

# Reference Guide For Financial Planners 2013

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what if you could learn financial literacy from warren buffett himself finance is a language like any other the more fluently you speak it the further and more comfortably you travel and if you want to improve your financial literacy what better teacher could you have than warren buffett often described as the greatest investor of all time warren buffett started his investment firm with 100 in the late 1950s and went on to become the billionaire and sage we know today along the way he s reaped huge profits for fellow investors in berkshire hathaway and remains one of the most sought after and closely watched figures in the business world so how did he do it in buffett s tips award winning professor and professional investor john m longo demonstrates just how by translating decades of buffett s writings and media appearances into a 100 straightforward tips and strategies anyone can follow for enhanced financial literacy and independence including essential concepts like the time value of money and compound interest basic financial instruments such as savings and checking accounts and certificates of deposit approaches to valuing stock including discounted cash flow and relative valuation how to build a portfolio in accordance with buffett s two golden rules whether you want to grow your personal finances develop your business acumen or improve softer career skills such as emotional intelligence there s no one better to learn from than the most famous investor in the world and no better way to do that than having a copy of buffett s tips close at hand

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aimed at forward thinkers who want to find the right path to financial independence whether you are a first time earner or further along your career path this easy to understand guide explains in clear terms how to consciously

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don t let your fear of finance get in the way of your success can you prepare a breakeven analysis do you know the difference between an income statement and a balance sheet or understand why a business that s profitable can still go belly up has your grasp of your company s numbers helped or hurt your career whether you re new to finance or you just need a refresher this go to guide will give you the tools and confidence you need to master the fundamentals as all good managers must the hbr guide to finance basics for managers will help you learn the language of finance compare your firm s financials with rivals shift your team s focus from revenues to profits assess your vulnerability to industry downturns use financial data to defend budget requests invest smartly through cost benefit analysis

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in this comprehensive but easily understood book stewart flaherty explains that regardless of how carefully you plan your future it s a certainty that it won t unfold exactly as you expected which is why he advocates planning not only for what you hope to attain but also for what you don t anticipate his firm s trademark lifestyle financial management process helps clients identify and commit to the fundamental principles that enable sound financial decisions author bio stew flaherty is the founder and president of flaherty consulting group an independent financial advisory based in westerville ohio during his 40 years as a financial advisor flaherty has helped guide hundreds of individuals and families towards a more secure financial future and ultimately a rewarding retirement his flourishing professional practice is founded on core principles that facilitate a sensible sustainable approach to successfully managing money early on stew recognized that most financial plans suffered from an inherent flaw

while they looked good on paper the plans lacked a practical connection to their clients lifestyles to overcome this defect flaherty pioneered lifestyle financial consulting an innovative strategy that provides the critical integration clients are able to make sound realistic financial decisions that align with what is most important in their lives importantly these decisions are made within a secure and nurturing environment the fact that so many of his clients are second and third generation families attests to flaherty s dedication to the people who rely on him for objective unbiased financial counsel parents in these families pass on meaningful financial lessons to their children such as the principle that successful investing begins not with products but with developing a sound money management process flaherty s leadership and consensus building skills gained national attention when his voluntary struggle to organize fund and develop a women s bobsled team resulted in the first ever u s olympic gold medal in women s bobsledding at the 2002 winter games in salt lake city despite starting out in 1996 with no sleds uniforms coaches practice facilities money or support flaherty was able to overcome immense obstacles and help inspire a group of enthusiastic young female recruits to achieve their seemingly impossible olympic gold dream just six years later flaherty achieved this improbable rags to riches victory by applying the same principles he uses to help his clients pursue their financial dreams assess the situation set goals create a plan and commit to it a former mayor and citizen of the year award winner in westerville ohio stew and marcia his wife of 31 years have four grown children and five grandchildren stew is an avid beekeeper international traveller photographer and reluctantly retired hockey player keywords finance wealth management consulting planning advice advisor money investment self help

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coverage of publications outside the uk and in non english languages expands steadily until in 1991 it occupies enough of the guide to require publication in parts 1995 issued in 2 vols 2003 issued in 3 vols

this textbook offers an approachable guide to all key concepts within corporate finance emphasizing the use of common sense rather than number crunching models it provides a compact easy to read experience for any

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