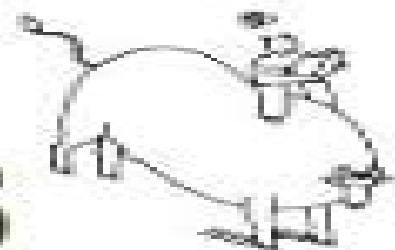


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W. Lamar Foster, MAFM



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great prophet like Swami Vivekananda once said that no proper worship would be possible with empty stomach People nowadays enjoy a much longer life than before This necessitated the emergence of Personal Finance for security of family members for continued better health and for better livelihood This book attempts to make our young citizens much more investment savvy It is not an effort for spoon feeding The book would ultimately inspire one to be a millionaire This is not just a copy book or handbook of notes that would make investors millionaire automatically The essays of the book would only empower the mind and inspire one to take his her own decisions honestly and truthfully Most of the articles of the book were written from 2008 till 2012 Though economic conditions of the country have vastly changed the principle of investing has remained unchanged *Saving and Investing* Michael Fischer,2005 We all need to save and invest intelligently in today s world this stuff is too important to ignore Relying on someone else to make all the decisions can also lead to disaster If we never get the full picture we are relying on snippets that are often opinions or even worse biased opinions when in reality the facts are what should matter most Fortunately saving investing and our financial system are very straightforward if we get the full picture once After that everything makes sense Saving and Investing brings the world of investing to an easy to read and understand level The book covers compounding how companies make money financial markets debt equity bonds stocks mutual funds and unit trusts hedge funds real estate commodities other investments the economy and all of the related terminology the impact of time dollar cost averaging taxes and compounding diversification and transaction cost as well as getting started If you are not intimately familiar with these concepts that can be amazingly straightforward when properly explained then you should read this book The book is different because it highlights facts and principles that will withstand the test of time and because of all of this comes from a professional practioner in the field After reading this book the simplicity will seem astounding and the path towards financial independence and freedom so much clearer **Kliatt Young**
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other action you find yourself in formal practice involves taking specific time out to intentionally sit lie walk or stand and

focus on the breath body sensations sounds smells tastes thoughts and emotions

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