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The Wealthy Barber takes the form of a novel, though it wouldn't win many awards for plot, setting, or characterization. The narrator, Dave, a 28-year-old school teacher and expectant father, his 30-year-old sister, Cathy, who runs a small business,

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and his buddy, Tom, who works in a refinery, sit around a barber shop in Sarnia, Ontario, and listen as Ray Miller, the well-to-do barber, teaches them how to get rich.

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president of Financial Awareness Corporation, a financial consulting firm. "The Wealthy Barber" and "The Wealthy Barber Returns" TV shows have enjoyed tremendous popularity since first airing on Public Television in the spring of 1993.

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How often have you heard

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someone say, “I hate change?”

That’s because most people do. But the reality is, whether we like it or not, life puts us all through changes—some challenging, and many joyful—that shape our day-to-day experiences. Sometimes, though, in the blink of an eye, the

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that their children will grow up with a positive, realistic understanding of the role of money in their lives? How do we ensure that they will grow up to be financially savvy, debt free, and ready to face the risks and opportunities of their future?

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That's what this book is about. Written by a highly regarded financial adviser, Start Talking Cents covers: how to teach money skills to children - from preschoolers to 18-year-olds; pocket money and allowances; working kids; saving and

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Financial literacy and planning are more important than ever, and much of what we need to know to be successful is never taught in school. Children often grow up without a sound understanding of their own finances, leaving them

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