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The Bond Buyer ,1917

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Pound Foolish Helaine Olen,2012-12-27 If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, The Courage to Be Rich "Are you latte-ing away your financial future?" —DAVID BACH, Smart Women Finish Rich "I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, Mad Money They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. Pound Foolish also disproves many myths about spending and saving, including: Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine co

Lloyd's Shipping Economist, 2002

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American Constitutional Law Donald P. Kommers, John E. Finn, Gary J. Jacobsohn, 2010 iAmerican Constitutional Law Essays, Cases, and Comparative Notes is a unique casebook that encourages students and citizens of the Constitution to think critically about the fundamental principles and policies of the American constitutional order. The book has two prominent features that distinguish it from other books in the field an emphasis on the social, political and moral theory that provides meaning to constitutional law and interpretation; and a comparative perspective that situates the American experience within a world context that serves as an invaluable prism through which to illuminate the special features of our own constitutional order. While the focus of the book is entirely on American constitutional law, the book asks students to consider what, if anything, is unique in American constitutional life and what we share with other constitutional democracies. Each chapter is preceded by an introductory essay that highlights these major themes and also situates the cases in their proper historical and political context. For students in the liberal arts, as well as law students seeking a richer encounter with the multifaceted nature of the American constitutional experience, this book addresses all of their concerns. The new edition offers Updated and expanded treatment of key cases on gerrymandering and campaign finance Expanded discussion of the Court's work federalism and the commerce clause Discussions of the

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