

Access Free
Barefoot Investor
Discussion
*Barefoot
Investor
Discussion
Planning
Finance*

Human beings
have long been
both fascinated
and appalled by

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randomness. On the one hand, we love the thrill of a surprise party or the freedom of not knowing what tomorrow will bring. We are inexplicably delighted by strange coincidences and

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striking similarities. But we also hate uncertainty's dark side. From cancer to bird flu, diseases may strike with no apparent pattern. Terrorists attack, airplanes crash, bridges collapse,

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and we never know if we'll be that one-in-a-million statistic.

In this entertaining look at the world of probabilities, Jeffrey Rosenthal, maths professor and improvisational

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comedian,
explains the
mechanics of
randomness in
fields as diverse
as poker hands,
email spam,
crime statistics,
opinion polls and
lottery jackpots.
Read Struck by
Lightning and,

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chances are, you
will never look at

the world the
same way again.

The winners of
the Nobel Prize in
Economics

upend the most
common

assumptions
about how

economics works

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in this gripping
and disruptive
portrait of how
poor people
actually live. Why
do the poor
borrow to save?
Why do they miss
out on free life-
saving
immunizations,
but pay for

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unnecessary
drugs? In Poor
Economics,
Abhijit V.

Banerjee and
Esther Duflo, two
award-winning
MIT professors,
answer these
questions based
on years of field
research from

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Discussion
around the world.
Planning Finance
Called
"marvelous,
rewarding" by the
Wall Street
Journal, the book
offers a radical
rethinking of the
economics of
poverty and an
intimate view of
life on 99 cents a

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day. Poor Economics shows that creating a world without poverty begins with understanding the daily decisions facing the poor. Money isn't just about money. It's

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about security.
It's about choices
- to live our lives
the way we want.
It's about
everything
money enables
you to do and
just as
importantly what
it allows you not
to do. Money is

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complex. Women know that they need to be smart about money, but are often stopped short- they don't know where to go, how to start, or who to trust. They feel that most material on money is skin-

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deep - it's either
about budgeting
or investing in
the share market.
They want expert
guidance about
money that
explains the
detail and the big
picture, which is
the genesis of the
Joy of Money.

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The Joy of Money
Planning Finance
starts with the
personal
foundations of
money - what
matters most to
us, our values,
goals and
priorities. It then
covers the
practical
elements at the

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intersection of
money and life-
creating a system
for managing
money, career,
family,
relationships,
investment,
superannuation,
insurance, wills
and estate
planning and

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retirement
planning. This
comprehensive
money guide is
designed to bring
money to life - to
put the joy back
into money. You
can read it cover
to cover or dip in
and out of the
more pertinent

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chapters. We
can't guarantee
you instant
financial freedom
- we can give you
financial
knowledge and
step-by-step
guides to set you
well on your way.
David Koch,
online

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entrepreneur,
finance journalist
and trusted
Australian media
personality
knows a thing or
two about the
family finances.
Father of four
kids, sole
breadwinner, ad a
man not afraid to

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admit to his own
odd money
mistake, David
has also spent
hour after hour in
the Sunrise
studio tuning in
to the way the
average
Australian thinks
about money. He
knows the extent

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to which we all: *
spend too much
on silly stuff *
avoid keeping
track of our
expenses * get
overwhelmed by
the cost of
raising a family *
settle for less in
terms of salary *
do without the

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things that would
bring a bit of
pleasure to our
lives * pay the
banks too much
in fees and
interest. David is
here to help. In 11
easy steps he
shows us
everything we
need to do to: *

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pay less on the mortgage * put up to \$14,000 extra back in the average family budget * get those finances sorted in 15 minutes a month * develop a side hustle or get a salary increase

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(or why not both?) * learn a little about investing for the future * tackle debt once and for all. Friendly, clear and easy to use, this is the guide you need to reset your money habits so you can

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learn more, worry
less, breathe
easier and enjoy
of the fruits of
your labour. This
book is just the
first step towards
getting on top of
your finances.
Kochie's weekly
'11 Steps' email
newsletter is

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going to keep
you on track well
beyond the last
page with timely
tips, news and
opportunities for
you to keep
growing your
wealth. Just head
to [www.ymyl.com
.au/11steps](http://www.ymyl.com.au/11steps) to get
on the list.

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Five Steps to
Financial
Planning Finance

Freedom in Your
20s and 30s
The Total Money
Makeover
Workbook
The Barefoot
Investor for
Families

The Total Money
Page 26/266

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Makeover
Planning Finance

Playing with FIRE
(Financial
Independence
Retire Early)
It's Your Money
Read this one
book, set up your
money, and get on
with your life! Find
out what many in
the financial world

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don't want you to know. Laid-back investing is not only easier, it can actually make you richer. Learn how to kill off debt, curb spending, find your best KiwiSaver fund, save painlessly, buy a house or be happy

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not buying one,
and move
confidently
towards and
through retirement
(hint: you don't
need \$1 million).
You'll also learn
why it's best to 'set
and forget' your
investments. And
why, beyond a

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certain point,
having more
money is not the
key to happiness.
Unlike many
writers of finance
books, Mary is not
selling anything
(except this book!).
She just wants you
to do well. She's
on your side. 'Mary

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has that rare ability to cut through the jargon to what really matters. She combines expert wisdom and real-world insights, with fantastic results!

DIANE MAXWELL,
RETIREMENT
COMMISSIONER

'Mary Holm is in

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the first rank of
New Zealanders
offering simple and
wise advice to
those who want to
take effective
steps to secure
their future
financial wellbeing.
This
straightforward
guide should help

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ordinary Kiwis
navigate their way
through the
various traps they
can fall into.' SIR

MICHAEL
CULLEN,
FORMER
DEPUTY PRIME
MINISTER and
MINISTER OF
FINANCE

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Don't let retirement
Planning Finance
just happen to you.

Make it the
retirement you
want and deserve.

Will you have
enough money to
enjoy your
retirement? The
No-Regrets Guide
to Retirement is
your definitive

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guide to making
your later years,
your best years.
Qualified financial
planner Patricia
Howard explains
why retirement is a
good news story in
Australia and
offers no-
nonsense, upbeat
advice to help get

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you to, and
comfortably
through, your
retirement. Learn
how to: develop an
optimistic view of
retirement take
control of your
finances,
regardless of how
much money you
have learn how to

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Planning Finance
live on invested
income rather than
earned income
understand and
avoid the most
common pitfalls. If
you are planning,
entering or already
in retirement, you
must read this
book. The No-
Regrets Guide to

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Retirement will help you make sound investment decisions, freeing you to enjoy your retirement to the full.

A former Wall Street quant sounds an alarm on the mathematical

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models that pervade modern life - and threaten to rip apart our social fabric We live in the age of the algorithm. Increasingly, the decisions that affect our lives - where we go to school, whether

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we get a loan, how much we pay for insurance - are being made not by humans, but by mathematical models. In theory, this should lead to greater fairness: everyone is judged according to the same rules, and

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bias is eliminated.
And yet, as Cathy
O'Neil reveals in
this urgent and
necessary book,
the opposite is
true. The models
being used today
are opaque,
unregulated, and
incontestable,
even when they're

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wrong. Most
troubling, they
reinforce
discrimination.

Tracing the arc of
a person's life,
O'Neil exposes the
black box models
that shape our
future, both as
individuals and as
a society. These

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"weapons of math destruction" score teachers and students, sort CVs, grant or deny loans, evaluate workers, target voters, and monitor our health. O'Neil calls on modellers to take more responsibility

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for their algorithms
and on policy
makers to regulate
their use. But in
the end, it's up to
us to become
more savvy about
the models that
govern our lives.
This important
book empowers us
to ask the tough

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questions, uncover
the truth, and
demand change.

A compelling look
at a new class of
the affluent - the
middle-class
millionaires -
whose attitudes
and values are
influencing and
reshaping

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American life In
this
Planning Finance

groundbreaking
book, Russ Alan
Prince and Lewis
Schiff examine the
far-reaching
impact of the
middle class
millionaires-people
who enjoy a net
worth ranging from

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one million to ten million dollars and have earned rather than inherited their wealth. Comprising 8.4 million households and growing in number, the attitudes and behaviors of these working rich are exerting a powerful

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influence over our society. So who are these people? They believe in the benefits of hard work. They believe in investing in themselves, and in self improvement. They are more likely to focus on drawing financial

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gain from their work, and less inclined to be discouraged by failure. And they don't spend money on the extravagances indulged in by the very rich; instead, they wield their affluence

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according to
middle-class

values and ideals.

From home
security systems to
health care,
technology to
travel, their
spending choices
are affecting us all
- from the
products we buy,

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to the communities
in which we live, to
the aspirations and
values of the
broader middle
class and
American
population as a
whole. In the
bestselling
tradition of Bobos
in Paradise and

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The Millionaire
Next Door, THE
MIDDLE-CLASS
MILLIONAIRE is a
captivating
narrative - part
sociology, and part
aspirational
journey into the
lives, attitudes,
and values of the
middle-class

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millionaires. Based
Planning Finance
on extensive
surveys and
research into more
than 3,600 middle-
class millionaire
households
around the
country, this book
will reshape our
understanding of
what it takes to be

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successful - and
how all of us can
achieve similar
success.

Positively Geared
A Practical
Approach to
Building Wealth
Rich Enough?

#CryptoDad

The Curious World
Of Probabilities

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She's on the
Money

Buffett's Tips
Discover the ten
things your kids
need to know
about money
before they leave
home. Forget chore
charts, guesswork
and parenting guilt:
you won't find any
of that in this road

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map for raising hard-working, generous and financially confident kids of all ages. In the same easy-to-read style that made The Barefoot Investor a phenomenal success, Barefoot Investor for Families, published in 2018, is aimed

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at parents who
want to teach their
kids the value of a
buck. In this #1
bestseller that has
sold more than
270,000 copies,
Scott Pape has
taken the ten
money milestones
kids need to nail . .
. and laid them out
for you in a simple,
step-by-step plan.

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Over the course of ten hilarious, poignant and sometimes downright crazy 'Barefoot Money Meals', you'll get the skinny on: The simple pocket money strategy that takes just three minutes a week The kitchen challenge that

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'breaks the brat'
and shows kids
how good they've
got it Helping your
teen land their first
job (even with zero
experience) The
\$453 329 gift to
your child that
won't cost you a
cent How to boost
your kids into the
property market
with the 'Barefoot

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Ladder' strategy
Along the way,
you'll meet proud
mums and dads-
Aussie families
from all walks of
life-who've used
this exact plan to
give their kids life-
changing money
skills. If you're a
parent,
grandparent, uncle,
aunty or have

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children in your life, whether they're two or twenty-two, it's never too early or too late to start. It's time to learn how to manage your money and understand investing In Sort Your Money Out: and Get Invested, former financial

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adviser and host of
the my millennial
money podcast
Glen James shares
a life-changing
approach to the
major milestones
of your personal
finances, such as
dealing with debt,
embracing a
realistic spending
plan that works,
buying your first

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home, investing in shares and creating the plan you need for long-term financial success. You'll get the accessible and friendly help you need to get smart with your money, and equip you with the skills and tools to understand and secure your

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financial future,
invest in a
property, in shares
and in yourself.

Written in a matter-
of-fact style perfect
for anyone who just
wants to know
what works for
them, you'll also
learn about:

Realistic ways to
increase your
income and help

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balance your budget The methods that lead to a safer, more stable financial future The smart way to invest in real estate and purchase a home or investment property How to understand the share market, ethical investing,

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and your
superannuation
Planning Finance

Getting out of debt
and getting the
most out of your
life Ideal for
anyone trying to
get a handle on
their personal
finances and get
started building a
portfolio, Sort Your
Money Out is a one-
of-a-kind must-read

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book filled with practical and entertaining financial help to make sense of an intimidating, but crucial, part of everyone's lives.

Praise for
BUFFETT'S TIPS
"John Longo and his son, Tyler, have performed a valuable service,

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taking the wisdom of Warren Buffett (the supply of which is ample) and distilling from it 100 'tips,' with the authors' own explanatory text, to guide the reader from financial ignorance to a degree of financial literacy. Along the way, there are

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useful lessons for
life in general. If
you have a friend,
child, or parent
who needs a
pathway to a
better
understanding of
some financial
fundamentals, get
this book for
them—it'll go a
long way to
bringing them up

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to speed." —Simon
Lorne, Vice

Chairman and
Chief Legal Officer,
Millennium
Management LLC;
former Partner,
Munger, Tolles &
Olson "Priceless.
100 investment
and life tips from
the Oracle—a great
read for the
beginning

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investor." —S. Basu
Planning Finance
Mullick, retired
Portfolio Manager
and Managing
Director,
Neuberger Berman;
former General
Partner, Omega
Advisors; noted
value investor;
former
"Marketwatch Fund
Manager of the
Year" "John Longo

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has a well-earned reputation for excellence in teaching at the University level. Working with his son Tyler, John now extends his passion for education out of the classroom and across generations with this guidebook to the essential tools for financial

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proficiency."

—Gregory P.

Francfort, noted
value investor;
former Institutional
Investor "All-Star
Analyst" "John and
his son have
written an
invaluable guide
steeped in the
wisdom of Warren
Buffett. Marrying
sound financial

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advice with general
life lessons,
Buffett's Tips
provides a solid
foundation for
advancing financial
literacy across a
broad multi-
generational
audience."

—Joshua
Rosenbaum, Joshua
Pearl, Joseph
Gasparro, co-

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authors, The Little
Book of Investing
Like the Pros and
Investment
Banking: Valuation,
LBOs, M&A, and
IPOs

Fast-track your
financial dreams
with this Aussie
property
investment guide
for the 2020s
Positively Geared

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offers a powerful
approach for clever
property
investment,
empowering
readers to make
money when they
buy properties, not
just when you sell
them. This
sustainable
approach to wealth
building will equip
you with the

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knowledge, skills
and insider
strategies to not
only build a diverse
property portfolio,
but also maintain a
portfolio that
achieves passive
income to reach
your goal of
financial freedom.
Working as a
teacher, author
Lloyd Edge started

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to grow his wealth with an initial \$30k investment. By the age of 40, he was able to retire from his nine-to-five job. Now a leading property investment strategist, Lloyd's shares his personal story and proven strategies with the hope of inspiring

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everyday Aussies –
young and old – to
dream big and
proactively craft
the lifestyle they
really want.

Positively Geared
will enable you to:

- Discover tested
property
investment
strategies
- Learn
from real-life case
studies and

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interactive
exercises •

Understand the importance of growth, instant equity, and cash flow when buying properties •

Employ a strategy designed for property portfolio growth • Create a plan to achieve financial freedom

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based on real estate investment
Whether you're a new or experienced property investor, you can take advantage of this unique approach to sustainable wealth building and take control of your finances, refocus on your objectives and start designing

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the lifestyle you
want.
Planning Finance

The Common
Sense Guide to
Successful
Financial Planning
A Radical
Rethinking of the
Way to Fight Global
Poverty
Motivated Money
Learn the 7 Secrets
to Financial
Freedom

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The Only Money
Planning Finance
Guide You'll Ever

Need

The \$1000 Project
The Australian
Woman's Guide to
Financial
Independence

***A simple, straight-forward
game plan for
completely
making over***

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***your money
habits! Best-
selling author
and radio host
Dave Ramsey is
your personal
coach in this
informative
and
interactive
companion to
the highly***

Access Free
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**successful New
York Times
bestseller The
Total Money
Makeover. With
inspiring real-
life stories
and thought-
provoking ques-
tionnaires,
this workbook
will help you**

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**achieve
financial
fitness as you
daily work out
those newly
defined money
muscles.**

**Ramsey will
motivate you
to immediate
action, so you
can: Set up an**

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***emergency fund
(believe me,
you're going
to need it)
Pay off your
home
mortgage?it is
possible.
Prepare for
college
funding (your
kids will love***

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you for it)
Maximize your
retirement
investing so
you can live
your golden
years in
financial
peace Build
wealth like
crazy! With
incentive

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***exercises that
really do
exercise your
spending and
saving habits,
Ramsey will
get your mind
and your money
working to
make your life
free of fiscal
stress and***

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*strain. It's a
no-nonsense
plan that will
not only make
over your
money habits,
but it will
also
completely
transform your
life.*

The future of

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the global economy lies in the ongoing dynamics of the intersection of markets, technology, and public policy. The interplay of these vectors

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***determines the
cost and
availability
of the food we
eat, heat for
our homes,
electricity
for our smart
phones,
financing for
our homes and
ultimately the***

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***money we use
to pay for
them. Chris
Giancarlo
spent a thirty-
year career in
that
intersection
as a Wall
Street lawyer
and finance
executive***

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***before
emerging as
leader of one
of the world's
most important
market
regulators,
the US
Commodity
Futures
Trading
Commission,***

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***known as the
CFTC. It was
there that he
began to
glimpse what
is perhaps its
most profound
change: the
Internet of
Value and the
rise of
Bitcoin and***

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**other crypto
currencies.**

***This change is
fundamentally
more***

***transformative
than the first
wave of the***

***Internet that
started in the
late 20th***

Century -- the

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**Internet of
Information.**

*The next
digital wave
will do to
material
things what
the Internet
of Information
did to
immaterial
things: make*

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*them
accessible,
distributable,
and movable
instantly
across the
globe. Think
of the ability
to send money
or property as
easily as
sending a text*

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***message to
somebody on
the other side
of the world
or into the
future to your
unborn
grandchildren.
This book is
also about
digital change
and how it***

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***will affect
the lives of
everyone in
the global
economy. It is
also the story
of how a
Margaret Thatcher
her-admiring,
free market
Republican,
who witnessed***

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***the carnage of
Wall Street on
9/11 and then
helped build
one of the
world's
leading
trading
platforms for
over-the-
counter
derivatives***

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***found himself
in the
epicenter of
the 2008
financial
crisis. That
experience led
him to become
a supporter of
financial
market reforms
in the Dodd-***

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***Frank Act, the
last major
"patch" of the
old analog,
accounts-based
financial
system. It
also led to a
rare feat:
nomination by
President
Barack Obama***

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**to the CFTC
and a**

**subsequent
appointment as
Chairman by
President
Donald Trump
with unanimous
Senate
confirmation.
In the face of
both domestic**

international criticism, he then led the agency to recognize the digitization of markets and foster the development of cryptocurrencies, for which

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***the online
cryptocurrency
community
dubbed him
"CryptoDad."
This book is
his story.
This book is
about how
America's
existing
financial***

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Discussion
**market infrast
ructure, just
like its
bridges and
tunnels, has
been allowed
to age and
decay,
unprepared for
the coming
Internet of
Value. The**

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Discussion
Planning Finance

**book tells the
story of
"CryptoDad's
advocacy
amongst world
financial
market leaders
to redirect
their gaze
from the last
financial
crisis to a fo**

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Discussion
Planning Finance

***forward-looking
regulatory
response to
the rapid pace
of
technological
innovation.
The book
includes his
call to update
aging
financial infr***

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Discussion

***astructure,
especially the
infrastructure
of money
itself through
his not-for-
profit
creation, the
Digital Dollar
Project. This
book is also a
call for***

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***renewed faith
and confidence
in free market
innovation.***

***With the
proper balance
of entrepreneu
rship, sound
policy,
regulatory
oversight, and
a little bit***

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Discussion

*of courage,
new digital
technologies
can unleash a
future of
untethered
aspiration, a
future where
creativity and
economic
expression is
a social good*

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Discussion

*in its own
right, a
source of
human growth
and
advancement.
What if a
happier life
was only a few
simple choices
away? A
successful*

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Discussion
**entrepreneur
living in
Southern
California,
Scott Rieckens
had built a
“dream life”:
a happy
marriage, a
two-year-old
daughter, a
membership to**

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Discussion
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***a boat club,
and a BMW in
the driveway.
But underneath
the surface,
Scott was
creatively
stifled,
depressed, and
overworked
trying to help
pay for his***

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Discussion

***family's beach-
town***

lifestyle.

***Then one day,
Scott listened
to a podcast
interview that
changed
everything.***

***Five months
later, he had
quit his job,***

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convinced his family to leave their home, and cut their expenses in half.

Follow Scott and his family as they devote everything to FIRE (financial

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***independence
retire early),
a subculture
obsessed with
maximizing
wealth and
happiness.
Filled with
inspiring case
studies and
powerful
advice,***

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Discussion
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***Playing with
FIRE is one
family's
journey to
acquire the
one thing that
money can't
buy: a simpler
– and happier
– life. Based
on the
documentary***

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Economic history states that money replaced a bartering system, yet there isn't any evidence to support this axiom. Anthropologist Graeber

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Discussion
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***presents a
stunning
reversal of
this
conventional
wisdom. For
more than 5000
years, humans
have used
elaborate
credit systems
to buy and***

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Discussion
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***sell goods.
Since the
beginning of
the agrarian
empires,
humans have
been divided
into debtors
and creditors.
Through time,
virtual credit
money was***

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Discussion
Planning Finance

***replaced by
gold and the
system as a
whole went
into decline.***

***This
fascinating
history is
told for the
first time.***

***How to Set a
Profitable and***

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Discussion
Planning Finance

***Hassle-Free
Investment
Portfolio
Money Secrets
of the Rich
Investing to
Overcome the
Global Impact
of Neglected
Tropical
Diseases
How to Live***

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Discussion
Planning Finance

***Well, Invest
Wisely and
Make Your
Money Last
Get a
Financial Grip
Finance for
Normal People
A Proven Plan
for Financial
Fitness***

Burley found that the

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books on money either went one of two ways. They were either too technical that once you were done reading them, you had to do a bunch of research in order to even begin, or they were very motivational but didn't tell you what to actually do. Money Secrets Of The Rich strives to be a book that does both.

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** Reviewed and updated for the 2020-2021 financial year** This is the only money guide you'll ever need That's a bold claim, given there are already thousands of finance books on the shelves. So what makes this one different? Well, you won't be overwhelmed with a bunch of 'tips' ... or a

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strict budget (that you won't follow). You'll get a step-by-step formula: open this account, then do this; call this person, and say this; invest money here, and not there. All with a glass of wine in your hand. This book will show you how to create an entire financial plan that is so simple you can sketch it on the back of a

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serviette ... and you'll be able to manage your money in 10 minutes a week. You'll also get the skinny on: Saving up a six-figure house deposit in 20 months Doubling your income using the 'Trapeze Strategy' Saving \$78,173 on your mortgage and wiping out 7 years of payments Finding a financial advisor who won't rip

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you off Handing your
kids (or grandkids) a
\$140,000 cheque on
their 21st birthday Why
you don't need \$1
million to retire ... with
the 'Donald Bradman
Retirement Strategy'
Sound too good to be
true? It's not. This book
is full of stories from
everyday Aussies —
single people, young
families, empty nesters,

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retirees — who have applied the simple steps in this book and achieved amazing, life-changing results. And you're next.

As a public speaker, this book was written in response to an ever growing chorus of requests for my 'notes'. I have never had notes as the presentations I make are based on 40 years

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experience in the financial services industry both here and abroad. After so many years, I had begun to question more and more of the assumed wisdom of much of the financial services industry. I left the industry in 2000 to free myself from the shackles of being paid to present a message I no longer believed in

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and to write this book. I now believe that behavioural finance is more important than economics and as a result, share markets are guided by forces beyond reason. Their short term ups and downs can be linked to collective human behavior, not a logical continuum of cause and effect. In this book, you will learn that

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history repeats itself;
you'll find our why
there's no such thing as
a market "crash"; why
investing for the long
term is the surest way to
tap the market's riches;
why market volatility is
not a measure of risk;
and why looking
backwards "can damage
your wealth."

**This Classic Edition
has been updated for

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Discussion
2022 and beyond**
THE ALL-TIME #1

AUSTRALIAN
BESTSELLER This is
the only money guide
you'll ever need. That's
a bold claim, given there
are thousands of finance
books on the shelves.
Yet there's a reason this
book is in one in every
20 Australian homes.
You'll find out how to
create an entire financial

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plan that is so simple
you can sketch it on the
back of a serviette ... and
you'll be able to
manage your money in
10 minutes a week. The
Barefoot Steps stand the
test of time. In this
classic edition, you'll
get the skinny on:
Saving up a six-figure
house deposit in 20
months Doubling your
income using the

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‘Trapeze Strategy’
Saving \$77641 on your mortgage and wiping out almost 7 years of payments Handing your kids (or grandkids) a \$140000 cheque on their 21st birthday Why you don’t need \$1 million to retire ...with the ‘Donald Bradman Retirement Strategy’ Sound too good to be true? It’s not. This book is full of

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stories from everyday Aussies—single people, young families, empty nesters, retirees—who have applied the Barefoot Steps, freed themselves from crippling debt and achieved amazing, life-changing results. And you're next.

How To Build Wealth
Living Overseas
The Most

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Comprehensive Plan

Ever Proposed to

Reverse Global

Warming

A simple plan for

financial freedom

The No-Regrets Guide

to Retirement

Millionaire Expat

How the New Rich Are

Changing America

How Banking Went

Rogue, Where it is Now

and How to Protect and

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Grow Your Money

NEW YORK TIMES

BESTSELLER For

the first time ever, an
international

coalition of leading
researchers,

scientists and

policymakers has

come together to

offer a set of realistic
and bold solutions to

climate change. All

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of the techniques described here - some well-known, some you may have never heard of - are economically viable, and communities throughout the world are already enacting them. From revolutionizing how we produce and consume food to

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Discussion
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educating girls in lower-income countries, these are all solutions which, if deployed collectively on a global scale over the next thirty years, could not just slow the earth's warming, but reach drawdown: the point when greenhouse gasses in the

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atmosphere peak
and begin to decline.

So what are we
waiting for?

The Barefoot
Investor The Only
Money Guide You'll
Ever Need John
Wiley & Sons

'Time poor' is the
catch-cry of our era,
and yet end-of-life
retirement means we

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have an average of two decades of feeling time rich to look forward to . . . when we're old. How arse-about is that? But there is an alternative to working your butt off for decades and retiring when you're worn out: it's called financial

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independence, and it means being able to cover life's essentials and afford the luxuries you want without having to turn up to a job each day. Imagine: the freedom and flexibility to work if, when and where you like, go travelling, spend time with

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family or start that business you've been dreaming of. And with enough time and a way to earn, it's achievable for most people through the power of passive income. Lacey Filipich knows because she's done it herself – and has been teaching the

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strategies and steps for financial independence for a decade through her education company, Money School. Now, she'll teach you all her tried-and-true lessons for redesigning your personal finances to create the life you really want. From

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maximising your income and cutting costs without big sacrifice, to property, shares and retirement funds, Money School explains exactly how to build a passive income that will completely change your life. Take control of how you

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spend your time and money to make them work for you – and get on the fast track to being financially independent and time rich.

** Reviewed and updated for the 2020-2021 financial year** This is the only money guide you'll ever need

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That's a bold claim, given there are already thousands of finance books on the shelves. So what makes this one different? Well, you won't be overwhelmed with a bunch of 'tips' ... or a strict budget (that you won't follow). You'll get a step-by-

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step formula: open this account, then do this; call this person, and say this; invest money here, and not there. All with a glass of wine in your hand. This book will show you how to create an entire financial plan that is so simple you can sketch it on the back

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of a serviette ... and
you'll be able to
manage your money
in 10 minutes a week.
You'll also get the
skinny on: Saving up
a six-figure house
deposit in 20 months
Doubling your
income using the
'Trapeze Strategy'
Saving \$78,173 on
your mortgage and

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wiping out 7 years of payments Finding a financial advisor who won't rip you off Handing your kids (or grandkids) a \$140,000 cheque on their 21st birthday Why you don't need \$1 million to retire ... with the 'Donald Bradman Retirement Strategy' Sound too

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good to be true? It's not. This book is full of stories from everyday Aussies — single people, young families, empty nesters, retirees — who have applied the simple steps in this book and achieved amazing, life-changing results. And you're next.

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and Get Invested
The Lazy Investor

Investing in Your 20s
and 30s For
Dummies

Kochie's 11-Step
Money Plan For a
Better Life

How Big Data
Increases Inequality
and Threatens
Democracy

A Guide to Financial

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Literacy and Life
How Investors and
Markets Behave
The emergence of
severe acute
respiratory
syndrome (SARS)
in late 2002 and
2003 challenged
the global public
health community
to confront a

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novel epidemic
that spread
rapidly from its
origins in
southern China
until it had
reached more
than 25 other
countries within a
matter of months.
In addition to the
number of

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patients infected with the SARS virus, the disease had profound economic and political repercussions in many of the affected regions. Recent reports of isolated new SARS cases and a fear

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that the disease could reemerge and spread have put public health officials on high alert for any indications of possible new outbreaks. This report examines the response to SARS by public

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health systems in individual countries, the biology of the SARS coronavirus and related coronaviruses in animals, the economic and political fallout of the SARS epidemic,

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quarantine law
and other public
health measures
that apply to
combating
infectious
diseases, and the
role of
international
organizations and
scientific
cooperation in

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halting the spread of SARS. The report provides an illuminating survey of findings from the epidemic, along with an assessment of what might be needed in order to contain any future

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outbreaks of SARS
or other emerging
infections.

Through her
phenomenally
popular and
award-winning
podcast, She's on
the Money,
Victoria Devine
has built an
empowered and

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Discussion
supportive
Planning Finance
community of
women finding
their way to
financial freedom.
Honest, relatable,
non-judgemental
and motivating,
Victoria is a
financial adviser
who knows what
millennial life is

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really like and where we can get stuck with money stuff. (Did someone say 'Afterpay'...?) So, to help you hit your money goals without skimping on brunch, she's put all her expert advice into this

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accessible guide
that will set you
up for a healthy
and happy future.
Learn how to be
more secure,
independent and
informed with
your money - with
clear steps on how
to budget, clear
debts, build

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savings, start
investing, buy
property and
much more. And
along with all the
practical
information,
Victoria will guide
you through the
sometimes-tricky
psychology
surrounding

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money so you can
establish the
values, habits and
confidence that
will help you build
your wealth long-
term. Just like the
podcast, the book
is full of real-life
money stories
from members of
the She's on the

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Money
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community who candidly share their experiences, wins and lessons learned to inspire others to turn their stories around, too. And with templates and activities throughout, plus a

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twelve-month
plan to get you
started, you can
immediately put
Victoria's
recommendations
into action in your
own life. You are
not alone on your
financial journey,
and with the
money principles

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in this book you'll go further than you ever thought possible.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances

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and keeping
spending within
income limits.

The Barefoot
Investor is about
creating the
financial freedom
to live your
dreams, whatever
your age. It shows
how getting your
financial act

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together can be downright sexy, allowing you to achieve the things that mean the most to you - regardless of your income. Scott Pape, the Jamie Oliver of finance, writes for the young and hip

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who want to enjoy
Planning Finance
life now – not to
wait on dead
men ' s shoes. He
shows you how to
manage your
money to do the
things you want:
whether it's to
quit the job you
hate to make a
career of what you

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love; buy a cool flat; go backpacking; or build a wealth portfolio for the future. It is packed full of simple tips, tricks, checklists and quizzes that will help you to transform your personal wealth

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Discussion
with minimum
effort. By

following the
Barefoot plan you
can make your
money work for
you. There are five
simple steps here
showing you how
to save it, invest it
and let it do the
hard work for you

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so you can tread
your own path. At

last, you can live
your dreams and
pay for them too.

Weapons of Math
Destruction

The Barefoot
Retirement Plan

How to teach your
kids the value of a
buck

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Discussion
Preparing for the
Next Disease

Outbreak:

Workshop

Summary

Learning from

SARS

Rich Dad, Poor

Dad

Sort Your Money

Out

Covering

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Discussion
everything
from

evaluating
assets and
managing risk
to
demystifying
your
portfolio,
this guide
offers expert
invest advice

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Discussion
that you
shouldn't be

without.

I met Bob

Doroghazi when

he dropped the

first draft of

his manuscript

of The

Physician's

Guide to

Investing: A

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Practical
Approach to
Building

Wealth at my
office. I will
have to admit
I was a bit
skeptical: a
physician
writing a book
on
investments?

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During that first meeting with Bob, it became evident that he had been a successful physician and a successful investor, so I agreed to take a look at the

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book. I was in
for a pleasant
surprise.

Bob's
manuscript was
easy to read
and had
specific
advice useful
to physicians,
interspersed
with lots of

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Discussion
practical
Planning Finance
tidbits for

any investor.

Having written
three college-
level finance
and investment
texts, I was
excited to be
in on a
project aimed
at offering

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Discussion
practical
Planning Finance
investment

advice to a
more general,
yet
specialized,
audience. I
had high
expectations
for the book
and am pleased
to say that I

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Discussion

believe Bob
has delivered
a book that
every
physician
interested in
building
wealth and
protecting
assets should
read. Bob is a
straight

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Discussion

shooter; he
tells it like
he sees it in
his book. Some
doctors might
be indignant
on reading his
statements,
such as
“Physicians
sometimes have
no idea of

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Discussion
their
Planning Finance
limitations.

This type of
arrogance and
ego can result
in investing
disaster.”

However, if
you do have
these
limitations
(and most

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Discussion
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professionals,
even college
professors,
do), then
reading Bob's
book will help
you recognize
situations in
which they can
lead to poor
investment
decisions.

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You don't need
to be an
expert to
manage your
money well,
but you do
need to know
how to choose
trustworthy
advisers and
services. In
It's Your

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Discussion
Money, Alan
Kohler, one of
Australia's
most trusted
financial
experts,
offers unique
insights into
and thorough
analysis of
the crisis in
financial

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Discussion
services.
Planning Finance
Having

observed the
industry first-
hand for more
than forty-
five years,
Kohler sees
the big
picture in a
way no-one
else can. With

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Discussion
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a sharp and
unflinching
eye, Kohler
explains how
the stage was
set for
corruption,
breaks down
the royal
commission's
findings and
unpacks what

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Discussion

it means for
you. He shares
his investing
philosophy and
offers advice
on all aspects
of financial
planning,
including
appraising
financial
plans, growing

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Discussion
your superannuation, and
finding
ethical
investments.
He gives you
the knowledge
and insight
you need to
invest
sensibly to
protect and

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Discussion
grow your
money. It's

Your Money is
an
indispensable
guide for
anyone who
wants to do
more with
their money.
Although we
have been

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Discussion
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successful in
our careers,
they have not
turned out
quite as we
expected. We
both have
changed
positions
several times-
for all the
right reasons-

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Discussion
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but there are
no pension
plans vesting
on our behalf.
Our retirement
funds are
growing only
through our
individual
contributions.
Michael and I
have a

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Discussion

wonderful
marriage with
three great
children. As I
write this,
two are in
college and
one is just
beginning high
school. We
have spent a
fortune making

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Discussion
Planning Finance

sure our
children have
received the
best education
available. One
day in 1996,
one of my
children came
home
disillusioned
with school.
He was bored

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Discussion

and tired of
studying. "Why
should I put
time into
studying
subjects I
will never use
in real life?"
he protested.
Without
thinking, I
responded,

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Discussion
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“Because if you don't get good grades, you won't get into college.”

“Regardless of whether I go to college,” he replied, “I'm going to be rich.”

How Far Would

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You Go for
Financial

Freedom?

The Fight for
the Future of
Money

The Wealthy
Barber

The First
5,000 Years
Debt

You've

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**Invested Well?
Compared to
What?**

**The Influence
of Affluence**

Are you stymied by
debt? Clueless
about where your
paychecks go?

Journalist,
podcaster and
reformed money

Access Free
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Discussion
mess Frances
Planning Finance

Cook is here for you. Tales from a Financial Hot Mess is the story of Frances getting her money sh*t sorted. With no idea where she was going wrong and what to do about it, she took it

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upon herself to learn from the best – and soon found out that the fixes were right in front of her the whole time. (She just needed to wise up a bit.) Frances learned the hard way so you don ' t have to. Dishing

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Discussion

Planning Finance
up a brilliant, often
hilarious personal
narrative, proven
financial advice,
handy how-tos
(and please-
don ' ts) and many
expert insights
(from 22 actual
experts), this book
will guide you
along the rocky

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Discussion
Planning Finance
path to financial
freedom – however
that might look for
you. Tales from a
Financial Hot Mess
is the real deal –
not another
bulleted, tabled,
graphed lecture
from a financial
advisor who 's
never had issues

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with money. Read it and enjoy – who knows, you might learn a thing or two. What have you got to lose? This report repositions a group of 17 neglected tropical diseases on the global

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Discussion
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development
agenda at a time
of profound
transitions in the
economies of
endemic countries
and in thinking
about the
overarching
objectives of
development. In
doing so it

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reinvigorates the drive to prevent control eliminate or eradicate diseases that blind maim and disfigure making life miserable for more than a billion people.

Undetected and untreated several

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almost invariably
kill. The burden of
these diseases is
further amplified by
the fact that many
require chronic
and costly care
underscoring the
economic as well
as the health
benefits of
preventive

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chemotherapy and early detection and care. The report brings a new dimension to long-term thinking about the future approach to these diseases. For the first time it sets out financing needs options and

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targets for meeting
WHO Roadmap
goals by 2020 but
also for reaching
universal coverage
of all people in
need by 2030. The
report makes one
investment case
for cost-
effectiveness and
a second

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investment case
where equity is the
focus. It sets
targets for ending
catastrophic health
expenditures and
as part of the drive
to strengthen
health systems for
getting services
closer to where
people live.

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Pete Wargent
used shares, index
funds and
investment
property to
become a
millionaire at the
age of 33 and quit
fulltime work. His
new book is a
detailed plan for
achieving financial

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freedom at any age by taking control of your finances and implementing a holistic financial strategy. The global financial crisis has seen us living through times of great volatility and

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uncertainty. Many people have been forced to endure periods of unemployment, housing has become almost unaffordable and it seems that the concept of a job for life is a thing of the past. It is more

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important than
ever that we
create a
sustainable
lifestyle and have
a financial plan
that is not totally
reliant on a job
and a salary. Get a
Financial Grip
looks at the
psychology and

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mindset of success
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as well as looking
at the asset
classes that can
be used to attain
the leverage and
returns to achieve
financial goals.
The author
presents a
comprehensive,
but easy to

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understand plan
for building and
balancing a
portfolio for
generating wealth
through compound
growth. It shows
how your money
can work for you
and give you the
best odds of
breaking the link

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between work and
income. This is not
just another text
on financial and
investment theory,
it is a practical,
specific and life-
changing plan to
propel your
finances to a level
you may never
have believed

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possible. It's a simple plan for achieving financial freedom; offering you the chance to live the life you choose.

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Expatriate is a
handbook for
smart investing,
saving for
retirement, and
building wealth
while overseas. As
a follow-up to The
Global Expatriate's
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advice for
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everyone—no

matter where
you're from—to
help you achieve
your financial
goals. Whether
you're looking for
safety, strong
growth, or a mix of
both, index funds
are the answer.

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Low-risk and reliable, these are the investments you won't hear about from most advisors. Most advisors would rather earn whopping commissions than follow sound financial principles,

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but Warren Buffett and Nobel Prize winners agree that index funds are the best way to achieve market success—so who are you ready to trust with your financial future? If you want a better advisor, this book

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will show you how to find one; if you'd rather go it alone, this book gives you index fund strategies to help you invest in the best products for you. Learn how to invest for both safety and strong returns Discover

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invest successfully
and profitably

Author Andrew
Hallam was a high
school teacher
who built a million-
dollar portfolio—on
a teacher's salary.
He knows how
everyday people
can achieve
success in the

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market. In
Millionaire Expat,
he tailors his best
advice to the
unique needs of
those living
overseas to give
you the targeted,
real-world
guidance you
need.

Drawdown

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on Neglected
Tropical Diseases
2015
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independent and
reclaim your life
The Physician's
Guide to Investing
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Safely Build a Tax-

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Income Using a
Little-Known 150
Year Old Proven
Retirement
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That Beats The
Pants Off Other
Plans

Poor Economics
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reveals a little-
known, 150 year old
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proven retirement
planning strategy
that quite simply,
beats the pants off
other plans. That's
why many are
calling this non-
traditional plan,
"America's Most
Powerful Retirement

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Plan. Less than
Planning Finance
.01% have even

heard of this patent pending plan. The rich have quietly been using variations of this plan for over a century. Large corporations, banks and financial institutions own hundreds of billions

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worth of these plans.

The reason some of the brightest minds in the world invest so heavily in these strategies is because, they work! If you're like the majority of Americans who have been faithfully following the mainstream

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traditional investment advice, and relying on your IRA (Individual Retirement Account) or 401(k) to reach your retirement goals, you're probably very concerned about having enough funds to last throughout

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retirement. 61% of Americans fear running out of money during retirement, more than they fear death. It doesn't have to be that way. This plan can help you to look forward to retirement, instead of dreading it. We're

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giving away our custom retirement savings calculator for free. In our opinion, it's the best retirement calculator out there. It visually shows you the power of this plan compared to your current retirement plan, IRA, ROTH,

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401(k), etc. You can
get your free

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otRetirement.com/ca
lculator This is not
just another boring
financial book. It's
written in layman's
terms and you will
find lots of images
and charts to help

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you clearly grasp the concepts. This book will show you how you can create a retirement plan that offers:

- 100% tax-free retirement income
- Life-time, tax-free, predictable income that lasts as long as you do

□ Single most

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powerful tax strategy
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that's legally
allowed in this great
country ☐
Completely private
and requires no
reporting ☐
Guarantees you will
not lose money due
to market declines ☐
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this plan has much
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Financial planner
Canna Campbell
saved \$32,000 in
twelve months by
using her unique
strategy of bundling
- saving and earning
extra money in
small, achievable
parcels of \$1000.
Now she wants to
empower you to get

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the same results!
Drawing on material
from her popular
YouTube channel
and website, here
Canna shares all of
her tips and tricks
for saving and
earning additional
money, as well as
advice for turning
these savings into

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long-term passive income through savvy investments. She also gives general advice on how to get financially healthy, including how to clear up bad debt and how to manage your superannuation more sensibly. And

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she'll keep you motivated, focused and on track as you push yourself towards a better financial future. The \$1000 Project is like a diet and exercise plan for your finances - you'll see the immediate results in your bank

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also come out of it
feeling financially fit
and strong and ready
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Would you believe it if you knew that doing less can make you wealthier than

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working hard? If you
want a passive
investment portfolio
that works for you
but doesn't require
hours and hours of
your time - this book
is for you! In *The
Lazy Investor*,
author and passive
investment expert
David Mann shows

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you how easy it is to
implement passive
investment strategies
that help build and
secure your financial
future - not to
mention, they're
perfect for your
overall peace of
mind. In *The Lazy
Investor*, you'll
learn: passive

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investing strategy
goals to begin
minimizing (or
eliminating)
dependencies on job
salaries why active
investment strategies
are far more costly
and time-consuming
than passive
investing how
simple passive

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investment
approaches -- doing
nothing -- including
how to set a personal
investment plan --
can work for you
what to do when the
government wants
their piece of your
investment income
pie profitable ways
to invest passively

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without the fear of compromising or exceeding your personal tolerance for risk and much, much more! The time to establish a simple, consistent and profitable investment strategy is today. Don't fall for too-good-to-be-

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The Lazy Investor.
Finance for Normal
People shows how
behavioral finance
offers numerous
insights into the
performance of
investors and
managers as well as
the functioning of
markets. Meir
Statman, a founder

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of behavioral
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finance, provides a unified approach to understanding financial behavior. He draws on his extensive experience and the most insightful research to enhance our awareness about the short-cuts and errors

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that normal people make in financial decisions and planning. He also emphasizes the importance learning the lessons of behavioral finance and applying them to banish ignorance, gain knowledge, and increase the ratio of

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smart to stupid
behavior on our way
to what we
want. Behavioral
finance is finance for
normal people who
experience cognitive
and emotional
errors, including
overconfidence,
exaggerated fear,
and unrealistic hope.

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Normal people want to beat the market and feel pride they make gains and regret when they make losses. They also care about their families and social values. Normal people make important decisions about forming

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portfolios, saving and spending in working years and retirement, and readily taking gains while being reluctant to realize losses. As a result, normal people's wants and errors affect financial markets. With

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financial markets
uncertain, standard
approaches to
finance suffer from
wide cracks between
theory, guidance,
and evidence. With
ordinary people
uneasy about their
financial future,
Finance for Normal
People encourages

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changing how we
think and act in the
pursuit of our goals.

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Money School
How to Build a
Multi-million Dollar
Property Portfolio
from a \$40K Deposit
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