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# You can become a millionaire

Without marrying some cheesy reality-TV guy

Although Emily Giberson, 28, makes just \$28,000 as a sales manager in Newmarket, New Hampshire, David Bach, author of *The Automatic Millionaire*, is positive she'll be a millionaire when she retires, even if she never gets a raise. How could it happen? "She's investing in her 401(k) account, the most important finish-rich principle," says Bach. Four years ago, Giberson signed up to have 8 percent of her paycheck invested into her company's 401(k). Her account's already grown to \$12,000. "I can't believe it's all mine," Giberson says. Here, Bach's step-by-step guide to adding zeros to your savings:

**1. SOCK MONEY AWAY SLOWLY.** If 8 percent of your salary seems like too much, build up to it gradually. "Investing just one percent in a 401(k) can make a difference," says Bach. (No company 401(k)? Open an IRA, which also comes with tax breaks. Try [ingdirect.com](http://ingdirect.com).) Once you're OK with one percent, increase it to 2, then 6, up to a goal of 12 percent. The end result: If a 27-year-old woman making \$30,000 a year starts saving 12 percent of her income now and never gets another raise, she'll have \$1,742,467 by the time she's 65.

**2. START NOW, EVEN IF YOU'VE GOT CREDIT CARD DEBT.** "A lot of experts say to get out of debt before you start investing, but I think that's bad advice," says Bach.



Forget the lottery—make yourself rich.

"For some people, getting out of debt could take years—years that are crucial for saving." Your take-action plan: Invest one percent of your salary into your 401(k) and put another one percent toward your credit card bill. The total amount will still be so small, you'll barely notice the deduction.

**3. MAKE IT EASY.** "There's just no way I could've saved all of that money without an automatic deduction," says Giberson. "I'd have spent it shopping and eating out. Instead, I'm well on my way to financial security, and that feels really good."

—ALLISON MEZZAFONTE

Hey,  
how  
was  
your  
day?



GLAMOUR TALKS TO LARISSA RAPHAEL, 33, PASTRY CHEF AT THE ULTRAHIP RESTAURANT AZ IN NEW YORK CITY

**What was the best part of your day?** From about 7 A.M. to 9 A.M.,

when it was just me and my chocolate sauce. I'm responsible for getting more than 150 desserts out of the kitchen each day, so I love these calm hours before all the timers start going off.

**And the worst part?** When we noticed that a freezer had come unplugged. We lost seven types of ice cream and sorbet—a big deal because just one flavor of ice cream contains more than 100 eggs, all of which must be separated by hand!

**Do you have a major sweet tooth?** Yes! And that's good because I taste everything to make sure my desserts are just right. The passion fruit mousse I sampled today was yummy!

—BROOKE EASTBURN

**work quickie** House hunting and unsure how much you can afford? Here's a tip from *Glamour* contributing