family, and Alex, a Soviet defector's son raised in Toronto. As the trio begins to form a complex and conflicted friendship, Alex pulls away and spends more of his time tutoring a charming, yet troubled, upper-class undergraduate and less of it with Kevin and Leon. In a fit of jealousy, Kevin and Leon play a prank on Alex and the undergrad, a prank with dire consequences.

Ultimately, the three young men go their separate ways, but what happened that night binds them together and helps lead them to freedom and self-discovery in a post-Cold War world.



Stephen Henighan is the author of five novels, four collections of short stories, and four books of essays. His work has been published in *Ploughshares, The Globe and Mail, Geist,* and *The Walrus* — to name a few. He has translated novels into English from Portuguese and Romanian and is the General Editor, Biblioasis International Translation Series. He is currently a professor of Spanish and Hispanic Studies at the University of Guelph.





978-1-77086-517-4

Blue River and Red Earth Stephen Henighan TP • 5.5" x 8.5" • \$22.00 Readers' Guide available soon!



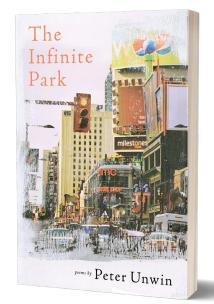
THE INFINITE PARK

Praise for previous work, When We Were Old:

"Unwin's considerable narrative skills come to the fore in this work ... an easy read, a glimpse into personal experiences that are so universal they deserve a moment of their own." — *The Malahat Review*

Occurring in the rooms and corridors where life is lived, these poems emerge from the spaces behind the sofa cushion where things get lost, and in the bedroom where people inhale and exhale together. *The Infinite Park* documents the ways each day comes undone, and celebrates the tireless minute-by-minute heroics required to put it back together. Honouring the labours of love and confusion, these poems pursue a language of the commonplace, of memories that are kept in boxes, of the family bed where the cats and kids gather, and where words spoken and the warm presence of loved others become indistinguishable from the day.

With his second collection, Peter Unwin further develops a verse the *Malahat Review* praised for its "sardonic clarity ... forever tempered by a deeper caring." These pages vibrate with moments in which life's fullness is found in its seemingly empty and random places, and spoken in a language of plain necessity.



ISBN 978-1-77086-606-5 \$18.95 TP • 5.5" x 8.5" • 96 pp In-warehouse Date: February 16 - March 2 Publication Date: April

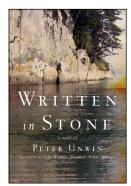
POE011000 / POETRY / Canadian / General POE023050 / POETRY / Subjects & Themes / Family POE023000 / POETRY / Subjects & Themes / General

Author hometown: Toronto, ON

Available rights: World outside Canada; film and television; audio



Peter Unwin is the author of eight previous books, including his latest novel, *Written in Stone*, as well as many short stories, essays, and poems. His 2014 short story collection, *Life Without Death*, was shortlisted for the 2014 Trillium Book Award, and his poetry collection *When We Were Old* was a Relit Award finalist. He is currently completing a Ph.D. in the Humanities at York University.



978-1-77086-600-3

Also by this author:

978-1-77086-403-0

PETER UNWIN WHEN WE WERE OLD

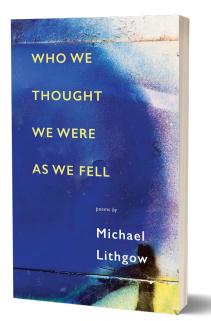
 Written in Stone
 When We Were Old

 Peter Unwin
 Peter Unwin

 TP • 5.5" x 8.5" • \$24.95
 TP • 5.5" x 8.5" • \$18.00

Poetry

Poetry



ISBN 978-1-77086-607-2 \$18.95 TP • 5.5" x 8.5" • 72 pp In-warehouse Date: February 23 - March 2 Publication Date: April

POE011000 POETRY / Canadian / General POE023010 POETRY / Subjects & Themes / Death, Grief, Loss

Author hometown: Edmonton, ON

Available rights: World outside Canada; film and television; audio

Also by this author:



978-1-77086-098-8

Waking in the Treehouse Michael Lithgow TP • 6" x 9" • \$18.00



CORMORANT BOOKS

Praise for previous work, Waking in the Treehouse:

"A startlingly good first book." — Today's Book of Poetry

In this second poetry collection by Michael Lithgow, intimations of something numinous and larger than life jostle with the material demands of the everyday, sparking uncertainty about what lurks at the edges of things, if anything at all. The poems drift in the tension between a pleasing suburban life simply lived and unsettling moments that pull against it, intrusions of the surreal.

Civic uncertainty in the wilderness gives way to more intimate modes of circumspection, a working-through of different kinds of grieving — for a parent who withers from cancer, for family members murdered in war, for the platforms of death on which common conveniences like grocery stores depend.

The poems weigh harsh realities against promises of life and renewal, struggling to put into words something that would rather not be named. They are a thought-provoking meditation on being haunted by darker and more beautiful shadows than are apparent on a life's surface.

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Michael Lithgow's first collection of poetry, *Waking in the Tree House*, was shortlisted for the Quebec Writers' Federation First Book Award. His poems and essays have appeared in numerous literary and academic journals and in *Best Canadian Poetry* (2012). Born in Ottawa, he changed cities frequently in his early years and moved to Vancouver in the mid-1980s, working as an activist journalist in community-based media and as a paralegal, before attending graduate school in Montreal and Ottawa to complete a Ph.D. in Communication Studies. He currently lives in Edmonton with his wife and daughter, and teaches at Athabasca University.



THE GOOD SON a novel by CAROLYN HUIZINGA MILLS

Zoe Emmerson has a secret, one she's kept for years. Her quiet world is shaken when her past finally catches up with her: the investigation into the murder of a six-year-old neighbour is reopened thirty years after the fact, threatening to destroy her and everyone she's fought so hard to protect.

She was just a child when it happened, scared and confused, and she's never been entirely sure what she saw. But she kept the shadow of her brother's suspected involvement in the murder from the police, and the knowledge that she withheld a crucial piece of information haunts her. The weight of the secret has tethered Zoe to a constrained and guilt-ridden existence — one that leaves little room for dreams or love. Or forgiveness.

As the past collides with the present, Zoe is forced to face the most difficult truth, and reconcile the complexities of sibling relationships, family loyalties, and how our perception of events shapes the people we become.



ISBN 978-1-77086-592-1 \$24.95 TP w/ flaps • 5.5" x 8.5" • 288 pp In-warehouse Date: March 3 - March 17 Publication Date: April

PREVIOUSLY ANNOUNCED

FIC050000 FICTION / Crime FIC045020 FICTION / Family Life / Siblings FIC025000 FICTION / Psychological

Author hometown: Breslau, ON

Available rights: World outside Canada; film and television; audio

Carolyn Huizinga Mills is a daredevil elementary school teacher with a passion for writing, travelling, and jumping (safely) from towering heights. She's been skydiving, bungee jumping, and rap jumping. In her down time, she loves being off the grid in picturesque and remote settings. *The Good Son* is her first novel, but she published her first picture book, *The Little Boy Who Lived Down the Drain*, in 2017. Mills currently lives in Breslau, ON.

Fiction





ISBN 978-1-77086-598-3 \$13.95 TP • 5.375" x 8" • 176 pp In-warehouse Date: January 12 - 26 Publication Date: February

JUV039140 JUVENILE FICTION / Social Themes / Self-Esteem & Self-Reliance JUV039070 JUVENILE FICTION / Social Themes / Homelessness & Poverty JUV013000 JUVENILE FICTION / Family / General

Author hometown: Toronto, ON

Available rights: World outside Canada and the US; film and television; audio

FIREFLY

a middle-grade novel by PHILIPPA DOWDING

Praise for previous work, Oculum:

"Well-written and an imaginative description of a future world struggling to survive, *Oculum* ends on a positive note, and the book should appeal to both boys and girls in search of adventure." ***1/2/4 — *CM Magazine*

"Its rich world-building and determined characters give it an originality that sets it apart from similar stories." — *Quill & Quire*

Firefly lived in the park across from her mother's home. It was safer there. But after the bad night happens, and her baseball-bat-wielding mother is taken away, social services sends Firefly to live with her Aunt Gayle. She hardly knows Gayle, but discovers that she owns a costume shop.

Yes, Firefly might be suffering from PTSD, but she can get used to taking baths, sleeping on a bed again, and wearing as many costumes as she can to school.

But where is "home"? What is "family"? Who is Firefly, for that matter ... and which costume is the real one?



Also by this author:



978-1-77086-512-9 Oculum Philippa Dowding TP • 5.375" x 8" • \$12.95 **Philippa Dowding** has won many awards and has had poetry and short fiction published in journals across Canada. Her children's books have been nominated for numerous literary awards in Canada, the US, and Europe, including the SYRCA Diamond Willow, OLA Silver Birch, OLA Red Maple, and Hackmatack awards. In 2017, she won the OLA Silver Birch Express Honour Book award for *Myles and the Monster Outside*. Dowding currently lives in Toronto.



TRIP OF THE DEAD

a middle-grade novel by ANGELA MISRI

Praise for previous work, Pickles vs. the Zombies:

"A rousing odyssey."— Kirkus Reviews

"Pickles and her gang are endlessly engaging, possessing ingenuity, kindness, courage, and awesome sparks of humour." — Quill & Quire

Trip, the clumsy but streetwise raccoon, has managed to survive the zombie apocalypse with the help of animal friends and a few kind humans. But he can't help noticing one thing: he's the only raccoon in his crew. In fact, he's the only raccoon he's seen in ages.

Where have all the raccoons gone?

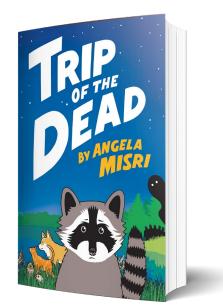
The answer to that question is scarier than any zombie hoard. People have discovered that raccoons are more than just rodents who knock over their garbage bins; they might be a tool for ending zombie-ism.

And that is bad news for raccoons.

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Angela Misri is an author and journalist of Indian descent. She was born in London, UK, and briefly lived in Buenos Aires before moving to Canada in 1982. Angela is the author of *The Detective and the Spy* and several essays on Sherlock Holmes. In 2019, she published *Pickles vs. the Zombies*, her first book about animals in a zombie apocalypse, to widespread acclaim. She earned her BA in English Literature from the University of Calgary and her MA in Journalism from the University of Western Ontario. As a former CBC Radio digital manager and the Digital Director at *The Walrus*, Angela is never offline (although she prefers to write long form in notebooks). Angela plays MMORPGs, speaks several web languages, and owns too many comic books. She currently lives in Toronto, Ontario.

Teachers' Guide available soon!



ISBN 978-1-77086-596-9 \$13.95 TP • 5.375" x 8.5" • 176 pp

In-warehouse Date: January 19 - February 2

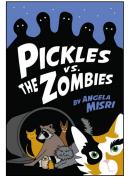
Publication Date: February

JUV019000 JUVENILE FICTION / Humorous Stories JUV052000 JUVENILE FICTION / Monsters JUV002000 JUVENILE FICTION / Animals / General

Author hometown: Toronto, ON

Available rights: World outside Canada and the US; film and television; audio

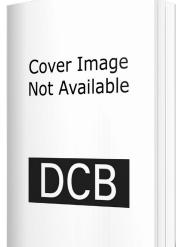
Also by this author:



978-1-77086-558-7

Pickles vs. the Zombies Angela Misri TP • 5.375" x 8" • \$13.95





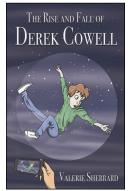
ISBN 978-1-77086-613-3 \$13.95 TP • 5.375" x 8" • 176 pp In-warehouse Date: February 2 - 16 Publication Date: March

JUV039240 JUVENILE FICTION / Social Themes / Depression & Mental Illness JUV002040 JUVENILE FICTION / Animals / Birds JUV013060 JUVENILE FICTION / Family / Parents

Author hometown: Miramichi, NB

Available rights: World outside Canada and the US; film and television; audio

Also by this author:



978-1-77086-574-7 **The Rise and Fall of Derek Cowell** Valerie Sherrard TP • 5.375" x 8" • \$13.95

BIRDSPELL

a middle-grade novel by VALERIE SHERRARD

Praise for previous work, The Rise and Fall of Derek Cowell:

"Sherrard has created another captivating tale of family life and middleschool angst, filled with humour and heart." — *Atlantic Books Today*

A parakeet might be just the thing Corbin needs to bring happiness into his world. His bipolar mother is often unemployed, and their apartment has no furniture, and sometimes no food. And it's not like the neighbours lighten things up: a grouchy old man, a snarky teenager whose mother is never around ... A talking bird would be a huge step up.

So, when his classmate offers Corbin the bird she can no longer keep, he's all-in.

When his mother has an overdose and Corbin can no longer get her — or himself — through the dark period, he discovers his neighbours aren't the unfriendly bunch he thought they were. Maybe this bird has a bit of magic in him.

Birdspell, the latest novel by celebrated author Valerie Sherrard, features her trademark blend of humour and warmth. Mental illness and poverty are at the centre of the novel, but so are hope, and the reminder that friends can be found anywhere.



Valerie Sherrard is an award-winning author of picture books and young adult novels. Her novel *The Glory Wind* won the Geoffrey Bilson Award for Historical Fiction and the Ann Connor Brimer Award. Her works have been chosen as Red Maple and White Pine Award Honour Books and she has been nominated for the Manitoba Young Readers' Choice Award and Snow Willow Award. Born in Moose Jaw, Saskatchewan, she now lives in Miramichi, New Brunswick.



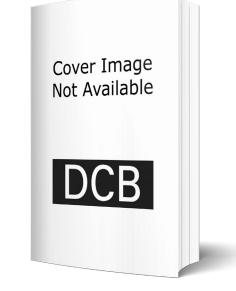
ELVIS, ME, AND THE LEMONADE STAND SUMMER a middle-grade novel by LESLIE GENTILE

It's the summer of 1978 and most people think Elvis Presley has been dead for a year. But not eleven-year-old Truly Bateman — because she knows Elvis is alive and well and living in the Eagle Shores Trailer Park. Maybe no one ever thought to look for him on an Indigenous reserve on Vancouver Island.

It's a busy summer for Truly. Though her mother is less of a mother than she ought to be, and spends her time drinking and smoking and working her way through new boyfriends, Truly is determined to raise as much money for herself as she can through her lemonade stand ... and to prove that her cool new neighbour is the one and only King of Rock 'n' Roll. And when she can't find motherly support in her own home, she finds sanctuary with Andy El, the Salish woman who runs the trailer park.

Leslie Gentile is a singer/songwriter of Indigenous and settler heritage. She performs with her children in The Leslie Gentile Band, and with one of her sisters in The Half White Band. Gentile currently lives on Vancouver Island with her husband. *Elvis, Me, and the Lemonade Stand Summer* is her first novel.

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ISBN 978-1-77086-615-7 \$13.95 TP • 5.375" x 8" • 192 pp

In-warehouse Date: February 10 - 24

Publication Date: April

JUV013000 JUVENILE FICTION / Family / General JUV030090 JUVENILE FICTION / People & Places / Canada / Indigenous JUV016000 JUVENILE FICTION / Historical / General

Author hometown: Brentwood Bay, BC

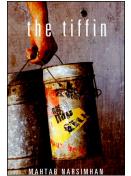
Available rights: World outside Canada and the US; film and television; audio



978-1-77086-464-1

The Girl in the Well is Me Karen Rivers TP • 5.375" x 8" • \$12.95

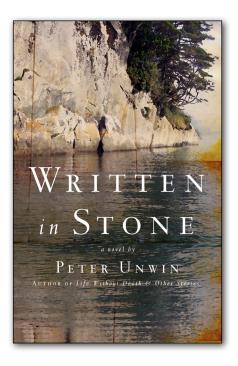
Similar titles:



978-1-77086-039-1

The Tiffin Mahtab Narsimhan TP • 5.375" x 8" • \$12.95



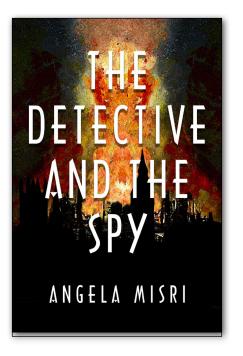


WRITTEN IN STONE • Peter Unwin ISBN 978-1-77086-600-3 • \$24.95 • TP w/ flaps • 5.5" x 8.5" Publication Date: October 2020 FIC019000 FICTION / Literary

Paul Prescot's desire to catalogue and comprehend the Aboriginal rock paintings of the Canadian Shield is told through the eyes of the woman he loves, and who, for her own reasons, accompanies him on his travels to the deep north. Her journeys with her husband, and then alone, returning to the north shore of Lake Superior to commend his ashes to the water, draw her deeper into a history that, while foreign to them both, seems to offer a meaningful alternative to a world that has gone wrong.

Written in Stone goes beyond the surface acknowledgments of settler impacts, and exists on the border of two solitudes, where the known and unknown cannot be separated, where mythology and reality are one, and where an old and inaccessible knowledge holds the means to a possible reconciliation.

Read an excerpt at cormorantbooks.com



THE DETECTIVE AND THE SPY • Angela Misri

ISBN 978-1-77086-580-8 • \$22.95 • TP • 5.5" x 8.5" **Publication Date: October 2020** FIC022060 FICTION / Mystery & Detective / Historical

It's taken years, but Portia Adams has found an outlet for her obsessive curiosity as the consulting detective of 221 Baker Street, like her grandfathers before her. Scotland Yard taps her for their trickiest crimes, she's in her last year of law school, and finally things are heating up between Portia and her downstairs tenant, Constable Brian Dawes. But a bomb planted at a crime scene destroys everything she has fought so hard to establish.

As she wakes up with damaged hearing and garbled speech, the bomber continues to wreak havoc all over London. Portia's allies at the Yard dismiss her as damaged goods, and to make matters worse, a rabid spymaster at MI6 believes she's involved in the bombings. Portia finds herself on the run, having to relearn her skills in a deafeningly silent world with a spy she can't trust.



AFTERMATH • Bryan Ratushniak

ISBN 978-1-77086-576-1 • \$24.95 • TP w/ flaps • 6" x 9" **Publication Date: November 2020** BIO036000 BIOGRAPHY & AUTOBIOGRAPHY / Fire & Emergency Services

Who doesn't rush to the window when a fire truck rushes by? Bryan Ratushniak has spent a thirty-two-year career working on the busiest fire trucks in Canada and has detailed his adventures in this witty memoir.

The book details the emotional damage inflicted by the horrors of the job and how the author came out the other side more or less in one piece. Ratushniak shares the ups and downs of balancing home and professional life while trying to hold on to his sanity.

Aftermath: A Firefighter's Life is filled with candid, humorous, tragic, and hopeful stories from behind the "big red doors."

Read an excerpt at cormorantbooks.com

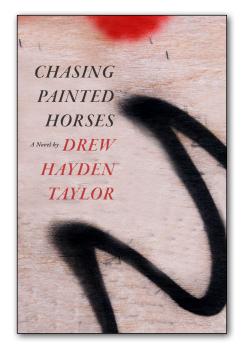


CHASING PAINTED HORSES • Drew Hayden Taylor

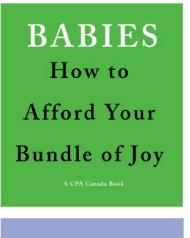
ISBN 978-1-77086-608-9 • \$20.00 • TP • 5.5" x 8.5" **Publication Date: November 2020** FIC019000 FICTION / Literary

When Ralph Thomas comes across graffiti of a horse in an alleyway in the early hours of the morning, he is stopped in his tracks. He recognizes this horse. A half-asleep Indigenous homeless man sees Ralph's reaction to the horse and calls out to him. Over the course of a morning's worth of hot coffee on a bitterly cold day, Ralph and the homeless man talk and Ralph remembers a troubling moment from his childhood when an odd little girl, Danielle, drew the most beautiful and intriguing horse on his mother's Everything Wall, winning the competition set up for children on the Otter Lake Reserve.

Ralph has lived with many questions that arose from his eleventh winter. What did the horse mean — to him, his sister, his best friend, and, most importantly, the girl who drew it?







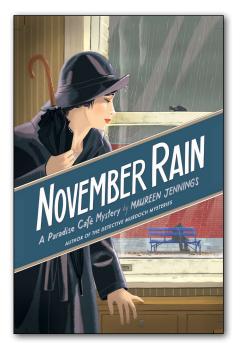


BABIES • Lisa van de Geyn with Vivian Leung ISBN 978-1-77086-609-6 • \$19.95 • TP • 6" x 9" **Publication Date: November 2020** BUS050010 BUSINESS & ECONOMICS / Personal Finance / Budgeting

While there doesn't seem to be one specific amount of money experts agree on, raising kids costs a pretty penny. The good news is that there are trade-offs expectant and new parents can make to their lifestyles to make having a baby — and the price tag attached to it — more manageable.

In *Babies: How to Afford Your Bundle of Joy*, writer Lisa van de Geyn leans on financial experts to help parents save a few dollars and get the most bang for their bucks before and after their new additions arrive.

Read an excerpt at cormorantbooks.com



NOVEMBER RAIN • Maureen Jennings

ISBN 978-1-77086-604-1 • \$24.95 • TP w/ flaps • 5.5" x 8.5" **Publication Date: November 2020** FIC022060 FICTION / Mystery & Detective / Historical

Newly promoted Private Investigator Charlotte Frayne finds herself in charge after her boss, T. Gilmore of T. Gilmore and Associates, disappears on a trip to Europe.

While Mr. Gilmore is away, Charlotte is hired to investigate the purported suicide of a veteran and to uncover possible communist agitators at a small womenswear factory.

Back at the Paradise Café, one of the co-owners, Wilf Morrow, is determined to stage a controversial play while Hilliard Taylor, another co-owner of the café and Charlotte's beau, is away. Charlotte knows it's a bad idea, but can't do anything to stop him.

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We are also mindful of broken covenants and the need to strive to make right with all our relations.

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The publisher gratefully acknowledges the support of the Canada Council for the Arts and the Ontario Arts Council for its publishing program. We acknowledge the financial support of the Government of Canada through the Canada Book Fund (CBF) for our publishing activities, and the Government of Ontario through Ontario Creates, an agency of the Ontario Ministry of Culture, and the Ontario Book Publishing Tax Credit Program.